

Enhancing Homeownership Opportunities Among Middle-income Earners in Nigeria: A Case Study of Lagos Metropolis

By

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A thesis submitted in partial fulfilment of the requirements of the University of the West of England, Bristol for the degree of Doctor of Philosophy, in accordance with the Academic Regulations and Procedures.

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November 2016

Declaration

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Dedication

This work is dedicated to the memory of my late father and mother, Late Chief Stephen Adekoya Ogunnaike and Mrs. Deborah Opeoluwa Ogunnaike, who taught me the virtue of hard work, perseverance and never give up even when the going gets tough.

Acknowledgements

I want to acknowledge the immense contributions of my darling wife, Bose, who has been supportive in running of our home while the programme lasted. The encouragement of my children, 'the *FLYers*', Folake, Leke and Yemi, contributed greatly to this PhD studies. I am particularly grateful for your understanding, inspiration and sacrifices during the programme.

This research would not have been possible without the guidance and support of my supervisory team under the able leadership of Dr Colin Booth. My sincere appreciation goes to the supervisory team members: Dr Kwasi Baffour-Awuah, Dr Graham Squires, and finally Ceri Victory for her comments during her short stay on the team. Your guidance, advice, suggestions and encouragement helped sustained my commitment to this PhD research and shaped the outcome of this work.

Appreciation is given to all the people (too numerous to mention) who contributed to this PhD research in United Kingdom and in Nigeria. The contribution of the staff and students of the University of the West of England, and Yaba College of Technology, Lagos is commendable. My appreciation also goes to the Surveyor-General of Lagos State and the Permanent Secretary (Economic Planning and Budget) for allowing me to use Lagos State Map and population data of Lagos State.

Finally, I thank my siblings, especially Engr. Tunde Ogunnaike, the Ogunnaike and Okuyedi families, friends and colleagues worldwide for their support.

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Glossary of Terms

Global South

The study adopted World Bank's definition of the Global South as *developing countries* in the southern hemisphere consisting of 157 countries from Africa, Asia, Central and South America.

Sub-Saharan Africa

These are African countries that lie south of the Sahara Desert, excluding North African countries (World Bank, 2009). The Sub-Saharan Africa is made of 48 countries, including Nigeria.

Organisation for Economic Co-operation and Development

Organisation for Economic Co-operation and Development is an international organization of countries with highly developed economies and democratic governments. No African country is currently a member. It consists of 34 countries including UK, US, Germany and Australia.

Middle-income Earners

It is difficult to say an exact income for the middle-income earners in Nigeria. Various sources categorized middle-income earners in Nigeria as persons (employees and self-employed) whose monthly income is between N60, 000 and N180, 000 (Robertson *et al.*, 2011; Roberts, 2014). In the context of this study, middle-income earners are

defined as persons (employees and self-employed) earning between N60, 000 and N180, 000 monthly.

Low-income Earners

Low-income earners are persons (employees and self-employed) earning below N60, 000 monthly.

Housing

The study adopted the United Nations definition of “*Housing*” as the residential environment, neighbourhoods or the physical structure that human uses for shelter including all necessary services facilities, equipment and devices necessary for physical health and social well-being.

Homeownership

It is defined here as a form of housing tenure in which a person (or a group of persons) owns housing property such as flat or house either by purchase, or by self-build with corresponding bundles of rights of ownership.

List of Abbreviations

CBN	Central Bank of Nigeria
COOP	Cooperative Society
C-of-O	Certificates of Occupancy
EFInA	Enhancing Financial Innovation and Access
Fannie Mae	Federal National Mortgage Corporation
FCT	Federal Capital Territory
FGN	Federal Government of Nigeria
FHA	Federal Housing Authority
FICO	Fair Isaac Corporation (Credit Score)
FMBN	Federal Mortgage Bank of Nigeria
FMLH and UP	Federal Ministry of Land, Housing and Urban Development
FOS	Federal Office of Statistics
Freddie Mac	Federal Home Loan Mortgage Corporation (FHLMC)
GDP	Gross Domestic Product
GRA	Government Residential Areas
GS	Global South
IMF	International Monetary Fund
LDS	Lagos State Digest of Statistics
LASG	Lagos State Government
LASRRA	Lagos State Residents Registration Agency
LAG-HOMS	Lagos State Homeownership Mortgage Scheme
LASG	Lagos State Government
LGAs	Local Government Areas
LSDPC	Lagos State Development and Property Corporation

LUD	Land Use Decree
NHF	National Housing Fund
NHP	National Housing Policy
NIA	Nigerian Institute of Architects
NPC	National Population Commission
OECD	Organisation for Economic Co-operation and Development
PMIs	Primary Mortgage Institutions
PPP	Public Private Partnership
PCHUD	Presidential Committee on Urban Development and Housing
Ren Cap	Renaissance Capital
SSA	Sub-Saharan Africa
SSP	Site and Services Programme
UBS	Urban Basic Services Programme
UK	United Kingdom
USA	United States of America
UN	United Nations
UNFPA	United Nations Population Fund
UN	United Nations
UNCESCR	United Nations Committee on Economic Social and Cultural Rights
UNDP	United Nations Development Programme
UN-Habitat	The United Nations Human Settlements Programme
UNHCHR	United Nations High Commission for Human Rights
NHF	National Housing Fund
NHP	National Housing Policy

Abstract

Access to decent housing in cities and urban areas in Nigeria continues to be a problem, especially for low-income households. Government policies over the years have proven ineffective to address the problem. It is proposed that an improvement in housing access for middle-income earners has the potential to help redress the problem, allowing the government to focus attention and direct resources towards addressing housing for the low-income households in the country. This study seeks to investigate the factors that could enhance middle-income household homeownership in Nigeria, using Lagos Metropolis as a case study.

The study adopted a single case study research strategy using a quantitative-qualitative mixed methods approach. Data for the quantitative study was obtained using a questionnaire survey of the low and middle-income earners in Lagos Metropolis. Conversely, qualitative data was obtained through qualitative interviews with housing experts. The data were analysed using binary logistic regression (quantitative data) and thematic analysis (qualitative data). Research findings were then validated with experts from the public and private sectors.

The findings of this research established that income, age, and savings continue to be positive determinants of homeownership, while household size and weak housing policies contribute negatively to homeownership in Lagos Metropolis. Contrary to the widely held notion that access to the mortgage is the strongest factor influencing homeownership in Nigeria, this study found that access to land and title documentation are more crucial to middle-income homeownership than mortgages in Lagos Metropolis.

The original contribution to knowledge is the introduction of a new framework for enhancing homeownership among middle-income earners. The framework can be used by the housing industry and policy makers to inform new policies and create new housing products. Secondly, it contributes new knowledge on homeownership emphasizing that land, is a critical factor affecting homeownership among middle-income earners in Nigeria's urban centres. The study is not totally generalizable and cannot be replicated statistically in other cities due to varying socio-economic circumstances, it can be extended conceptually and methodically in determining key factors influencing homeownership in cities in Nigeria.

Chapter 1 General Introduction

1.1 Introduction

This study investigates determinants of household homeownership in Nigeria using both quantitative and qualitative research approaches. Basic needs theory holds that housing is one of the fundamental needs of human beings (Streeten 1980; Krapp, 2005; UN-Habitat, 2008). Housing contributes to meeting physiological needs and maintenance of life at the individual or household level (Fuller-Thomson *et al.*, 2000). At the macro-economy level, the linkages between housing and other sectors of a country's economy provides a close link to people's needs, demands and social processes regarding supply of land, infrastructure, building materials, technology and labour (UN-Habitat, 2008). The implication of this is that housing does not only support individual/household physiological needs and maintenance of life, it is also critical to sustainable development and poverty alleviation (Winston and Eastaway, 2008).

Nigeria, Africa's most populous nation, has one of the worst urban housing situations in Sub-Saharan Africa (Kabir and Bustani, 2009; EFINA, 2010). Demand for urban housing in the country consistently outweighs supply, which over the years has resulted in a cumulative deficit. As at 2012, the housing deficit in the country was estimated at over 18 million housing units (Alufohai, 2013). A large proportion of the urban population, especially the low and middle-income earners, therefore, resort to the informal housing sector to meet their housing needs (Onibokun, 1990; Okpala, 1992; Udechukwu, 2008). Thus, urban housing for the low income households in Nigeria is mostly characterised by lowest environment quality, overcrowding, sub-

standard infrastructure and services, among other things (Ajanlekoko, 2001). This implies that the current housing regime in Nigeria is not contributing to sustainable socio-economic development of the country as it should.

It is now emerging that enhanced homeownership rate among middle-income earners could potentially help to reduce the housing problems in Nigeria (Nwuba *et al.*, 2015). It is argued that since previous and current housing policies are more general in outlook, their underpinning strategies are often inadequate and do not produce optimum outcomes (Ilesanmi, 2010; Ogunbajo *et al.*, 2015). Further, the existing housing policies have created intense competition among all household income groups in the country, in particular, for government housing resources. However, families within the low-income category are mostly disadvantaged in accessing even low-cost housing due to poor access to mortgage as a result of low and irregular income. This led to severe housing problems especially among the low-income earners in the country (Onyike, 2007; Ogunbajo *et al.* 2015). It is suggested that suitable arrangements to improve homeownership among middle-income earners could create opportunities for a more focused attention on, and concentration of resources to address the housing problems of low-income earners thereby improving the poor housing situation in the country (Akinyode *et al.*, 2015).

This study, therefore, explores the factors that could potentially enhance middle-income homeownership in Nigeria using Lagos Metropolis as a case study. Middle-income earners are defined as persons (employees and self-employed) earning between N60,000 and N180,000 monthly (see Glossary of Terms). The justification for

the selection of Lagos Metropolis as the case study area is given in section 1.6 (Research Scope).

1.2 Research Background

The problems confronting cities and urban areas in Sub-Saharan Africa (SSA) are several and varied. These include urban sprawl, housing, massive disregard of urban planning and development regulations, poor urban environments and traffic congestion (Olvera *et al.*, 2008; Potts, 2011). Of all the urban challenges in the region, housing poses one of the most serious challenges requiring constant policy attention (Tipple, 1994; Lwasa 2014).

Indeed, issues of urban housing, its access and affordability are of grave interest not only to the people of the global south but also to the world at large given the significant impact housing has on human well-being and socio-economic development (Whitehead and Scanlon, 2007; Del Pero *et al.*, 2016; Zhang, 2016). It is now an accepted hypothesis that housing is a basic human need and access to decent housing is a desire across all socio-economic classes across the world would like to achieve (Konadu-Agyemang, 2001). As noted in the introduction, the reason behind the desire for decent housing stems from the vital role housing plays in societies. Housing provides shelter for individuals and families, serves as a symbol of achievement and social acceptance, and a means of capital accumulation (Konadu-Agyemang, 2001). Also, there are forward and backwards linkages between housing and other sectors of a country's economy. These linkages provide a close link to people's needs, demands and social processes regarding supply of land, infrastructure, building materials,

technology and labour (UN-Habitat, 2008; Grimes and Aitken, 2010; Akinyode *et al.*, 2015).

Nonetheless, across the cities and urban areas in the world access to decent, affordable housing remains a serious problem. It is estimated that more than 1 billion people lived in inadequate housing at the commencement of the millennium (UN-Habitat, 2003; Gilbert, 2014). It is further estimated that a third of urban dwellers representing 1.6 billion people around the globe may struggle to secure decent housing by 2025 (Ravallion, 2002; McKinsey Global Institute, 2014). This rather deplorable housing situation is more critical in the Sub-Saharan African countries (SSA). The region has the highest proportion of urban slum dwellers in the world. According to UN-Habitat, 70 percent of the urban population in SSA resides in slums and suffers from more than two deprivations compared to 31 percent in Latin America, 55 percent in India and 60 percent in South-Central Asia (Gilbert 2014; Baffour-Awuah and Lamond, 2015).

Nigeria is one country within SSA where the housing problem is rife and more vivid. Literature sources confirmed that, inadequate supply of decent housing as well as affordability and maintenance of the existing housing stock continue to be some of the intractable problems confronting cities and urban areas in the country (UN-Habitat, 2003; Gandy, 2006; Udechukwu, 2008; Kabir and Bustani, 2009). Recent evidence shows that as at 1991 Nigeria's housing deficit was seven million units. This number increased to 12 million and 14 million in 2007 and 2010 respectively. The deficit was estimated at over 18 million in 2103 (Alufohai, 2013). Given such huge housing deficit level, there is the tendency for rents to continue to increase. Available evidence

suggests that tenants in tenements housing, on average, pay as high as 60 percent of their average disposable incomes as rents (Oshodi, 2010; Enisan and Ogundiran, 2013). This is far in excess of the 30 percent recommended by the United Nations. The high rent in urban centres forces a significant number of low and lower middle-income households into living in sub-standard housing in the developing sub-urban areas with minimal or no infrastructure.

Apart from the huge housing deficit, many of the existing housing stock are not provided with infrastructure and basic services (Kabir and Bustani, 2009). They are also experiencing rapid deterioration due to a lack of regular maintenance (Ajanlekoko, 2001; Gandy, 2006; Morka 2007). Similar to the situation across SSA and indeed across the globe, Nigeria's housing problem is compounded by the rapid urbanisation taking place in the country (Peterside, 2003; Kabir and Bustani, 2009; Ademiluyi, 2010; Alufohai, 2011). The country's population is estimated at 178 million people with an annual growth rate of 2.8 percent (UNICEF, 2016). Over 47 percent of the population resides in urban areas and the population is growing, on average, at a yearly rate of four percent (World Bank, 2016). Nigeria is, thus, one of the fastest urbanising countries in SSA. However, this rapid urban transition is taking place under weak economic situation with rising levels of unemployment and urban poverty among other things (Olotu *et al.*, 2015). The informal sector, serves as the main source of employment and livelihood for the majority of the urban population, but most importantly the increases in urban population put pressure on the inadequate housing stock (Okpala, 1992; Ogu and Ogbuozobe, 2002). Thus, urban housing in Nigeria is characterised by issues such as housing shortages, overcrowding, exorbitant rents, poor infrastructure and housing conditions, slums and informal developments

(Udechukwu, 2008; Ndubueze, 2009; Ademiluyi, 2010). These imperatives undoubtedly have serious sustainable development implications for the country.

Nigeria's urban housing problem is a longstanding one and has persisted since the colonial era. The problem is attributed to several factors. The often cited factor is inadequate resources both at the economy-wide and individual household levels to ensure continuous increases in the supply of housing units to meet demand. Tipple (1994) observed that even at the height of the oil boom (1975-1980), the country was unable to produce the envisaged 202,000 dwellings (40, 000 units per annum), but rather constructed 28, 500 units due to lack of resources. Further, evidence suggests that it will cost over N63 trillion (\$206.55 billion US dollars at the N305/US dollar (CBN, 2016) to address the current housing deficit of over 18 million housing units at N3.5 million (\$11,475.41) per housing in the metropolis (Udechukwu, 2004). It is unclear whether government resources alone can cater for the cost. Perhaps, this presents a huge investment opportunity for global real estate investment interests.

As acknowledged in the preceding section, urban poverty is on the rise and at the individual household level, the majority of the urban population lack the financial capacity to access decent housing. Indeed, due to financial difficulties experts opine that only 10 percent of Nigerians who are desirous of owning their homes either by purchase or self-construction are able to do so compared to 96.6 percent, 90.1 percent, 67.9 percent, and 65 percent in Romania, Singapore, United Kingdom and in the United States respectively (Desilver, 2013). The other factors accountable for the poor urban housing situation in Nigeria include ineffective housing finance arrangements; high cost of building materials; shortage of infrastructure facilities;

bureaucratic land acquisition processes; and a high cost of land registration and titling (Akeju, 2007; Udechukwu, 2008; Nwuba *et al.*, 2015).

Given the trend of Nigerian housing deficit over the years as with the global housing deficit situation and imperatives such rapid urbanisation, rising levels of urban poverty and high cost of building materials, there is the likelihood that the housing problems will continue unless effective and pragmatic policies are put in place to ameliorate the problem. This is not to say that no policy has ever been put in place to address the problem. The relevant literature identifies two major policy approaches namely: the provider and enabler approaches, which the country has pursued since independence in 1960 (Ogu and Ogbuozobe, 2002). The provider approach emphasised direct government involvement in housing provision through construction and sale of housing units to the public. Conversely, the enabler approach sought to create the enabling environment for individual households to access housing either by purchase or through self-construction. However, as can be seen from the previous paragraphs both approaches to a large extent have not been able to redress the problem. Indeed, at a point, as Tipple (1994) puts it, policy makers wanted to concentrate on the problem of supplying sufficient resources to meet at least the percentage of the perceived need and throw their hands in the air in despair about the remainder.

It is now perceived that enhanced homeownership rate among middle-income household could potentially help to reduce the housing problems in Nigeria (Yuen, 1997; Nwuba *et al.*, 2015). This is predicated on the idea that, housing policies in the country over the years have been more general in outlook and their underpinning strategies are often inadequate to ensure optimum outcomes (Ilesanmi, 2010;

Ogunbajo *et al.*, 2015). The policies have also resulted in intense competition among all household income groups, particularly for government housing resources. However, families within the low-income bracket are mostly at a disadvantaged position to attract such housing resources culminating in some of the severe housing problems in the country (Onyike, 2007; Ogunbajo *et al.*, 2015). To advocates, therefore, a suitable arrangement to improve homeownership among middle-income households could create opportunities for a more focused attention on, and concentration of resources to address the housing problems of low-income households thereby contributing to efforts to redress the poor housing situation in the country (Akinyode *et al.*, 2015).

1.3 Knowledge Gap

The preceding discussions have established the numerous urban housing problems in Nigeria and the failure of past policies to comprehensively redress them. The discussions also brought to the fore the emerging view that enhanced homeownership within middle-income households has the potential to help initiatives to address the urban housing problems in the country. Adopting such a view in policy formulation and practice will, in part, require empirical evidence of the factors that could potentially enhance middle-income household homeownership.

Several relevant studies (Nubi, 2000; Olotuah, 2002; Peterside, 2005; Udechukwu, 2008; Ndubueze, 2009; Ibem, 2010) have interrogated the urban housing question in Nigeria. In the main, these studies sought to investigate issues such as housing affordability, housing conditions, housing deficit, housing policy and obstacles to

homeownership. There is another set of studies that generally sought to investigate determinants of homeownership in Nigeria. These include studies such as Arimah (1997), Ndubueze (2009), Halid and Akinnitire (2013) and Nwuba *et al.*, (2015). However, there appears to be no study that specifically investigates factors that could enhance middle-income household homeownership in Nigeria. The foregoing, therefore, raises two related questions:

1. What are the factors influencing middle-income household homeownership in Nigeria?
2. To what extent do the institutional factors affect middle-income homeownership in Nigeria?

1.4 Statement of Research Aim and Objectives

Following on from the above research questions, this study aims to develop a framework to explore potential factors that could enhance homeownership among middle-income earners in Nigeria using empirical data from Lagos Metropolitan Area as a case study.

The objectives of this study are to:

1. Examine the concept of homeownership including its determinants based on the existing literature to provide background insights for systematic inquiry (Chapter 2);
2. Evaluate the state of housing and factors influencing homeownership in Nigeria using the insights from objective 1 (Chapter 3);
3. Develop a conceptual framework for enhancing homeownership and identify potential factors that could improve middle-income homeownership in Nigeria (Chapter 4);
4. Develop and deploy a suitable methodology to collect and analyse relevant data to examine the extent to which the potential factors affect middle-income household homeownership (Chapter 5);
5. Examine, analyse, triangulate and discuss the quantitative and qualitative findings and establish the factors that could enhance middle-income homeownership in Nigeria (Chapters 6 and 7);
6. Validate the research findings with housing experts to confirm whether the results reflect reality and explore new themes (Chapter 8), and;

7. Draw conclusions and recommendations for policy formulation and practice, and also identify areas for future research (Chapter 9).

1.5 Research Methodology

Research methodologies employed in social sciences are often grouped into three paradigms: the quantitative, qualitative and mixed-methods paradigms (Johnson and Onwuegbuzie, 2004; Johnson *et al.*, 2007; Bryman, 2015). The research paradigm is dependent on the nature, aim and objectives of the research. This study adopts a sequential mixed-methods approach to investigate determinants of homeownership among the middle-income earners in Lagos Metropolis. A sequential mixed-methods approach, as explained by Creswell (2009), advocates for triangulation of quantitative data with qualitative data (Figure 1:2).

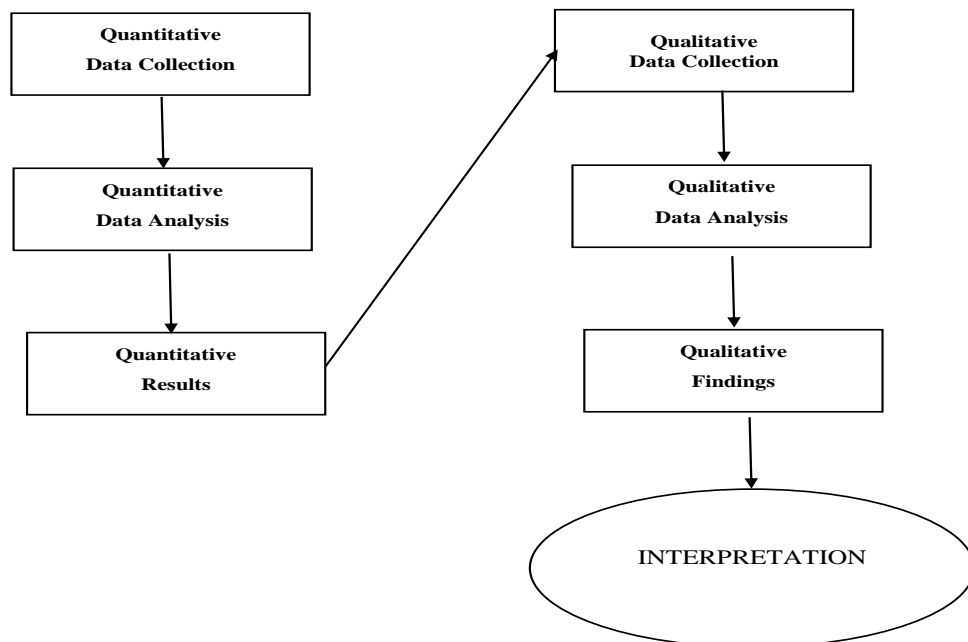


Figure 1.1. Explanatory Sequential Mixed Method Design

Source: Adapted from literature sources. Creswell (2009); Bryman (2015)

As stated in the research objectives, the study began with an in-depth study of housing and homeownership, identifying themes, concepts and knowledge gaps. Based on this study, a conceptual framework was devised for the research. Insights from the framework were then used to evaluate the relevant literature on homeownership in Nigeria upon which a central argument for the study was constructed.

The variables used in the study were identified in the literature review and guided the conceptual framework. Primary data was collected to test the main research question, which centres on factors influencing homeownership. The quantitative data for the study were obtained from the respondents in their natural setting. Samples for the Quantitative study were drawn from earners in Lagos using purposive criterion and systematic random sampling. Respondents for the qualitative study were drawn from housing experts and community leaders. Criterion purposive and snowball sampling methods were used to select housing professionals for the interviews.

As in most studies in homeownership, logistic regression is most commonly used (Li, 1977; Ojo 1989; Ogunleye and Fagbohun, 2009; Halid and Akinnitire, 2013; Nwuba *et al.*, 2015). The study, combined factor analysis with binary logistic regression. Factor analysis was used to reduce the variables into factors and the reduced factors were used in the binary logistic regression to predict factors influencing homeownership among the middle-income earners in Lagos. The data was analysed using SPSS version 20 and the findings from the quantitative analysis were triangulated in the qualitative study.

1.6 Research Scope

The study seeks to identify and explore potential factors that could enhance middle income household homeownership in Nigeria using Lagos Metropolis as a case study. Many factors precipitate the choice of Lagos Metropolis as the case study.

First, the problem of housing in Lagos Metropolis has always been a major concern for the Federal Government of Nigeria. This concern led to the inauguration of the Presidential Committee for the Redevelopment of Lagos Mega-City Region in 2005 and the Lagos Mega-City Region Development Authority to address issues arising from the phenomenal growth of metropolitan Lagos (Ilesanmi, 2000; Ngomba, 2010). The effect of housing deficit and population explosion in Lagos has a profound effect on her neighbouring states, Ogun and Oyo respectively (Fadairo and Taiwo, 2009).

Lagos Metropolis is the most populous conurbation in Nigeria and Sub-Saharan Africa with an estimated urban population of 18 million (LASG, 2011). It also has the highest population density of 1,308 persons per square kilometre compared with 85 persons per square kilometre for the entire country (Osoba, 2012). Abosede (2006) affirms that,

“Lagos’ population is larger than that of 37 individual countries in Africa. With an estimated population of 15 million people in 2002 and a population growth rate of 6 percent per annum, Lagos is considered to be growing faster than Jakarta’s 3.1 percent, Tokyo’s 0.3 percent and Shanghai’s 0.1 percent per annum”. Abosede, F.B. (2006) page 6.

Lagos Metropolis has the highest housing deficit in the country. Out of the projected national housing deficit of 18 million housing units in Nigeria, Lagos Metropolis alone accounts for 5 million housing deficit (Alufohai, 2013). Research conducted by Residential Auctions Company (2012) suggests that Lagos Metropolis requires 25,000 homes annually to ease the acute housing deficit. Abosede (2006) confirms that over 70 percent of the population of Lagos Metropolis live in rooming-type housing, lacking basic services and amenities required for healthy living.

Apart from the issue of population and housing deficit, Lagos Metropolis is a microcosm of Nigeria with a wide representation of all ethnics in Nigeria and remains the economic and financial capital of Nigeria (EFInA, 2010). It has always been the pace-setter in trade and economy, technology and social development since its colonisation in 1862 (Lawanson and Oduwaye, 2014).

Improvement in housing access and homeownership in Lagos may present a solution to housing and homeownership in urban centres in Nigeria. The choice of Lagos Metropolis as a case study lies in generalisability in a methodical context and can be replicated conceptually in other major cities in Nigeria.

The study, therefore, seeks to identify factors influencing homeownership among the middle-income earners in Lagos with a view to enhancing homeownership among the middle-income earners. It is not concerned with establishing causal relationship between these determinants, hence the adoption of cross-sectional study over longitudinal study. The affordability of the low-income earners to occupy the

accommodation vacated by the middle-income earners is also beyond the scope of this study.

1.7 Research Significance

Even though the growth of the population in the Lagos Metropolis has a geometrical quantity, the establishment of urban groundwork and housing to meet this type of demand is not at the comparable level resulting in the acute housing shortage. Lagos alone accounts for around five million of the projected national housing shortfall of 18 million (Adedeji and Olotuah, 2012; Taiwo and Adeboye, 2013; Daniel and Hunt, 2014).

Nigeria needs housing policies that take cognizance of enormous housing deficit, boosts housing production, recognize the socio-economic characteristic of the individuals (Peterside, 2003; Ademiluyi, 2010; Ndubueze, 2010). These housing needs can be met with effective and pragmatic housing and homeownership policies. Apart from its physiological, psychological, political and economic benefits of homeownership (privacy, financial security, quality of life and higher civic responsibilities), it also has the potential to increase housing stock; thereby, reducing the housing deficit in Nigeria. Owning a home traverses across nationalities or ethnical boundaries in culturally diverse Nigeria. Since it is the dream of most Nigerians to own their homes, it is easier to mobilize the population into acquiring homes using appropriate housing policy. While most Nigerians desire homes, rate of homeownership is low compared to her neighbouring country, Republic of Benin, South Africa and Libya (Olugbenga and Adekemi, 2013).

Research into enhancing homeownership opportunities is a way to stimulate housing production using the middle-income earners as the fulcrum for mass housing production. Given the population of the low and middle-income earners in Nigeria, which constitutes over 80 percent of the population (Table 3-1), the middle-income earners have higher possibilities of acquiring homes than the low-income earners. With this greater opportunity for homeownership, the middle-income group positions itself as an active target group for policies seeking to address the housing deficit problem in the state. If this group is empowered to own their homes, then their current accommodation would be freed up for occupancy by other groups, implying that the proportion of the population that is homeless or living in indecent shelters will be significantly reduced. It is probable that the low-income earners would be able to afford the accommodation originally occupied by the middle-income earners. Apart from reducing the housing deficit, enhancing homeownership improves social security, civic participation and responsibilities, and decrease urban stretch (Aribigbola, 2011). The study will provide data for policy formulation and practice – especially given that the study is first of its kind in the country. It will also extend the housing literature and contribute to the debate on finding lasting solutions to the housing problem not only in Nigeria, but across the developing world.

1.8 Research Limitations

The data for the research were obtained in Lagos Metropolis, this imposes time and travel constraints during survey. Given that the society is heterogeneous, it was difficult to select only the middle-income earners for the survey despite the purposive

sampling adopted. Middle-income earners were ultimately identified during analysis.

This presents, opportunity for comparison between low and middle-income earners.

During survey, some respondents were uncooperative in disclosing their ages and incomes out of fear that the survey could be used for taxation. After some explanations that the survey was for academic purposes and may eventually benefit them, some respondents became more cooperative. Although these identified limitations were not critical in defining the research results, they would have increased the standard of reliability and validity.

1.9 Organisation of the Thesis

The thesis is structured into nine chapters including this chapter which introduces the essential element of the study. These chapters are listed in Table 1. 1 below.

Table 1.1. Organisation of Thesis Chapters, Objectives and Goals to Achieve

CHAPTERS	TOOLS	OBJECTIVES	GOALS TO ACHIEVE
1	General Introduction	-	To set the research background, research problem, aim, objectives, research question, approach significance and outlines the methodology
2	A Review of Theories and Factors Influencing Homeownership	1	To examine theories and influencing homeownership and provide background insights for systematic inquiry.
3	Housing and Homeownership in Nigeria	2	To evaluate the state of housing and factors influencing homeownership in Nigeria using the insights objective 1 and identify knowledge gaps
4	Development of Conceptual Framework	3	To develop a conceptual framework for enhancing homeownership
5	Research Design and Methodology	4	To develop and deploy a suitable research methodology for the study
6	Quantitative Study: Data Analysis and Discussions	5	To examine, analyze and discuss the quantitative and qualitative data, findings and the factors contributing towards homeownership among middle-income earners.
7	Qualitative Study: Data Analysis and Discussions		
8	Validation and Refinement of the Framework	6	To validate the research findings and confirm whether the findings reflect reality
9	Conclusions and Recommendations	7	To recommend for policy action, professional practice and further research

1.10 Chapter Summary

This chapter introduced and gave an overview of the research. It provided a background narrative to the urban housing challenge in Nigeria and identified the knowledge gap based on which the research questions were raised, and the aim and objectives set. The chapter also gave a brief on the research methodology employed for the study, the scope of the study, its significance, limitations, and how the thesis is organised. The next chapter of the thesis opens a discussion on theories and determinants of homeownership.

Chapter 2 A Review of Theories and Factors Influencing Homeownership

2.1 Introduction

As a starting point, it is imperative that factors influencing homeownership in general are identified and discussed, from which the potential factors that could enhance middle-income household homeownership in Nigeria may be obtained. Accordingly, this chapter discusses theories and factors influencing homeownership. It debuts with contextual definition of homeownership and the theoretical frameworks underpinning homeownership. It discusses homeownership in developed countries with high rate of homeownership and identified factors that influence homeownership. The primary aim of this chapter is to identify the general set of factors that influence homeownership, based on which the peculiar set of factors that could improve middle-income household homeownership in Nigeria maybe traced. It concludes the chapter summary.

2.2 Contextual Definition of Home and Homeownership

The term “home” is imbued with personal meanings and has various connotations. Easthope (2004) warns against rigid definitions of home, as home means different things at different times and in different contexts to different people. Dovey (1985) describes home as a relationship between people and their environment, not just a physical object. Home in the context of this study is defined as human shelter. UNCESCR (1991) defines shelter as physical structure with adequate privacy, space, security, lighting, basic infrastructure and comfort. Home is a place with considerable

social and psychological meaning. It is seen as ontological security and a place to provide comfort (Dupuis and Thorns, 1998; Easthope, 2004). It is the cauldron of our society and provision of homes has been the focus of major political battles over the years (Saunders, 1989).

Homeownership, is the acquisition of physical structure for human habitation (home), which meets the United Nation`s definition of home (UNCESCR, 1991). This excludes slum dwellings, dwellings for animals and industrial/commercial buildings. Homeownership is usually an asset to the owners. As an asset, it is usually acquired at a great cost of investment to the homeowner providing financial security to its owner. It is probably the most common method for wealth accumulation (Scanlon, 1998; Ross and Yinger, 2002).

Homeownership as a form of housing tenure, has a bundle of rights which include the right of occupancy, right to use, right to dispose of and the right to control (Ruonavaara, 1993; Muyeba, 2013). The parameters of homeownership are such that the defining quality and characteristic of ownership is that the individual laying claim to the property has a legal document or lawful claim to assert ownership. At the same time, there can occur a type of homeownership in which the space owned (the property) is not occupied by the owner, but is in fact leased to another; thus, the homeowner is a purchaser of a home not as shelter but as asset.

Various studies suggest that homeownership contributes towards democracy in building better citizens and building stronger societies (Blum and Kingston 1984; Shlay, 2006). Ronald (2004) says encouraging homeownership is one of the objectives of Marxist housing policy. This is clearly evident in Romania and other former socialist

countries in the Eastern Europe with high homeownership rates (Desilver, 2013). Elsinga and Hoekstra (2005) inform that the Marxist housing policy is based on the assumption that owning one's own house has a positive effect on the individual and on society as a whole. Others argue that homeownership, in the long term, is more financially attractive than renting because it provides a feeling of autonomy, security and personal identity. (Herbert and Belsky, 2008; Tan and Khong, 2012; Aigbavboa and Thwala, 2014).

Across Europe, from Greece to U.K, homeownership is the dominant form of housing tenure (Maloutas and Lobato, 2015). It dominates in most of the 27 countries of the European Union (EU), except for the Denmark, Germany and Sweden (Ruonavaara, 1993). Higher percentages of homeownership rate could lie on its benefits for the people and the nations. It is therefore necessary to study the theories underpinning homeownership.

2.3 Theories in Homeownership

The theories supporting homeownership are as diverse as the academic world itself: thus, theories of homeownership intertwine with sociological, economic, psychological, socio-historical ideologies, such as: theory of housing satisfaction (Elsinga and Hoekstra, 2005); homeownership ideology (Ronald, 2004); egalitarian theory of ownership (Christman, 1994). Ronald (2004) asserts that there is no developed coherent theory of homeownership in itself. Theories of homeownership, therefore, are only indicative of research bias, which is not to say that it is detrimental to homeownership but offers perspective that is situated to theoretical parameters.

A number of theories have been developed to provide framing for enhancing homeownership, notably are: Marxist Ideology, Weberian Theory, Asset Theory and Social Action Theory.

2.3.1 Marxist Ideology

The Marxist ideology recognizes homeownership as a blend of the social realm with economics. Marxists view property as a way by which workers achieve freedom. In Marxists' view, workers gain freedom by having control over property, a privilege not previously afforded this class. Thus, property ownership is something advocated in Marxist theory. Sherraden (1991) supports government intervention to ensure that workers have access to property ownership. This relationship between property and the self is strong in Marxist theory. Others argue that Marxist homeownership housing policy is a further domination of the workers using conservative strategy by providing homeownership, which materially and ethically bind workers into wage labour and the maintenance of prevailing socio-capital relations. It, however, reduced the housing shortage in Romania and some other socialist countries in the Eastern Europe after the 2nd World War resulting in high homeownership rates (Figure 2.1) (Dan and Dan, 2003; Desilver, 2013). The provision of subsidies, inducements to own property is a deliberate manipulation of housing behaviour (Boddy, 1980; Kemeny, 1992; Ronald, 2004). While some it is argued that Marxist housing ideology is a tool for domination. Despite these contra arguments, economic and social case for homeownership is strong under Marxist theory making a greater effort with respect to encouraging homeownership. Homeowners are more fulfilled as human beings, and in addition they are one step closer to their own economic freedom as well (Hidalgo, 2013).

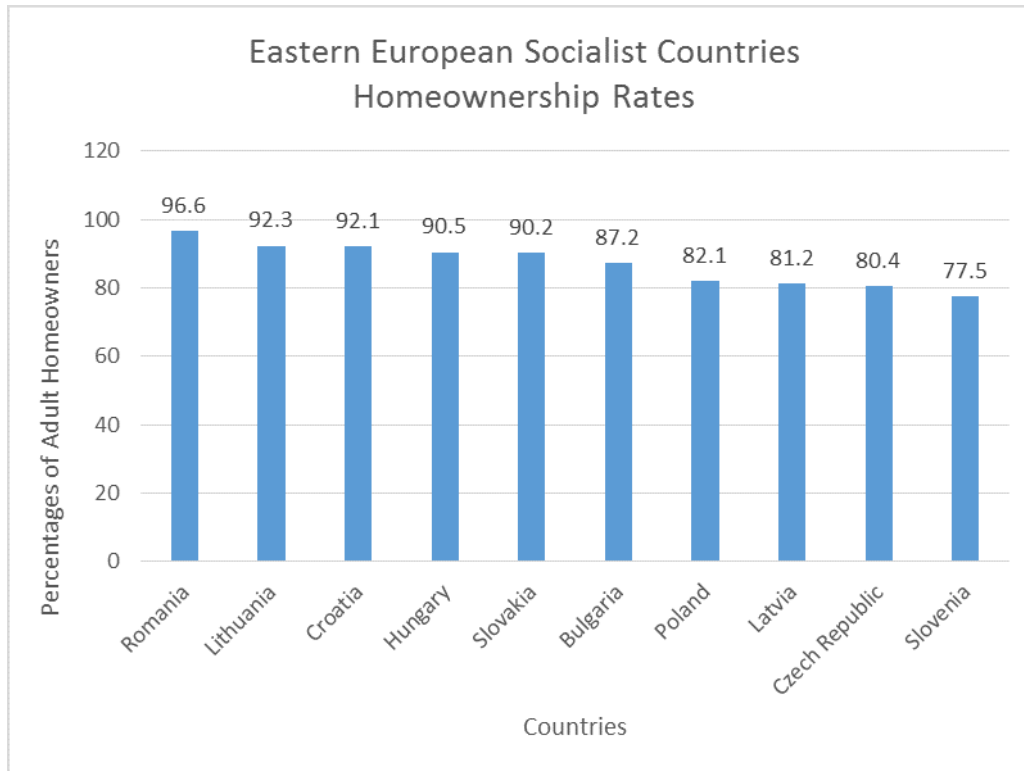


Figure 2.1. Eastern European Countries Homeownership Rates Between 2011 and 2013

Source: Adapted from Desilver (2013).

Marxists view property as a social relation; "property is the link connecting an individual with both nature and society" (MacPherson *et al.*, 1979). This further enhances the view that property ownership is entirely desirable. Whatever his followers would do with property when they implemented Communism, Marx's own writings highlighted the value of individuals owning property. Thus, the state should play a role in ensuring the people can own property. The government response must be stronger, and involved.

2.3.2 Weber's Theory of Social Class

Homeownership ideology can be examined through the Weberian lens, wherein society and its social order are defined by the class, status and power of individuals

within that society (Parsons, 2013). Taking this view, Weberian theory believes that society is stratified, and that there are opportunities that arise wherein a person can shift stratification. The average worker is of modest class, has minimal economic status, and consequently no power. Homeownership is as with other forms of wealth according to Weber (2009), a means of conveying one's status. As one's socioeconomic status improves, so will class and power, the latter in particular.

There are further ramifications for Weberian theory when looking at the issue of homeownership, in particular whether this framework can be valuable in understanding how to increase homeownership. On one hand, increasing income can work, because income is a source of wealth. If applied by Sherraden, then this theory would emphasize the home itself, but logically the end cannot be the means. What is needed is a theoretical pathway. Social outcomes will be increased through homeownership, and that is a desirable output, because people will have a higher status and more power. In particular, being able to increase the power of individuals a society by making homeownership more prevalent is a desirable goal under Weberian theory. Thus, even the socialists value the role that property ownership plays, and likely both would strongly advocate a much higher degree of government intervention in order to ensure that homeownership can be increased.

The issue of homeownership is one that intersects the social with the economic. At its heart, homeownership is a social issue. The degree to which people own homes is reflective, according to Parsons (2013), on the will of society. However, Weber (2009) explains why this may not be the case – the power differential between the people without homes and those who are making policy with respect to homeownership, or at least the programs that are intended to encourage it.

The interesting thing about the different social theories is that they all come to the same conclusions with respect to homeownership. Owning one's home has tremendous social value. There is a strong economic case to be made as well, as there is evidence to support the case that homeownership creates economic opportunity, as the homeowner can take on more risk in other aspects of his or her life, or can use the home as collateral. While there is agreement on the need to increase homeownership, and its value to society in any number of different ways, there remains a challenge of establishing a pathway to get there. Sherraden's (1991) theory can be used to make the case, but making the case is not enough. Parson's social action theory can be turned into an argument against intervention to encourage homeownership, if it is not what the people want. Weber (2009) makes strong case with respect to the social power of owning property. Where programs to encourage homeownership translate to a shift in wealth, there should also be a shift in power and status conveyed along with that, and since all are ultimately desirable in order to reduce poverty. Weber's (2009) view of social structure seems to be fairly strong in terms of making the case for greater levels of intervention to bring more people into homeownership in Lagos Metropolis.

2.3.3 Parson's Social Action Theory

Parsons (2013) theorises that ends must be considered when evaluating actions, but so too must motives. This framing seeks to examine social actions by essentially fusing what are two opposite philosophical schools, the deontological and the consequentialist. Parsons' theory is inherent positivistic in nature. He also recognizes that utilitarianism, a form of consequentialism, is prevalent in Western thought, and has provided a framing for social actions (Parsons, 2013).

As a frame for understanding the best approach for increasing homeownership levels, the theory of social action should begin with the premise that it is desirable and beneficial, within the norms of the society, to help provide some assistance in this regard. Homeownership therefore, reflects societal values as countries with high homeownership rate put in place policies such as tax deductions for mortgage interest to deliberately encourage homeownership. Germany and Japan place less value on homeownership and put in place a highly developed housing rental market with great advantages. These countries do not put in place, policies to encourage homeownership (Malpass, 2008; Voigtländer, 2009).

The implications for this, with respect to implementing strategies based on Parson's theory of social action, citizens need to place more emphasis on the desire for housing. The literature on the subject of homeownership typically begins with the premise that people wish to own their own homes, in part because there is a lot of research on the benefits of doing so. However, this premise may not hold equally for all cultures. The first step, under Parson's (2013) theory of social action, may be to change the values of society. The reason for this is that outputs can better reflect the desires of society. Society is the input, and the outputs reflect that; so in that sense, changing the social norm is the best path to engender the desired social action. The challenge will be to align the interests of the ruling class with the interests of the rest of the country, as this disconnect challenges the applicability of the social action theory to this situation.

2.3.4 Michael Sherraden's Asset Theory

Sherraden (1991) anti-poverty paradigm posits that building asset and income may improve the well-being of the poor. The paradigm stresses that assets, rather than

income, become a new frame of reference. Sherraden (1991) maintains that assets are a fundamental financial concept, as income is, but that the two are fundamentally different. At the core of Sherraden's (1991) argument is that the welfare policy for poor should be constructed in terms of household balance sheet rather than on household income. Though, this view focusses on American welfare policy, but can be used as a framework to evaluate social policy around the world. Housing problem is, no matter how it is solved, a welfare issue. The policies that will be examined with respect to resolving housing problems are inherently going to reflect on the need to improve social welfare.

Thus Sherraden's theory is that social welfare can be improved by improving the asset base of the poor, not their incomes. One idea that Sherraden (1991) has developed in relation to his theory is that of Individual Development Accounts (IDAs), an idea whereby the poor are given money in such a fund that can be used to increase their assets through investment in real estate (homeownership), education, or microenterprise (Schreiner and Sherraden, 2007). The concept is an extension of the idea that whatever relevance income has to improving the lives of the poor, increasing their assets is arguably more important.

Sherraden (1991) maintains that asset provides greater opportunity and flexibility in developing human capital (Schreiner and Sherraden, 2007). Further, studies on Individual Development Accounts (IDA) showed that IDA savings rates decrease with income, so there is some question about how best to implement such a concept, (Sherraden, Schreiner and Beverly, 2003). At the heart of Sherraden's theory is the decoupling of consumption from income. While many views of welfare focus on income, Sherraden (1991) notes that income is converted into both consumption and

savings, so the link between income and consumption is not entirely predictable, and indeed in a country with high savings rates is not something that can be taken for granted. Financial assets might yield important welfare effects in addition to their potential to increase future consumption (Sherraden, 1990). Subsequent studies of this theory reached the conclusion that assets have a positive effect on expectations and confidence about the future; influence people to make specific plans with regard to work and family; induce more prudent and protective personal behaviours; and lead to more social connectedness with relatives, neighbours, and organizations (Yadama and Sherraden, 1996). Causal factors may include the security that assets give people, which allows them to take greater risks, and the reality that property can be used as collateral, which improves the access to capital that a person has. It has also been shown that positive association of household income with child's outcomes occurs mainly through mother's assets (Zhan and Sherraden, 2003). This may relate to the fact that assets reduce the downside risk associated with educational investment, but may also reflect on the psycho-social benefits of having assets, as hypothesized in Sherraden's Asset Theory and other studies (Ilesanmi, 2011).

Sherraden (1991) identifies, however, that individual theories do not wholly explain variance in savings rates. He posits that there are institutional factors at work as well that can be predictive of savings rates. This work was based on the promotion of self-employment, but arguably homeownership bears similar characteristics, being a major investment, conducted under strong institutional influence. The institutional conditions, contributes to the promotion of homeownership, and have more influence on homeownership rates than individual factors (Ssewamala and Sherraden, 2004).

Depending on one's perspective, such a finding could have one or two outcomes with respect to Sherraden's asset theory. First, it ensures that the use of such a theoretical lens is tempered by the knowledge that its explanatory power is incomplete. Sherraden's theory is reasonable for explaining the individual behaviour side, but must be complemented by other theories that can elaborate on the role that institutions play in resolving the myriad issues.

2.4 Homeownership in Developed Countries

The Marxist housing ideology, no doubt contributed largely to the high homeownership rates in Eastern Europe (Desilver, 2013). Sherraden Asset Theory explicates the nexus between poverty and homeownership while Parson and Weber (2009) describe homeownership as a social construct in which the society determines social action (Ssewamala and Sherraden, 2004; Shlay, 2006). Societal values play a significant role in homeownership (Agbiboa, 2010). These theories explicate high homeownership rates in Eastern Europe, and other developed countries including United States.

In United States, the desire to own land or a home, often referred to as the "American dream" has been longstanding since the colonial era. It became the hallmark of housing policy in the post-depression era (Shlay, 2006). The desire to own homes in most European countries and other developed countries is no less than the American dream. Apart from institutional policies enhancing homeownership, the housing market also created many avenues to assist would-be homeowners in achieving their dream to own homes. Such avenues include cooperatively owned apartments in which the

occupier owns a share in the apartment. Other forms include shared ownership, rent to own, or right to buy in which the occupants have a right to buy fully or in part or rent as obtained (Elsinga and Hoekstra, 2005).

It is accepted that factors affecting increase or decrease in homeownership differ from culture to culture; homeownership depends mostly on economic and fiscal policies, housing policies and the housing market (Marcuse, 1978; Proxenos, 2002; Shlay, 2006). Ease of access to finances, has been found to contribute significantly to homeownership in developed countries. Other contributory factors include level of development which encompasses the social and political developments with resultant effect on housing policies, technology and housing management (Malpass, 2008; Andrews and Caldera-Sanchez, 2011; Ilesanmi, 2011). Homeownership in developed countries has been established over time as a societal construct and has adapted technology, science and economics into homeownership. A review of events, determinants and drivers of homeownership in developed countries can be useful in predicting homeownership in sub-Saharan Africa.

2.5 Factors Influencing Homeownership

Homeownership rates vary around the world. The factors influencing homeownership rates across different countries have been difficult to ascertain, as these factors vary from country to country, depending upon socio-cultural, political and economic policies (Fisher and Jaffe, 2003). Proxenos (2002) and Andrews and Sanchez (2011) maintain that there is no clear relationship between homeownership rates and material wealth of a country. This assertion is supported by many housing and

homeownership scholars. Malpass (2008) notes that Mexico, a middle-income nation, has homeownership rate of 84 percent, followed by Spain, a wealthier nation with 83 percent and India, a developing country with 82 percent while U.S., Canada, Japan, Germany and U.K have lower rates of homeownership compared to Mexico. Canada, Japan, and Germany have well developed markets for mortgage finance but with lower homeownership rates. Malpass (2008) attributes the increase in homeownership rates to various factors, which include wealth creation, freedom, security, mobility and some financial advantages. Fennell (2013) opines that the socio-economic and political benefits of homeownership encourage the citizens to acquire homes. In the developed economies, the concept of homeownership is often discussed either regarding the economic benefits that it conveys or regarding the contribution that homeownership makes to community stability. Others attribute the increase to political factors, institutions, regulations and the housing market (Shlay, 2006; Andrews and Caldera-Sanchez, 2011). These factors are aggregated into three broad categories namely: socio-cultural, economic, political and institutional factors.

2.5.1 Socio-Cultural Factors

i. Social Benefits

A home is a physical structure, with necessary facilities to satisfy the physical health, and the social-psychological needs such as hygiene, comfort and security of the owner and family (UN-Habitat, 2008). These attributes of home and owning homes are motivators to homeownership. Studies have shown that there are strong correlations between homeownership and stronger communities, stronger families, stability, improvement in children performance, social status (Aaronson 2000; Dietz and Haurin,

2003; McCabe, 2013). It also correlates with improved housing quality as homeowners have the right to improve, alter and redesign homes (Skobba, 2016).

Stability is a natural consequence of homeownership, in that there are higher transaction costs associated with both acquiring and disposing of property, compared with renting, and this reduces the turnover that renting a property has (Dietz and Haurin, 2003). Homeowners, being subject to fewer turnovers, are in theory also more motivated to invest their time and energy in building a community. There is greater investment from homeowners in security and higher levels of political participation as well. The added stability also appears to have beneficial impacts on children, who tend to perform better when they are raised in a stable environment (Dietz and Haurin, 2003).

There are correlations between homeownership and social outcomes, which implies that the benefits of homeownership are real. At the very least, this serves as confirmation that homeownership conveys status for a reason – it is a sign that one is on sound financial footing and making a contribution to their community.

ii. Provision of Social Housing

In addition to the private markets for housing, there are also public markets for housing. Socialized housing exists to fill a gap in the housing market. In general terms, social housing is housing provided to the poor at below-market rates, subsidized by taxpayers. Governments provide social housing not simply to fulfil ethical or moral requirements, or even the housing requirement that the UN considers a basic human right. The provision of housing has been shown to provide strong psycho-social

benefits to those who have it. Individuals with adequate housing receive more psychosocial benefits, and ultimately are able to make better contributions to their own well-being, and to the well-being of the society in which they live (Ilesanmi, 2011). In other words, societies provide housing for their citizens because there is an economic and social benefit to doing so – it is not simply an altruistic act, a luxury to only be afforded by the wealthiest nations. Some argue that social housing may not be a solution to the housing problem of the low and the middle-income earners as it distorts the housing market, increases housing stock artificially but Abiodun (1997) asserts that it contributes to homeownership rates among low and the middle-income earners (Gandy, 2006). Of course, government incentives and interventions are often used to correct social and economic imbalances and protect often the vulnerable people or groups in the society (Yu, 1997).

iii. Improved Housing Stock

Housing stock is a factor in homeownership rates, even in the developed economies. People of similar ethnicity and socioeconomic standing will often cluster geographically so that the available housing stock in those areas in part determines homeownership rates. In the US new immigrants often congregate in more urban areas and therefore housing stock availability in those areas is a key determinant of homeownership rates (Alba and Logan, 1992).

2.5.2 Political and Institutional Factors

As obtained in most developed democracies, housing and homeownership are often an electoral issue where the governments respond to preferences expressed in the marketplace and the ballot box. In other words, in developed democracies, citizens

implore their elected leaders to aid them in the procurement and sustaining of homes and the elected officials often respond by using appropriate policies to promote homeownership. This practice is common in developed countries around the world with resulting high homeownership rate hovering between 60 percent and 70 percent in the developed democracies with the exceptions of Germany, Hong Kong and Switzerland (Malpass, 2008). Homeownership is actively encouraged at the political level in Norway as the low-income earners and youth are encourage to be homeowners (Aarland and Nordvik, 2009).

i. Policies

In return for political votes and popular acceptance, developed democracies formulated policies which are beneficial both to the family and to society as a whole. Such policies seek to improve homeownership among the disadvantaged or endangered groups, balance the housing markets and create favourable economic conditions.

United States of America saw an increase in homeownership after the Second World War, with rates rising from 48 percent to 64 percent of housing stock. It has been estimated that around one-quarter of this growth arises not from socio-cultural factors but directly from public policy to increase homeownership. In the United States, programmes to increase homeownership in poor areas are seen as a means to help those areas improve economically, in particular by fostering stability and a sense of community where it is believed such things would not exist in the absence of higher homeownership rates (Rohe and Stewart, 1996; Shlay, 2006). Not only has it been found that the poor have a more difficult time owning homes in the first place, but that

they are also constrained in their ability to trade up to better housing, which has implications in particular as their homes deteriorate over time (Boehm and Schlottmann, 2004). The right to buy in U.K., social housing policy, housing incentives are examples of such policies encouraging homeownership. Governments use policies to address such socio-economic gaps in homeownership among low and middle-income earners (Borjas, 2002; Shlay, 2006).

ii. Regulations

Apart from favourable economic climate, regulations played important part in homeownership in the United States. These regulations and laws came largely in the form of the Home Mortgage Disclosure Act (HMDA) and the Community Reinvestment Act (CRA). Fair lending rules and regulations govern lenders and how they must behave when dispensing loans and refinancing of prior-owned homes. To be sure, homeownership was both a populace and government priority as buying a house is the primary way that Americans obtain and keep wealth (Bostic and Surette, 2001). The influence of monetary and fiscal policy contributed to the homeownership boost in U.S. (Elgin and Uras, 2014).

2.5.3 Economic Factors

Political factors control and drive the economy of any nation through enabling laws and create favourable economic climate. Favourable economic climate is the most important derivative of political factors chiefly responsible for homeownership. It helped people keep jobs and steady flow-income.

i. Favourable Economic Climate

Favourable economic climate contributes to increase in homeownership rate in developed countries. In the United States, the rate of homeownership increased between 1989 and 1998 from 63.9 percent to 66.2 percent (Bostic and Surette, 2001). Bostic and Surette (2001), attribute this increase in homeownership rates to the prevailing “*favourable economic climate*” and the changes in regulations that were responsible for governing those markets. The regulatory changes, in general, were seen as the linchpin for the people in the lower income quintiles being able to become homeowners. To give some context to the prior data given above, it should be noted that owning a home in the United States is seen as an important milestone for most families, and also contributes economically to the communities (Shlay, 2006; McCabe, 2013). While the milestone mentioned above, may seem relatively small to some, it is no small thing to see the total homeownership rolls increase by eight million families in a ten-year span. In addition, to the regulatory diplomacy used to help lower-income quintile inhabitants, the overall booming United States economy that existed for much of the 1990's was seen as a major reason for the boom in Homeownership rates. If people have good and steady jobs over time, they will be more likely to afford and sustain a home of their very own. However, lack of steady jobs and financial constraints are negative determinants to homeownership (Lauridsen and Skak, 2007). Hargreaves (2003) asserts that financial capacity dominates the reasons for renters in New Zealand to remain renters.

ii. Relaxation on Down Payment (Deposit)

Andrews and Caldera-Sanchez (2011) in a study on the drivers of homeownership in some selected OECD countries (Organization for Economic Co-operation and

Development) revealed that the relaxation of down payment constraints made it easier to buy a home, and thus more people benefited from the relaxed down payment on deposit so long as the relaxed constraints exist. Elgin and Uras, (2014) in a cross-country study covering 67 economies posit that high deposit was a constraint to homeownership. As the deposit increases, rate of home-buying reduces. However, they also note that there is a rising effect on housing prices when more people can enter the market (with or without government help), and this can effectively crowd out people "at the margins" (Andrews and Caldera-Sanchez, 2011). In countries like the United States, there are rules about rental pricing and general practices, but there has been a clear shift to incentivize people to own homes. Even with that, there are demographic factors that obviously affect the market such as age, household structure, income levels and the educational level of the people buying or living in the homes (Andrews and Caldera-Sanchez, 2011).

iii. Incentives and Tax Treatment

Favourable tax treatment, such as writing off mortgage interest paid, and the creation of specific housing finance programmes that make it easier to obtain financing for mortgages (Rosen and Rosen, 1980). One of the precursors for the developed world's tax treatment of homeownership is that nations in the developed world have strong levels of record-keeping and robust taxation systems. While the US experience, in particular, has highlighted the ability of a country to increase dramatically its rate of homeownership through taxation policy, developing, world nations cannot necessarily follow similar policy prescriptions because they may not have the taxation infrastructure to effectively implement tax incentives for homeownership.

Favourable tax treatment is found to be a factor influencing homeownership. Lauridsen and Skak (2007) in a study of what influences homeownership among households in Denmark concluded that favourable tax treatment of homeowners is an incentive to own home in Denmark.

iv. Mortgage

Sanders (2005) believes that strong mortgage market played an important role in stimulating homeownership and improving quality of housing. The purchase of residential mortgages from financial institutions by the government-sponsored enterprises (GSEs) enables the financial institutions to reduce their risk and increase their volume of residential lending. This contributes significantly to high homeownership rate in United States (Sanders, 2005). The additional flow of fund into the housing market improves the quality of housing in the United States. Mortgage market varies from country to country, but factors influencing the development of country-specific mortgage markets include but are not limited to legal systems that delay foreclosures, weak financial institutions, high inflation and cultural barriers. Sanders (2005) concludes that improvement in mortgage market through legal systems, new contract design and changes to financial systems will improve homeownership.

v. Asset and Wealth Creation

Another motivation for homeownership is the economic gains. Owning a home helps create further wealth creation thereby reducing the effect of poverty and housing backlog in the country (Aigbavboa and Thwala, 2014). Asset-based development is the most recent incarnation of that philosophy, rooted in Sherraden (1991) views

homeownership as a source of capital acquisition and stability, both of which correlate well with other economic outcomes. In addition to capital and income growth of owning a home, homeownership is proved to be an instrument to hedge against inflation as compared to another asset (Fama and Schwert, 1997). Shlay (2006) admits that homeownership does bring economic gains to households depends on the timing and location of purchases (Shlay, 2006). Fennell (2013) warns that homeownership is not all gains for homeowners as care is necessary to make homeownership an investment. She notes that in the current homeownership landscape, all of those risks are assigned solely to the homeowner even though only parts of the home value influencers are with the locus of control of the homeowner. Many see this as a condition that could and should be corrected if at all possible (Fennell, 2013).

vi. Subsidies and Incentives

Subsidies are used to modify the consequences of market forces, and they redistribute resources from one group to another (Haffner and Oxley, 1997). Without subsidy, some low and middle-income earners may not be homeowners due to cost of homes. Tan (2008) opines that the cost of homes was a negative determinant to homeownership in Malaysia. Subsidies are used by many developed countries to stimulate demand for homeownership, especially for low-income earners. In Australia, home grants are given to first time home buyers as subsidies (Wood and Ong, 2011). The grants are jointly financed by the Commonwealth and the state or territories as applicable. The level of subsidy varies within the countries of the European Union depending on the economy (Haffner and Oxley, 1997).

2.6 Homeownership in Sub-Saharan Africa

Having discussed factors influencing homeownership in developed countries, it is necessary to look at homeownership in Sub-Saharan Africa and identify factors that hinder homeownership increase.

First, the perception of housing seems different from the developed world. The concept of homeownership in Sub-Saharan Africa is still largely defined by the socio-cultural context (the village structure) in which a housing arrangement will have a homeowner, several tenants and several non-paying family tenants in a single house, a pattern found from Ghana to Malawi (Tipple, 1994). This is not much different from what obtained in Medieval Europe and other developed countries before the industrial revolution (Lubove, 1963; Mackenbach and Howden-Chapman, 2002). However, time and development over the years has established homeownership as a societal construct in the developed countries. Conversely, most Sub-Saharan African countries are in the early stages of re-constructing homeownership to reflect societal changes resulting from urbanisation in which the identified homeownership factors in the developed countries can be applied to some extent depending on the level of socio-economic development of the countries.

Homeownership has been identified as a means, rather than an end, in terms of being a significant part of asset-based development strategy in sub-Saharan Africa (Ssewamala *et al.*, 2010), in conjunction with other asset-based approaches like microfinance. Asset development should be framed in terms of capabilities. Incremental self-build and trading in properties are asset-based development strategies. It does not matter what the store of value is, but there are only so many

ways for people to store the value they create. The more options they have in this regard, the more they will be able to control their economic fates. Homeownership as a means for asset accumulation, allow for generally superior rates of capital appreciation than savings accounts. Homeownership in sub-Saharan Africa as an asset-based development strategy is still in its infancy compared to homeownership in developed countries (Ssewamala *et al.*, 2010).

Tipple (1994) asserts that housing was viewed historically as a social right by African governments, something that would be consistent with the traditional village-based view of housing. The problem is that without the village social structure, urban areas faced chronic housing shortage, and the central governments have been unable to provide the necessary housing. By the early 1990s, Tipple (1994) argues that governments had undergone a shift and adopted policies that focused more on enablement, in particular on the enablement via housing finance reforms. He pointed that, part of this was out of necessity as few African governments have the resources to meet anywhere near their housing deficit. Only a few countries like the Ivory Coast were unable to meet their public housing targets, necessitating a turn towards a private system for the development of housing and private housing markets.

The shift towards increased private sector involvement in housing provision has been slow in most Sub-Saharan African countries. In part, this reflects that the primary policy priority has been to create opportunity for people to enter the housing market. Tipple (1994) indicates that to that point in the 90s, most Sub-Saharan Africa countries had no formal policies on the private sector housing supply. As such, the development industries of most countries proved entirely inadequate. This contrasts with the developed economies, where most countries have emphasized property development

in their legislation, tax policy and other policies. Most developed countries consequently have well-developed private housing development industries; even wealthy African nations lack this. Nigeria's housing deficit and the nature of the housing industry was briefly mentioned in the introduction chapter but will be elaborated in the next chapter.

EFInA (2010) notes that lack of institutional framework to foster large-scale residential development in the private sector are significant barriers to addressing the housing shortage and homeownership in Sub-Saharan Africa. It is not just an issue of creating housing finance for Africans – most sub-Saharan Africa nations need specific policies to foster growth in the housing supply (Tipple, 1994; Olotuah, 2005; Coker *et al.*, 2007). There has been significant focus in many countries, including Nigeria, on reducing unemployment, increasing wages and providing better access to finance as a means of spurring the demand side, in the theory that the supply side will respond (Kempe, 1999).

Homeownership in the developed countries used tax rebates and subsidies to stimulate homeownership by boosting housing supply and demand, thus encouraging developers to develop more housing units at relatively cheaper costs. One of the precursors for the developed world's tax treatment of homeownership is that nations in the developed world have strong levels of record-keeping and robust taxation systems. Favourable tax treatment of homeownership, such as writing off mortgage interest paid, and the creation of specific housing finance programmes that make it easier for Americans to obtain financing for mortgages (Rosen and Rosen, 1980).

The pluralistic approach, understood as seeking to enable housing provision by expanding the range of providers has not proven particularly successful in Ghana. The pluralistic approach calls for a variety of different sources of housing to emerge, but in Ghana there has been less emphasis on this approach, putting more pressure on the homebuilding industry to address the housing problems in that country. This, in turn, has led to chronic shortage. The traditional system of a village coming together to build housing seldom exists in Ghanaian cities, the result being that when the poor are left to build their housing, this housing is typically sub-standard (Yeboah, 2005). The housing industry itself needs to be the driver of new housing creation, in particular where there are already strategies in place to assist with financing – increased access to financing only matters if there is real estate to buy. The lack of a coherent, pluralistic policy has proven inadequate in Ghana to this point, and points to a policy deficiency, but one that has been repeated across Africa.

Homeownership in Sub-Saharan Africa has relied mostly on local technology and cultural practices which cannot meet the present housing need, especially in urban centres. Most sub-Saharan African countries are now adapting trends and methods used in developed countries but varying results due to socio-economic differences and level of development. This is to say that Sub-Saharan Africa is at the beginning of a homeownership journey, policies will go a long way in improving homeownership rates in Sub-Saharan Africa.

2.7 Chapter Summary

The chapter defines homeownership in the context of the study and discusses theories which provide framing for enhancing homeownership. It identifies factors influencing high homeownership rates in the developed countries as socio-cultural, economic, political and institutional factors. It discusses homeownership in Sub-Saharan Africa and examines similarities in the factors influencing homeownership between the developed countries and Sub-Saharan Africa. This chapter lays foundation for homeownership in Nigeria in the next chapter.

Chapter 3 Housing and Homeownership in Nigeria

3.1 Introduction

This chapter interrogates urban housing and homeownership in Nigeria. The aim is to give a much detailed account of urban housing and homeownership situation in the country and demonstrate how changes in the socio-economic, political and institutional factors in the country have shaped the outcome of the situation over time. The chapter also seeks to unearth peculiar factors affecting homeownership in Nigeria, which were not identified in the previous chapter. To achieve the aim, the chapter discusses housing and homeownership within three main epochs – the pre-colonial, colonial and post-colonial eras in the country, examines current initiatives to improve housing and homeownership, and then finally gives a summary of the chapter.

3.2 Historical Background to Housing and Homeownership in Nigeria

As it is in the developed nations, homeownership is a lifetime achievement for most Nigerians and probably the largest investment made for most families (Grinstein-Weiss *et al.*, 2008). Homeownership has been acknowledged to contribute to the quality of life, and it is a measure of the quality of a country's housing finance system, household wealth, and contributes to a nation's GDP (Proxenos, 2002; Badmus, *et al.*, 2014). It is one of the best indicators of a person's standard of living and his or her place in society (Nubi, 2000; Kabir and Bustani, 2009). The desire to own a home in Nigeria stems out of inherent benefits associated with homeownership as obtains in most developed

countries. Such benefits include social and economic security, moral, prosocial behaviour, and psychological transformation (Stern, 2011).

From the perspective of the economic security, homeownership offers excellent investment opportunities. Studies have shown the importance of homeownership in reducing poverty, creating responsive citizens and children of homeowners have better chances of education (Marsh and Mullins, 1998). Studies confirmed that homeowners are more stable politically and contribute more in the democratic process (Li and Wang, 2012; McCabe, 2013). These attributes are as valid in Nigeria. In this regard, homeownership can be used as a tool to strengthen growing democracy in Nigeria. Improved homeownership rate promotes good citizenship and improves the quality of living among Nigerians as more care is given to the maintenance and family stability (Udechukwu, 2008). Studies also confirm that housing and homeownership boost countries' economy by contributing in creating employment through building, renovation of homes and building services (Nubi, 2000). This assertion is corroborated by Shlay (2006) stating that housing is the bedrock of most developed economies contributing between 30 - 70 percent of the Gross Domestic Product (GDP) in United States of America, Great Britain and Canada.

The benefits of homeownership are immense and are applicable to Nigeria. Improving the rate of homeownership in Nigeria will likely contribute to employment, strengthen its nascent democracy and increase productivity through physical and psychological wellbeing of Nigerians. Despite all these attributes, homeownership rate remains low in Nigeria (Olugbenga and Adekemi, 2013; Robertson *et al.*, 2014). It is, therefore, imperative to outline the historical antecedents of the Nigerian homeownership structure and the resulting outcomes of both present and past housing policies. The

next sub-section therefore examines homeownership in the pre-colonial, colonial and independent eras to provide a contextual understanding of homeownership in Nigeria.

3.2.1 Pre-Colonial Era

Ever since the ancient times, homeownership has always been an asset to the community as Nigerians have always valued home. The Nigerian concept of a home has a high cultural connotation beyond merely a place of residence (Arimah, 1997; Ilesanmi, 2011; Usman *et al.*, 2015). Owning a home starts with land allocation for home building as houses were not sold in the pre-colonial era (Otubu, 2012). The land belonged to the community; its use and distribution were primarily vested in the local chiefs who dispensed the community land for house construction, farming and other uses. Owning a home in pre-colonial era was easy, access to family or village land is obtained with minimal or no payment from the local chief, peer group assistance and few local building artisans (Ademiluyi, 2010). This peer group assistance in home construction popularly called 'Owe' was common in the South Western region of Nigeria (Ademiluyi, 2010). Adults were encouraged to build homes, rather than living with relatives or parents. During this pre-colonial era, homeownership encouraged by the society as homes provide ontological security, symbolising both social and economic status and it was probably the most cherished material property an adult can possess and bequeath to children (Ilesanmi, 2011). Renting as a form of housing tenure was relatively low and uncommon except among visitors or foreigners. Even foreigners were allowed and encouraged to own homes on designated areas of a village or town with minimal or no payment for the land (Omuojine, 2000; Otubu, 2012; Tipple, 2015). Homeownership in the pre-colonial era was characterised with

“adequate housing” resulting from easy access to land and building labour (Chatterjee, 1981; Otubu, 2012).

3.2.2 Colonial Era

The colonialization of Nigeria began in the late 19th century. Before the name '*Nigeria*' emerged, the British had taken control of Lagos and the southern coast. The colonization of Lagos in 1862 marked the beginning of the present day Nigeria. For ease of administration, Lord Lugard, the then Governor-General, amalgamated the Southern and Northern Protectorates to create what is known today as Nigeria in 1914. After the amalgamation, British government took over the administration of Nigeria and the role of traditional chiefs who were the custodians of culture changed. During the colonial era, cities were growing rapidly due to flourishing trade and the population of the cities were increasing. While the native's population in the cities was growing, the colonial administration under Lord Lugard enacted Township Ordinance No. 29 of 1917, which created Government Reserved Areas for the few expatriates and top civil servants' quarters. Housing infrastructure or plan for homeownership for the natives was left out. The Township Ordinance No. 29 of 1917 specified planning conditions for the European and Government Reserved Areas (Aboutorabi, 1985; Ogbazi, 1992; Omole 2001; Ndubueze, 2009). As at that time, Lagos population rose from 41,847 (in 1901) to 99,690 (in 1921), with no housing plan for the natives, while houses were built in the newly created Government Reserved Areas (GRAs) in Ikoyi, Yaba areas of Lagos for the expatriates.

According to Aboutorabi (1985), lack of housing policy or an urban development plan in colonial Nigeria laid the foundation for the current housing problems including the

low rate of homeownership. There was no housing policy for the natives in the cities, as they had to build their homes without any policy guidelines. Housing was left in the hands of families and few individuals without any direct policy to promote homeownership in Nigeria and these produced only few homes (Aboutorabi, 1985). The rise in population and growing housing needs of new migrants to Lagos led to the emergence of small-scale landlords or property-owners, who built houses for rent in multi-habituated compounds on land allocated by the local chiefs. House renting, which was not traditionally common, started growing in the cities. The emergence of these small-scale landlords set the foundation for the dominance of informal housing in Nigeria with over 80 percent of the people living in informal housing (Okpala, 1992; Ogu and Ogbuozobe, 2001).

In the absence of housing policy guidelines to encourage housing production in the growing cities, the informal housing providers (the small scale-landlords) with minimal resources produced too few homes. The natives especially in the cities resorted to renting room(s) often with poor sanitary conditions; this gave rise to what is popularly called '*face-me-I-face-you*' architecture. This form of architecture composed of a house of six to eight rooms where a family occupied a single room and shared toilet facilities, which were usually situated outside the building. Natives were living in this unwholesome housing in congested areas with or without infrastructure built by the small-scale landlords or proprietors. The small-scale landlords produced too few housing units for the growing population in the cities resulting in housing deficit and overcrowding in Lagos. Housing and environmental scientists claim that this lack of adequate housing and environmental policy led to the outbreak of bubonic plague in Lagos in the 1920s and the eventual government intervention in the housing for the natives in Nigeria (Ademiluyi, 2010; Lawanson and Oduwaye 2014).

In 1928, the colonial government established Lagos Executive Development Board (LEDB) and was charged with the responsibility of planning and development of the capital city of Lagos. LEDB produced the layout of Ebute-Metta. Under the scheme, houses were sold only to junior civil servants through payroll deduction system (Chukwujekwu, 2005; Aribigbola, 2008; Kabir and Bustani, 2009). In 1952, in preparation towards independence, LEDB was mandated to clear an area of about 28.34 hectares (70 acres) consisting of residential and market stalls constructed without planning and due regard for accessibility, drainage, sewers, open spaces, parking facilities and density in central Lagos. Most of the displaced persons were relocated in Surulere, marking the first attempt at urban renewal in Nigeria (Kabir and Bustani, 2006). This project was confronted by problems of limited finances and the difficulties in re-housing displaced persons causing tenure insecurity.

The first attempt in assisting the public towards owning homes was initiated in 1956 when the Nigeria Building Society (NBS) was established. NBS helped in providing mortgages for homeownership. Very few people benefited as NBS could not meet the mortgage needs of the population due to the scarcity of funds as it depended on government funding. Lack of housing policy in colonial era and the dependence on small-scale landlords for the housing supply in Nigeria, led to the dominance of informal private housing. Public housing was virtually non-existent except in the GRAs for the expatriates and the top civil servants until the resettlement of people from slum clearance in Lagos before independence. Okpala (1992) notes that housing supply in Nigeria has always been dominated by the private sector, the public housing accounts for about 15 percent, while the private sector dominates with 85 percent of the total housing stock in Nigeria (Figure 3:1).

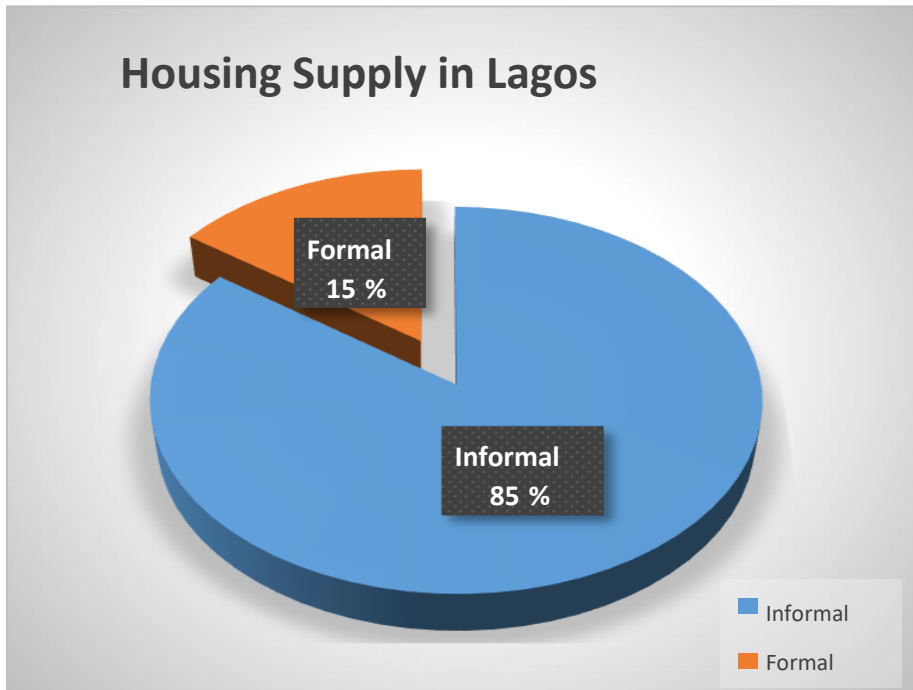


Figure 3.1. Housing Supply in Lagos

Source: Adapted from Okpala (1992)

The colonial era marks the beginning of the informal housing with private landlords producing few housing units. Self-build method also became the prominent pathway to homeownership among the low and middle income earners in the country. This traditional method of self-building still accounts for over 80 percent of homes in Nigeria (EFInA, 2010; Robertson, 2011). It is argued that self-build approach dominance over the purchase approach is not only because of the home building tradition in the country but rather due to poor access to mortgage and the high cost of purchasing a home in Nigeria. Omirin and Nubi (2007) argues that low access to mortgage by the public hinders industrial construction of homes by professional developers forcing people to build incrementally over a long duration of time.

3.2.3 Independent and Current Era

Since independence, the civilian governments have made housing their top priority on the electoral agenda. Nigeria included the right to adequate housing in the 1999 Constitution of the Federal Republic of Nigeria, Section 16 (1) (d) under the Fundamental Objectives and Directive Principles of State Policy and stated, thus, “*to direct its policy towards provision of suitable and adequate homes for all citizens*”. Despite this policy statement, Nigeria housing deficit continues to rise, as many people do not have access to adequate homes. As opposed to what is enshrined in the constitution, the country continued to have recalcitrant housing deficit (Kabir and Bustani, 2009). Studies show that the population was increasing at a much more rapid rate than the capacity to build housing facilities (EFInA, 2010; UNFPA, 2010). The housing deficit in Nigeria was estimated at over 18 million in 2013 with Lagos alone having a housing deficit of over 5 million out of the 18 million national housing deficit (Alufohai, 2013). In order to address the housing conditions and deficit, several policies were put in place.

3.3 Housing Policy and Supply in Nigeria

Housing policy and homeownership in the independent era can be identified by two paradigms: the provider approach and the enabler approach (Ogu and Ogbuozobe, 2001). The provider approach was adopted by the post-independent administrations in line with electoral promises to produce housing units for the public.

3.3.1 Provider Approach

The post-independence Nigerian administration adopted the provider approach to housing with national development plans. The 'provider' paradigm advocates that public authorities essentially should control the production of houses (Hamdi, 1991). To this end, Federal Housing Authority was created in 1973 in addition to the existing Federal Ministry of Works and Housing. During the period, the housing interventions include the National Development Plans (NDP) I, II, III, IV and National Housing Programmes I and II (Tables 3.1.1 and 3.1.2). Under this paradigm, housing units were constructed and sold to the public. Federal Ministry of Works and Housing (PWD) were initially responsible for the construction of various housing schemes across the country until the creation of Federal Housing Authority in 1973. NDP I performance was a 21 percent of the target while during NDP II there was no physical construction of houses but institutions such as the establishment of National Council on Housing, in 1971, FHA and FMBN in 1973 were put in place to stimulate production. Notably improvement of supply of houses in the provider paradigm was in the NDP IV with the construction of prototype low-income housing across the nation and encouragement to the states to embark on mass low-cost housing (Ndubueze, 2009; Ademiluyi, 2010; EFINA, 2010). The second phase was cut short by the military coup in 1983.

3.3.2 Enabler Approach

The Structural Adjustment Programme of the World Bank encouraged developing countries to abandon direct housing provision and embrace self-enablement approach. By February 1991, Nigeria influenced by the enablement strategy launched the 2nd National Housing Policy. The country is also one of the member countries of the United Nations that ratified the Habitat Agenda in 1996. The Agenda expressly

recommended the implementation of housing enablement strategies. With this endorsement, Nigeria shifted her housing policy from the provider to the enablement strategy. The policy shift, 'the enabling strategy' advocated concentration on the private markets to determine the production, distribution and consumption of housing (Keivani and Werna, 2001; Yeboah, 2005; Ndubueze, 2009). The enabling paradigm does not support government production of houses, rather encouraged housing as an enterprise for the housing industry with no government participation (Ogu and Ogbuozobe, 2002). The main objective of the policy was to make the private sector the main vehicle for the organization and delivery of housing products and services (Yakubu, 2004). The enabler approach promoted greater participation of the private sector leading to the development of private estates in Lagos. It also strengthened the ability of individual to build homes with enabling laws such as Federal Mortgage Bank Act, Lagos Mortgage Act, and Site and Services Schemes (Ademiluyi and Raji, 2008; Ademiluyi, 2010).

Table 3.1. Highlights of Housing Programmes and Policies in Nigeria (1917 – 1980)

	Intervention/ Policy	Planned Housing Units	Achieved	% Achieved	Hallmarks
COLONIAL ERA					
1917	Township Ordinance No. 29 of 1917				<ul style="list-style-type: none"> • Creation of GRAs • Civil Servant Staff Quarters
1928	1st direct intervention in view of the Bubonic Plague				<ul style="list-style-type: none"> • Creation of LEDB
1952-1956	1st Urban Renewal Program				<ul style="list-style-type: none"> • Demolition and Clearing of informal houses in Central Lagos • Creation of Nigerian Building Society • African Staff Housing Fund
POST INDEPENDENCE ERA					
1962 – 1968	National Development Plan - NDP 1	24,000	500	2 %	<ul style="list-style-type: none"> • Building Societies were created in then three regions in 1964
1970– 1974	National Development Plan - NDP 2	54,000	-	0 %	<ul style="list-style-type: none"> • Establishment of National Council on Housing, 1971 • Establishment of FMBN, 1973 • Establishment of FHA, 1973 began operation in 1976
1975 – 1980	National Development Plan - NDP 3	202,000	28,500	14 %	<ul style="list-style-type: none"> • FMW became of F.M. Works and Housing 1975 • Land Use Decree (1978)

Sources: Compiled by the author from various sources. Ajanlekoko (2001); Kabir and Bustani (2009); Ademiluyi (2010); EFINA, (2010); Ibem *et al.* (2011).

Table 3.2. Highlights of Housing Programmes and Policies in Nigeria (1980 - 2010)

Period	Intervention/ Policy	Planned Housing units	Achieved	% Achieved	Hallmarks
1982	1st National Housing Policy				
1981 – 1985	National Development Plan -NDP 4	200,000	47,200	23.6 %	<ul style="list-style-type: none"> • Establishment of the Infrastructural Development Fund (IDF) in 1985 • National Prototype Housing Program (Shagari-Low-cost Housing) • National Site and Services Scheme (NSSS) in 1986 • Mortgage Institutions Act (No. 53 of 1989)
1991	2nd National Housing Policy				
1992					<ul style="list-style-type: none"> • Establishment of Urban Development Bank • Restructuring FMBN • Licensing of PMIs • NHTF 1992
1994 – 1995	1st National Housing Program	121,000	1,014	0.8%	<ul style="list-style-type: none"> • NHF scheme by Decree No 3 of 1992
2002	3rd National Housing Policy				
2002	National Housing Policy				<ul style="list-style-type: none"> • Creation of the Federal Ministry of, Housing and Urban Development in 2002
2010					<ul style="list-style-type: none"> • Creation of the Federal Ministry of Lands, Housing and Urban Development in April 2010.

Sources: Compiled by the author from various sources. Ajanlekoko (2001); Kabir and Bustani (2009); Ademiluyi (2010); EFINA, (2010); Ibem *et al.* (2011).

3.3.3 Housing Supply

Housing supply has always been dominated by the informal sector in Nigeria (Onibokun, 1990). Okpala (1992) confirms that the informal sector supplied over 85 percent of the total housing stock in Nigeria. Of these, over 88 percent are self-built and this is mainly due to lack of mortgage financing, and less than 5 percent have formal title registration. This is similar to what obtains in most Sub-Saharan Africa countries, but unfortunately the private sector produced too few and low quality housing to meet housing demand (Tipple, 1994; Tipple and Speak, 2005). The informal sector lacks finance and technological expertise to mass produce housing. It could be likened to the old agrarian family producing crops for its family and selling only surplus. Agricultural revolution did not only improve food production but also created employment and improved quality of life. The private sector driven housing supply must be re-energised to produce more housing units to increase homeownership and reduce housing deficit. Housing production in Nigeria continues to be low, only two dwelling units per thousand people, compared to the required rate of about eight to ten dwelling units per thousand people as recommended by the United Nations. New housing construction rate is dismally low to the rapidly growing population. Literature agreed that Nigeria needs about one million new housing units annually to meet her housing needs and replenish decaying stock (Kabir and Bustani, 2008; Adejumo, 2008; EFINA, 2010).

On the public side are the Federal Housing Authority (FHA), Federal Ministry of Housing and Urban Development and the states' housing ministries and building corporations, while the private sector consists of formal and informal private sub-sectors. The formal private sector includes developers and large construction

companies while the informal are usually private individuals and small companies. The public and the formal private sector produce expensive units and these are affordable only to the high-income earners (Okpala, 1985; Ademiluyi and Raji, 2008). These units are found in many private estates in the urban centres across the country, but the lower end housing is left for the individuals or informal housing.

Federal Housing Authority (FHA), has well over 53,000 housing units in about 77 estates, asset base of approximately five billion naira and a land asset holding of over 10,000 hectares nationwide to its credit, the FHA has spent over N30 billion on housing development and ancillary infrastructure (Kabir and Bustani, 2009). It played a prominent role in the provision of residential accommodation in the provider paradigm. But the provision is far below the housing need. Nigeria has not been able to provide adequate housing to the majority of the population. In the absence of exact figure on the housing deficit in Nigeria, Alufohai (2013) said that Nigeria requires an estimated sum of 17.5 million of housing units to close the gap between demand and availability with the housing deficit more acute in Lagos than any other city in Nigeria. Estimates show that Nigeria needs an average of one million housing units per year not only to replenish decaying housing stock, but also to meet rising demand (Peterside, 2005).

Since these interventions, and the self-enabling paradigm, government direct construction of housing was low. In recognition of the huge national housing deficit, estimated at 10 million housing units in 1991, Vision 20: 2020 committee set a target to build 10 million new homes by 2020 (EFInA, 2010). As at 1991, the total dwelling units in Nigeria was estimated at 15.2 million and more than 70 percent was in single

rooms housing (EFInA, 2010). A recent study of the housing situation in Nigeria in 2007 put existing housing stock at 23 houses per 1000 inhabitants and total housing deficit at 15 million houses (Mabogunje, 2007).

3.3.4 Performance of Housing Policies in Nigeria

The poor performance of all these policies since independence did not translate to adequate housing for the average Nigerian as housing deficit continues to remain high. Many experts attributed the dismal performance of government interventions in housing to the inability of the government to correctly define its role and determine the real needs of the citizens and the lack of political will to tackle the multi-faceted housing problem in the country (Olotuah, 2005; Peterside, 2005; Adejumo, 2008; Ademiluyi, 2010). There have been continued attempts to address the myriad issues that plague the Nigerian housing market: an underdeveloped housing finance system, high interest rates on mortgages, the high cost of construction and poor planning associated with housing policies and programmes (Ayedun and Oluwatobi, 2011). The authors also cite a *"lack of political will"* in addressing the housing issue. The government programmes and funding, are not adequate to address the country's housing crisis reasonably. For example, while the bulk of the primary lending institutions are located in Lagos (Omirin and Nubi, 2007). These primary lending institutions are not enough and underfunded. Due to the paucity of fund, these institutions are unable to meet the nation's requirements for mortgage finance. Poor access to mortgage is responsible for the delayed homeownership in Nigeria (Peterside, 2005; Akeju, 2007; EFInA, 2010). Considering the potential size of contribution that residential development on a large scale can make to the Nigerian economy (Nubi, 2000), it is perhaps surprising that government has not done more to

encourage the development of this sector. This lack of motivation does not augur well for housing and homeownership in Nigeria

In the “*provider paradigm*”, the government agencies produced insufficient number of low quality and expensive units for high and middle-income earners and did not benefit a good proportion of the low-income people of the country (Awotona, 1987; Kabir, 2004; UN-Habitat, 2008). Government did not even meet its target NDP I, and achieved only 2.1 percent, while NDP II, III and IV achieved 0 percent, 14.1 percent and 23.6 percent respectively (Ademiluyi, 2010). NDP IV planned to construct about 2,000 housing units in each state annually within the framework of the Fourth National Development Plan (1984-1985) as well as the construction of about 143,000 "low-cost housing units across the country" (Ademiluyi, 2010:157). Ikejiofor (1999), confirms that data from both the defunct Nigerian Building Society and the Federal Mortgage Bank demonstrates that houses built by the government are outrageously more expensive than similar houses built by non-governmental agencies and private individuals.

In addition to the private markets for housing in Nigeria, there are also public markets for housing. The two are the two basic paradigms for the provision of housing in developing countries. Social housing reflects the "provider" paradigm, versus the enabling paradigm, which sees the role of government as providing the conditions for private sector development (Ogu and Ogbuozobe, 2001). While the terms "provider" and "enabler" are rather blatantly couched in the language of free market advocates, the reality is that in Nigeria, both systems have been attempted, and neither has enjoyed any meaningful success. Social housing in particular has been a failure.

In many wealthier nations, social housing exists to fill a gap in the housing market. In general, social housing is housing provided to the poor at below-market rates, subsidized by taxpayers. Governments provide social housing not simply to fulfil ethical or moral requirements, but also the housing requirement that the UN considers as basic human rights. The provision of housing has been shown to provide strong psychosocial benefits to those who have it. Individuals with adequate housing receive more psychosocial benefits, and ultimately are able to make better contributions to their own well-being, and to the well-being of the society in which they live (Ilesanmi, 2011). In other words, societies provide housing for their citizens because there is an economic and social benefit to doing so – it is not simply an altruistic act, a luxury to only be afforded by the wealthiest nations.

Part of the issue with public housing in Nigeria is that results are often short of the planned ambitions. Nubi (2000) notes that in 1980 only "13 percent of planned construction was completed" and there is not much evidence that performance has improved since then. Building plan applications show ambitious unit figures, but actual completed unit figures fall well short (Nubi, 2000). Other studies show that despite government ambitions, and ample capital via the country's oil revenue, between 1973 and 2006, the Federal Housing Authority (FHA) built 30,000 units only – an insignificant number when compared with the staggering 10 million national housing units' deficit (Akeju, 2007). The only reasonable conclusion is that public housing is no solution at all to the housing crisis and did not make a meaningful contribution to homeownership rates for the near future. Of course, there are others who believe that public housing merely distorts the housing market anyway and should not be pursued as means of

encouraging more homeownership (Yu, 1997). Of course, government incentives are also market distortions.

In the “*enabler paradigm*”, the 1991 National Housing Policy gave an ambitious unfulfilled promise of housing for all by 2000. The policy promised Nigerians in its slogan ‘Housing for all’ by the year 2000 (Adejumo, 2008). The policy was passed to ensure that all Nigerians would be able to own or have access to decent housing accommodation at affordable cost (EFInA, 2010). The 1991 and 2002 National Housing Programmes (NHP), and the enablement strategy, were designed to improve access to housing and improve homeownership but these policies did not fully achieve their objectives as the majority of low and middle-income earners could not own homes.

Experts agree on the failure of the policies but differ greatly on the reason for the poor performance of the housing policies since independence. Ibem (2011) opines that the past public housing strategies failed to address the housing needs of the low-income earners. Ikejiofor (1999) states that successive housing policies and programmes in Nigeria have continued to be designed and implemented on the basis of the discredited approach of public sector production of housing units despite massive empirical evidence against such as approach. As more and more Nigerians make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently addressed (Raji, 2008). The absence of effective housing policy and implementation both at the national level and at the state level created shortage in housing supply especially making quality affordable housing not accessible to the urban poor (Peterside, 2003.) Ademiluyi (2010) states that the level of housing production in Nigeria is only two dwelling units per thousand compared to 8 to 10 per thousand as recommended by the United Nations. This led to increase in rent, up to

60 percent of an average worker disposable income in major cities in Nigeria (Onibokun 1986; Nubi, 2000). This is far higher than the 20-30 percent recommended by the United Nations.

Given the struggles of the Nigerian government to create a viable housing finance market through the Federal Mortgage Bank of Nigeria (FMBN) and the primary lending institutions, some have proposed that the government should take steps towards the creation of secondary markets for housing debt. This would be an alternative, perhaps, to encouraging the primary lending institutions to increase their size, by providing another way for third-party capital to enter the housing market (Ojo, 2009). There is little doubt that property development is a lucrative business, and that Nigerian and foreign investors alike would take substantial interest in investing in emerging real estate market. The suggestion, therefore, reflects the idea that finding new venues for third-party investors to help finance mortgage lenders, instead of only the Federal Mortgage Bank of Nigeria (FMBN).

In addition to housing reform, another issue that has arisen in the literature is that of land reform. It is argued that an obstacle to development of the residential real estate sector is the law responsible for land use. The Land Use Act of 1978 resides ownership of land in state governors rather than private individuals. This unnecessarily complicates mortgages, both in terms of the property registration process but also exposes such transactions to greater corruption than is necessary (Marshal and Onyekachi, 2014). Arguably, changing land use policies is going to prove more difficult than changing mortgage finance policies, or at least, that seems to be the implication in the literature, as land use is seldom raised as an issue to overcome. Some observers

outside of academia, however, have called for a review of the Land Use Act, which they argue is rooted in 19th century systems imposed by the British, implying that the system is not suitable for 21st century Nigeria (Adejumo, 2008).

3.3.5 Housing in Lagos

Housing has been a challenge in Lagos since the colonial era, due to the lack of interest in native settlement housing by the British colonial administration. Since Lagos became a British colony in 1862, the population has been on the increase, due to flourishing trade as it attracted people from the hinterland, resulting in pre-independence housing deficit. The housing deficit grew over years because of poor or non-existent housing policy for Lagos colony by the colonial administration (Aboutorabi, 1985). Without an urban development plan and housing policy for the native settlement, the rising population growth created overcrowding, housing deficit and environmental hazards, which led to housing intervention in 1928 (Aluko, 2012). Post independent Lagos inherited the housing deficit and continued rapid urbanisation without corresponding infrastructure. This lack of infrastructure resulted in an even more acute housing deficit of dwelling units, with attendant consequences such as overcrowding, informal settlements, and affordability issues (Ajanlekoko, 2001; Gandy, 2006; Morka 2007).

The basic housing schemes and legislation implemented in Lagos is based on the framework provided by the Federal Government of Nigeria. The government implemented some policies and programmes to improve access to housing and homeownership. Lagos benefited from these policies and implemented these policies to improve homeownership and provide an effective mechanism for middle and lower income earners to improve their living conditions. In addition to the federal housing

policy and programme, Abosede (2006) states that Lagos also benefited from UN-backed Master Plan for Metropolitan Lagos (1980-2000) which include the World Bank-supported Lagos Slum Upgrading Programme in 1999, a strategy to improve housing condition in Lagos and to stop the proliferation of informal settlements. Due to large population and migration within and outside Nigeria, housing supply is far below housing demand except in the rural or suburban Lagos where residents have easier access to land, cheaper or communal labour and local building materials (Olotuah, 2002). It is estimated that Lagos Metropolis requires 224,000 units annually in the next 10 years to ease the acute housing deficit in the state (Igbinoba, 2009; EFINA, 2010).

Despite the efforts made by the World Bank, Federal and Lagos administrations, poor housing and the housing deficit for middle-income families continued unabated. Olayiwola *et al.* (2005), opine that there seems to be no practicable government policy to address the issue of housing problem in Lagos. Even the public private partnerships in housing produced "relatively low quantity of affordable housing for the middle and low-income people of Nigeria" (Ibem, 2010). Homeownership therefore remained a dream for most residents in Lagos as they cannot build or buy home, as unit prices of homes in the housing market are not affordable. Enhancing homeownership in Lagos will offer a way to use the socio-economic characteristics of Lagos and turn the population into an advantage to rescue Lagos from imminent social disaster resulting from overcrowding and housing deficit.

3.4 Factors Influencing Homeownership in Nigeria

As stated in section 2.5, the factors influencing homeownership rates vary according to geography. This assertion is equally valid in Nigeria. The factors influencing homeownership in Nigeria are socio-cultural, economic, political, and legal. Studies however, confirmed that some of these factors correlate with homeownership to varying degrees of strength. These factors can broadly be grouped into two: the socio-economic and institutional factors. The socio-economic factors such as age, income, residential status, employment, and household size play an important role in homeownership (Akinyode *et al.*, 2015; Nwuba *et al.*, 2015). However, Andrews and Sanchez (2011) explain that changes in socio-economic variables do not fully account for the increase in homeownership rate and deduce that other factors play significant roles in increasing homeownership rate. The study explains that government policies contribute significantly towards increased homeownership rates. Institutional factors are factors relating to government, establishments, policies and society (Shlay, 2006). Institutional factors or policies exert more influence on homeownership than the socio-economic factors (Ssewamala and Sherraden, 2004). These factors include access to land, access to mortgage or finance, high cost of building materials, minimal level of infrastructure, building permit and documentation, deposit, building type, location, cost or affordability and size and suitability (Owusu, 1998; Fisher and Jaffe, 2003). Andrews and Sanchez (2011) opine that policies on tax relief, mortgage debt financing and the relaxation of down payment constraint contributed to the differences in homeownership rates in OECD countries. Shlay (2006) confirms that government policy has a strong influence on homeownership. Similarly, policies are seen to contribute to homeownership in Nigeria. Housing policy in the provider and

the enabler paradigms created many housing estates for Nigeria as discussed in sections 3.3.1 and 3.3.2.

3.4.1 Socio-Economic Factors of Homeownership in Nigeria

Socio-economic factors such as income, age of the head of the household, household size, expenditure, employment status, education level, residential status and location, greatly influence homeownership in Nigeria (EFInA, 2010; Sani and Rahim, 2012; Halid and Akinnitire, 2013; Nwuba *et al.*, 2015).

3.4.1.1 Income

Bramley (1992) states that income is the main factor affecting the ability to buy a home, though access to loan, inheritance, and savings could make a deal of difference. Homeownership is directly linked with the economic and financial status of individuals and families (Halid and Akinnitire, 2013). Insufficient income to finance homeownership accounts for about 37 percent of low and middle-income earners inability to save for homeownership (EFInA, 2010).

In Nigeria, people's incomes are relatively low in comparison with house market prices, resulting in an affordability problem (Ademiluyi, 2010; EFInA, 2010). The realisation of housing for all as contained in the National Housing Policy is a tall dream as incomes are too low to purchase or build homes. Low-income, therefore, affects down payment as people can hardly save to buy homes. Low-income makes down payment requirement for housing loan, which is a multiple of their incomes difficult, and this encourage developers to focus on high-income market. This is largely because high-

income earners are either able to pay cash outright or complete instalment payments during the construction period (Adejumo, 2008). Income, therefore, has a great impact on the determination of mortgage, size, costs, collateral requirements, and repayment methods (Boamah, 2010). Studies confirm that higher income correlates considerably with homeownership (Halid and Akinnitire, 2013; Nwuba *et al.*, 2015).

Salaries in Nigeria are generally poor compared to other countries in the region. The median income in Nigeria is between N51, 000 and N100, 000 per month or less (Jobberman Survey, 2012). In 1998, Nigeria's lowest salary was about \$228 per annum against Namibia's \$4,411 and South Africa's \$4964 (Ayodele *et al.*, 2011). Currently, the minimum wage stood still N18, 000 in the last five years despite Nigeria labour Congress clamour for minimum wage increase to boost productivity (Ogundele, 2014). Though Nigeria's GDP (PPP) per capita is \$2800 is high in the region but pays low salaries incomes compared to some other countries in SSA. This constitutes a hindrance to homeownership especially when the construction materials are imported. According to EFINA 2010 Report, over 50 percent of the country's population were earning less than N118, 384 (US\$ 789) in 2004 and 70 percent live below the poverty line (Abosedo, 2006). homes on sale by the state agency Lagos State Homeownership Mortgage Scheme (Lag-HOMS) cost between N4.34 million for a room and parlour in rural Epe and N20.39 million for a 3-bedroom flat in Lekki Phase II with 30percent down payment (Lag-Homs, 2014). Other prices depend on the location, size and type of houses Comparing these incomes with cost of houses in Lagos, prospective homeownership require more assistance to actualise the dream of homeownership.

Closely related to low income, is economic stability. Udechukwu (2008) confirms that economic stability and financial resources directly affect homeownership. Those families and individuals who are economically empowered and have access to greater resources and assets are usually able to acquire homeownership. In economic stability, the median income of the families plays significant role. Those families having higher income in comparison to their needs and requirements tend to have higher likelihood of homeownership (Halid and Akinnitire, 2013; Nwuba *et al.*, 2015). These findings confirm other studies (Collins and Margo, 2011) that the net income of the family has direct as well as indirect, impact on the decision regarding home proprietorship. It is connected directly with the net income of the family. Economic development has shown to have connection with preference for better homeownership (Ren and Folmer, 2016). With increase in pay families and individuals can easily afford initial expenses and costs of homeownership, due to which they opt for improved residence (Hood, 1999). If expenses remain stable, affordability increases with overall increment in family income. With increasing stability in national economy, opportunities for employment provide more opportunities and possibilities for increased income. This economic improvement causes more people to shift from low-income to middle-income group increasing the demand of homeownership (Carasso *et al.*, 2005).

3.4.1.2 Employment

Employment in itself is not a factor but its ability to generate income, as income is a key factor in homeownership (Ford and Wilcox 1998; Green, 2001). Studies confirm that employment correlates with income. Employment insecurity impedes the entry into homeownership (Lersch and Dewilde, 2015). Consequently, people in employment with incomes are more likely to own homes.

3.4.1.3 Age

Age is considered a factor in enhancing homeownership determination. Studies shows that with some age groups, homeownership increases (Acolin, *et al.* 2016). Age is also associated with experience at work. In a study in Belgium, Xhignesse, *et al.*, (2014) observe that homeownership increase across many categories of income and age. The study concludes that income and age influence homeownership significantly. Lersch and Dewilde (2015) affirm that European countries witnessed an increase in the average age of entry into homeownership along social class. In Nigeria, most financial institutions prefer to give mortgage to people in the productive age. The NHF scheme considers age as people in employment are more likely to acquire home than retirees. Inability to repay mortgage after retirement is a consideration by most financial institutions (Adejumo, 2008; Adetiloye, 2013).

Studies confirm that income and age influence homeownership significantly. Xhignesse *et al.* (2014) observe that homeownership increase across many categories of income and age. Studies shows that with some age groups, homeownership increases (Acolin, *et al.*, 2016). Age is related to more work experience and corresponding high incomes. To start with, established families have improved economic status and stability. These families have spent more duration in the workforce and their livelihoods have improved with duration of working as well as level of experience. With higher experience, middle-income family units are fiscally stable and prepared to take care of the expense of a lodging venture. More established family units likewise have more opportunities and experience for income improvement and certainty for financial improvement. As members of the family become progressively more involved in the organizational structure or gain more experience with organizational practices, it is

more probable to increase the level of economic competence. It can also be said that family unit's level of experience is directly connected with the economic stability and reduced possibilities of income loss (Hood, 1999). Therefore, economic and professional experience will enable family units to resolve to home proprietorship. Likewise, more experienced families are economically and socially sound and stable having more resources to improve their living. This implies that an interest in lodging and housing is diversified and limited extent of the resources is contributed toward the investment in housing and land acquisition. This prompts an inclination for homeownership. The most important factor that contributes to homeownership is permanency and less versatility in older and stable families as they have a tendency to migrate less frequently than more youthful families (Ren and Folmer, 2016).

Stability, thus, makes possession and ownership of home more alluring. It is vital to understand that there is a counterbalancing impact. With increasing age of an individual, his planned proprietorship life is shorter. This makes a shorter stream of advantages that conceivably become negative. The literature indicates that older and stable middle-income family units might have the appropriate resources and opportunities to take care of the initial expense of home possession and acquire their coveted level of net advantages.

In Nigeria, most financial institutions prefer to give mortgage to people in the productive age as this group of people are more likely to fulfil the mortgage obligations of repayment. The NHF scheme also considers age as people in employment are more likely make mortgage repayments than retirees. Inability to repay mortgage after

retirement is a consideration by most financial institutions (Adejumo, 2008; Adetiloye, 2013).

3.4.1.4 Gender

There is no consensus on the role of gender in housing and homeownership. Various studies in developed countries revealed significant relationship between gender and homeownership (Madigan *et al.*, 1990; Brisson and Usher, 2007). Madigan *et al.* (1990) opined that the social class meanings of home are gender differentiated. On the contrary, Sanders (2005) submits that gender is not relevant in homeownership. Contrary to Sanders (2005) studies in Nigeria claim that gender is a factor in homeownership in Nigeria (Arimah, 2007; Halid and Akinnitire, 2013; Nwuba *et al.*, 2015). This may be associated with the cultural and practices on land and inheritance rights as regards women in Nigeria.

The gender of the person responsible for providing the resources to the family is of critical importance in homeownership. On the basis of social, economic and cultural settings the accessibility to resources have been divided on the basis of genders due to which males usually have access to greater opportunities and resources as compared to females. Males also have higher income in different organizations and industrial sectors. Despite the assurance of elimination of gender bias, the economic and financial resources are unequally divided among males and females (Ren and Folmer, 2016). In the corporate organizations as well as social sector, the higher paid jobs are usually specified for males due to common misconception that females are unable to perform under pressure and lack the competency or skills usually required for the job. Due to this reason families having male bread earner are financially sound

and stable leading to their increased security with respect to homeownership. Another very important factor that influences the financial stability with respect to gender is the fact that it is very unlikely for males to discontinue their jobs for long period of time due to factors like maternity leaves or child commitments. Therefore, males are able to acquire better resources and assets for homeownership as compared to females due their increased exposure and financial stability. Males are able to work with different environment and workforce increasing their exposure as well as involvement in the organization structure resulting in higher chances of progress and promotion. The progress and promotion rate of males have been observed to be higher as compared to female workers due to which they have higher economic stability and growth (Nwakanma, and Nnamdi, 2013). In this way, males will not only maintain their income scale but also experience improvement during their career. Due to greater economic and professional empowerment males show greater improvement in livelihood. Thus males have greater opportunities and resources for homeownership therefore those middle-income families having male as head of family unit tend to have better chances for improve homeownership (Collins and Margo, 2011).

Traditionally, men in Africa provide homes for the family. The man or the husband makes decision on when and type of home to acquire. This is contrary to Sander's (2005) submission that gender is not relevant in homeownership. Madigan *et al.*, (1990) dispute Sanders', (2005) claims, suggesting that the social class meanings of home are gender differentiated. Male husbands often make final decision on home acquisition in Lagos. This is not to say women do not acquire and own homes. Married women do acquire properties but most times do so with the consent of their husbands. Due to civilization and urbanization in Lagos is gradually changing the gender attitude

on homeownership. This assertion is confirmed in a similar study in Vancouver, Canada, education and level of development were responsible (Dowling, 1998). Land acquisition and documentation, housing finance, building permit are not gender biased in Lagos.

3.4.1.5 Education

The education and level of awareness is also one of the important factors that determines homeownership. Qualified and skilled individual will probably have better employment opportunities for improved financial status. Andrews and Caldera-Sanchez, (2011) conclude educational level contributes to homeownership. Higher income scale gives an individual the opportunity to take care of the expenses connected with the homeownership and possessions of land. Higher education provides the required skills and capabilities to prosper in economic environment and look for better opportunities for financial stability. The skills and education are also found to be directly connected with increased income and savings to establish enough resources and capital for buying appropriate home. Consequently, he has increased capacity to be endorsed for a home loan. As a result of this connection between education, economic stability and resources, it can be said that education directly links with homeownership (Carasso *et al.*, 2005). The education provides the link between skills and better economic condition required for homeownership. The higher paid jobs usually require improved skills and educational capacities thus directly linking with the higher economic stability.

3.4.1.6 Household Size

Various studies confirm the relationship between household size and homeownership (Rohe and Stewart, 1996; Elsinga and Hoekstra, 2005). Many studies have found that presence of children in family greatly influence the decision of homeownership. Up to 20 percent increase in the chances of homeownership was observed among families with children as compared to families or couples having no children (Carasso *et al.*, 2005). After having children, parents feel more the need of secure and established environment for positive and healthy upbringing of their families. With increasing household size, family members seek to increase income by looking for better opportunities and prospects. But at the same time, studies have also indicated that increasing household size might also increase financial pressures as facilities have to be provided for a greater number of household members. These pressures may also reduce the possibility of homeownership in family with extended members (Arimah, 1997). Couples having more children have to bear large expenses including food, education, health care and accommodation. Even with both partners working sometime it is difficult to manage all these expenses therefore ensuring savings for homeownership might be quite unlikely.

In a study of 32 countries, Angel (2000) confirms that household size correlates with homeownership. This is confirmed in other studies that household size is a factor influencing homeownership (Tan, 2008; Sani and Rahim, 2012). Household size sometimes may not correlate positively especially when the head of the family is poor or single parent. Number of children can have negative influence on homeownership especially if the household heads are single women due to cost of raising children (Parnell, 1991).

3.4.1.7 Current Accommodation

The current residential form or tenure is a contributory factor to establish self-building mechanism for homeownership. Apart from the bundle of rights associated with homeownership, homeowners have higher level of satisfaction than the renters (Varady, 1983; Kinsey and Lane 1983; Danes and Morris, 1986). Over a half of the population of Lagos remain renters due to staggering prices of homes (Nnanna, 2010). Majority of renters will like to own their houses in Nigeria (Robertson *et al.*, 2011). This is in line with what obtains in Europe and the United States except the Scandinavian and German countries (Ford and Wilcox, 1998; Fisher and Jaffe, 2003). Homeownership rate is increasing in most countries except Germany and the Scandinavian countries (Lerbs and Oberst, 2014). They attributed the low rate of homeownership to mortgage arrears and repossession in the nineties. The benefits of homeownership to the households and the state made it the preferred choice of tenure in most countries. Studies suggest that homeowners will likely participate in community activities, are more satisfied with their lives than renters (Rohe and Stewart, 1996; Shlay, 2006). Rossi and Weber (1996) report a positive relationship between homeownership and both self-satisfaction and happiness above the renters. Studies have shown that most renters desire to own a home because of the homeownership benefits (Shlay, 2006).

Those middle-income families who live in underdeveloped area or live in rural areas tend to acquire their own home in order to improve their living condition and likelihood. The problems and issues different families face in their current living environment greatly influence their decision regarding homeownership. In this aspect the current living conditions, accessibility of living facilities and availability of health

services greatly define the satisfaction of families regarding any environment. In this regard, middle-income families strive to improve their living areas by acquiring home in urban areas at more developed areas (Carasso *et al.*, 2005).

3.4.1.8 Rent

Nwuba *et al.* (2015) conclude that rent is a contributory factor to homeownership in Nigeria as high rent in current accommodation reduces the likelihood of a household moving from renting to owning. Current rent with other non-housing expenditure affect saving towards home, since most households live in rented apartments before home acquisition (Nwuba *et al.*, 2015). Some households pay rent between 50 -70 percent of monthly incomes in metropolitan Lagos (Olugbenga and Adekemi, 2013). This high rent affects some households' ability to save towards homeownership. Ortalo-Magné and Rady (2002) also observe that homeownership decreases with age in high rent markets. In another study, De Groot *et al.* (2013) note that low costs of owning and high rent levels encourage preferences for homeownership.

3.4.1.9 Savings

Savings is probably the most important factor, after income, towards homeownership in Nigeria. Due to the inability to access mortgage in Nigeria, most Nigerians resort to savings to build homes incrementally (Nubi, 2000; Ogu and Ogbuozobe, 2001). In the pre-colonial Nigeria, age-group saving contribution was useful in building homes. Studies show positive correlation homeownership. Under the 1991 National Housing Policy, workers are to save 5 percent of their income into the National Housing Fund (NHF) to access mortgage.

The National Housing Fund (NHF) was created with the aim of making long-term housing finance more readily available for individuals and corporate institutions. Funding NHF has been the major constraint as it does not enjoy the full support of participating institutions such as the insurance, commercial, and merchant banks. These mandatory investment requirements for these financial institutions were later rescinded and were encouraged to fund housing development by investing in the Federal Mortgage Bank of Nigeria through tax incentives and exemptions from withholding tax (Ndubueze, 2009). The number of contributors to the scheme has been relatively small compared with the national workforce as public confidence declines as many contributors could not secure a mortgage (Alufohai, 2010).

3.4.2 Institutional Factors

In addition to the socio-economic conditions of the households, many other elements influence the phenomenon of homeownership worldwide. Among these factors, the most common are the policies determining the selling and purchase of properties, the affordability of the prices of property, the financial condition of the country, the rental policies and cost of construction and so on (Choguill, 2007). In Nigeria, such policies include access to land, access to mortgage or finance, high cost of building materials, minimal level of infrastructure, building permit and documentation, deposit, building type, location, cost or affordability and size and suitability (Owusu, 1998; Fisher and Jaffe, 2003).

Policies contribute in no small measure to homeownership in Nigeria. Import tax on building materials affect the cost of buildings. Olotuah (2002) opines that building materials constitute over 60 percent of the cost of buildings in Nigeria. Meanwhile,

majority of building materials used in the country are imported. Policies on building materials tariff affect homeownership in Nigeria (Olotuah, 2002). In United States after the 2nd World War and in the nineties, increase in homeownership rate was traced to the political will of Franklin D. Roosevelt and Bill Clinton (Shlay, 2006). Policies are used to improve entry into housing market and stabilize economy and democracy (Rohe and Stewart, 1996; Shlay, 2006). The extent of past and present housing policies is reflected in the current homeownership rate and present housing conditions in Nigeria. Fiscal policies correlate with high rate of homeownership. The rate of tax directly affects the cost of homeownership and is therefore inversely proportional to the rate of homeownership (Goodman and Rodda, 2005). The banks and other financial institutions in Nigeria charge extremely high interest rates on real estate loans, this further makes homeownership to an unfulfilled dream for the Nigerian citizens. The current federal administration of Nigeria has made no clear-cut policies to make acquisition of houses easy and feasible for its citizens.

3.4.2.1 Access to Land

Literature sources in Nigeria confirm that access to land is a challenge to homeownership (Mabogunje, 2010; Otubu, 2012). Land access includes, the cost of the land, the issue of double or sometimes multiple sales and the menace of land urchins. In separate studies, Ibem and Odum (2012) and Balogun (2013) suggest that buying land through cooperative associations reduces problems associated with access to land for homeownership in Nigeria. Access to land has been a recurring issue in housing and homeownership since independence. In 1978, Land Use Act (LUA) was promulgated to improve access to land but rather the Land Use Allocation Committee tends to favour only wealthy individuals. The low and the middle-income earners continue to access

land through informal process (Braimoh and Onishi, 2007). There have been clamour for the review of the Act to making land available for housing development (Ikejiofor, 1999; Peterside, 2003; Akeju, 2007; Ademiluyi, 2010).

3.4.2.2 Documentation

One of the other challenges that require a policy response is the issue of land title. Land titling programmes, which have sought to change the way that title works in Sub-Saharan Africa, have unfortunately not delivered promised results (Otubu, 2012). Land title reform was intended to remove a barrier to increased homeownership in Africa. Land registration in Nigeria is a difficult and lengthy process and takes minimum 4 months to complete. It consists of 12 difficult procedures; including the payment of stamp duties, lengthy process of land registration, and consent of the governor (CAHF in Africa, 2015).

3.4.2.3 Cost of homes

The mounting costs of constructing houses or acquiring them, escalating costs for land allocation, challenges of infrastructure, the expenses of funding, growing costs of modern building equipment and deficiency of skilful labour are the causes attributed to the difficulties in the homeownership (Tipple, 2015). Moreover, the high amount of taxes also contributes in increasing the prices of houses, thus, making them out of the reach of middle-class households.

3.4.2.4 Building Permit

The process of getting the acquired property registered in Nigeria is one of the most cumbersome and challenging tasks and requires a lot of patience from the citizens. This is generally because the infrastructure and organization of the housing sectors continues to be a mess. The authorities hardly have updated demographic records of the urban and rural population in the country. In order to make the homeownership accessible for its citizens, the physical and development control units in the country must facilitate fast process of building permit (Agbola, 1987).

3.4.2.5 Home Deposit

The down payment deposit constitutes a hindrance to a majority of prospective homeowners in Lagos as developers' demand between 10 percent and 40 percent the cost of the building as deposits. Even the state agency, which was established to assist in making homeownership accessible to the populace demands 30 percent deposit (LAG-HOMS, 2014). Developers claimed that the percentage of deposits requested were as a result of the cost and type of finance available. Most developers prefer high percentage as the deposit but many prospective homeowners in the lower and middle-income categories cannot afford to pay. Kohansal and Mansoori, (2009) conclude that experimented low down payment but increases the risk of default. Others suggested down payment assistance, low-interest loan to assist first-time buyers but this is impracticable in Nigeria with our level of record keeping.

3.4.2.6 Mortgage

Of the factors influencing homeownership in developed countries, fiscal policies play a significant role. A study undertaken in 1995 identifies that the housing finance is underdeveloped and ill-equipped to mobilise and channel saving into the housing sector (Etukudo, 1995). The ease of obtaining mortgage creates a significant barrier to homeownership. While there was an increase in the number of primary lending institutions from their launch in 1993 (Omirin and Nubi, 2007) in the 1990s, by 1998 the number had declined to 115 (Ajanlekoko, 2001). By 2006, there were only 90, though most of these were in Lagos, the country's biggest housing market (Omirin and Nubi, 2007). There is need for an adequate framework for mortgage infrastructure in order to promote homeownership (Merrill, 2006). The present mortgage system is incapable of meeting homeowners' requirements. Nigeria's mortgage is underfunded with very minimal contribution to homeownership. Mortgage contributes just 0.8 percent of Nigeria's GDP, compared with 71 percent in the USA and 70 percent in the UK (Nubi, 2000), which again points to the use of cash as being the primary means of owning a home in Nigeria, a reality that will naturally limit the number of Nigerians who will be able to own a home. Where financing is available, there are other factors that go into the decision with respect to financing. This is an important consideration in this study because the more developed the market for mortgage financing is, the more options will be available to buyers. Prospective buyers are faced with relatively limited options in their mortgages compared with buyers in wealthier nations. In particular, Nigeria's unstable interest rate environment appears to challenge the development of mortgage markets, as a result of creating strong risk-return trade-offs for lenders. Borrowers are limited in the ways in which they can reduce risk associated with interest rate fluctuations (Ojo and Ighalo, 2008). The authors argue that lenders'

requirements are determined by their underlying funding structure, and this creates barriers for lending institutions with respect to their abilities to offer mortgages that meet the needs of low- or medium-income borrowers in Nigeria. Literature on homeownership in Nigeria is replete with lack of adequate access to mortgage as a major barrier to homeownership (Nubi, 2000; Akeju, 2007; Omirin and Nubi, 2007 Adetiloye, 2013).

3.4.2.7 *Building Design and Type*

There were times when primitive methods and tools were used for building houses in Nigeria. However, with the passage of time the architecture for building houses has evolved with the improvement in taste of people. The innovative and new architecture of homes nowadays demands expensive materials for construction such as granite, marble tiles, stainless steel, reflective glasses and aluminium frames. In Nigeria, these construction materials either are processed indigenously in their own factories or are imported from other countries; however, the machinery in the Nigerian industries that is used for processing these building materials is also imported. The quality of building materials determines the quality of the construction.

3.4.2.8 *Building Materials*

For a house to be built according to the modern standards of architecture using high quality and reliable construction materials, the price of construction drastically increases. Any other extra beautification features in the architecture such as roofing, ceiling or tiling and so on can add further cost to the budget of construction. This greatly increases the cost of constructing residential buildings (Kabir, 2004). The

increased prices of construction in Nigeria can be attributed to the increased population of the country. The increasing number of residents, thus, increases the demand for homeownership, which has made construction industry to be one of the major revenue generating departments of the country (Elinwa and Buba, 1993).

3.4.2.9 Location

Location affects housing purchase in many ways. Developer will need to design buildings to meet the design requirements of the people. Though location preferences do occur due to facilities, access to transport, roads, schools and neighbouring amenities, large scale developers should include these facilities in the estates.

Moreover, the housing costs increase according to the location of the residential area. Trying to acquire a house in the urban areas is much costlier than in rural or in suburban areas of the country (Oloke *et al.*, 2013). The rural areas of the country lack necessary infrastructural facilities for various social and economic activities forcing people to come into the urban centres. However, the availability of these facilities is not without a price. A minimal improvement in the infrastructural facilities in location can exponentially increase the cost of the property.

3.4.2.10 Labour

Increased cost and unavailability of labour also influences the rate of affordability of houses as it results in increased cost of construction. Nigeria is a country where labour is cheap. However, the Nigerian architecture has come a long way from primitive techniques of construction to the modern mechanisms of architecture. Therefore,

these modern techniques required labour that is more skilled. The unavailability of skilled and adequately trained workers greatly contributes to the increased housing prices in Nigeria; therefore, making the homeownership more difficult and out of reach for Nigerian population (Obi and Ubani, 2014).

3.4.2.11 Infrastructure

Lack of the basic infrastructure in Nigeria also greatly contributes in lowering the homeownership rates there. Lack of well-organized roads, absence of electricity and quality water supply hold people back from acquiring homes and remain renters in developed areas with good infrastructure. These basic facilities of modern day life such as electricity, water and roads for transportation constitute more than 30 percent of housing costs in Nigeria. Most of the times, the contractors hired for the construction of the houses have to be paid for the construction of nearby roads as well as to arrange for water and electricity pipelines. This greatly adds up into the cost of construction and renders homeownership to be more expensive than ever (Eshofonie, 2008).

The governmental policies of Nigeria advocate the right of its citizens of acquiring their own homes in its 1999 constitution. In a bid to reduce housing deficit, the Federal Government emphasizes provision of infrastructure and housing for all Nigerians in its Vision 20:2020 (Olaseni and Alade, 2012).

3.4.3 Evaluation of the Factors Influencing Homeownership in Nigeria

Nigeria's mortgage is underfunded with very minimal contribution to homeownership. Mortgage contributes just 0.8 percent of Nigeria's GDP, compared with 71 percent in

the USA and 70 percent in the UK (Nubi, 2000), which again points to the use of cash as being the primary means of owning a home in Nigeria, a reality that will naturally limit the number of Nigerians who will be able to own a home. Where financing is available, other factors go into the decision with respect to financing. This is an important consideration in this study because the more developed the market for mortgage financing is, the more options will be available to buyers. Prospective buyers are faced with relatively limited options in their mortgages compared with buyers in wealthier nations. In particular, Nigeria's unstable interest rate environment appears to challenge the development of mortgage markets, as a result of creating strong risk-return trade-offs for lenders. Borrowers are limited in the ways in which they can reduce risk associated with interest rate fluctuations (Ojo and Ighalo, 2008). The authors argue that lenders' requirements are determined by their underlying funding structure, and this creates barriers for lending institutions with respect to their abilities to offer mortgages that meet the needs of low- or medium-income borrowers in Nigeria.

If the lack of development in Nigerian mortgage market acts is a constraint in homeownership, so also is the low supply of housing. The informal economy's inability to deliver housing is just one issue constraining supply. The Nigerian homebuilding industry itself is constrained by capital requirements or more specifically the lack of capital to meet those requirements. The homebuilding industry is seen as being fragmented and in need of merger and acquisition activity to allow it to build economies of scale. There is no single company in Nigeria capable of handling large scale projects. Nubi (2000) stated there is not a single contractor that builds over 100 new housing units per annum. Given the need for 15,000 new units per year, this is

clearly an issue. The fact that all construction companies are small companies removes the opportunities for economies of scale in homebuilding, which in turn increase the price of new homes, and denounces Nigeria and Lagos to chronic housing shortages (Nnanna, 2010). The economics are simple – greater economies of scale in new home construction will allow more housing to be produced, more cheaply, and likely to a higher standard (Nnanna, 2010). The latter is not necessarily relevant to this discussion, but the argument is that institutional factors are constraining the development of the new homes construction sector in Nigeria.

The Nigerian government has sought at various times in the past to address the structural issues that contribute to inadequate finance for both mortgages and new home construction companies. The World Bank (2009) recommended seven steps to promoting private sector development of housing markets, including land reform, housing finance, planning and building regulations and the provision of infrastructure (e.g. roads, water, power, amongst others) to improve residential quality and to encourage housing development (Ogu and Ogbuozobe, 2001). In 1989, Decree No. 53 established the National Housing Fund as a means of channelling some of the country's revenue into the housing market. A series of subsequent reforms has sought to increase private sector investment in the housing sector (Omirin and Nubi, 2007).

The problem with the reforms is that there has been insufficient capital drawn into the housing industry. While property development is a lucrative business, Nigeria's primary lending institutions have routinely struggled to maintain adequate capitalization, which is defined by FMBN as 100 million Nigerian Naira or \$327,868 US dollars at the current exchange rate of one dollar to 305 Naira (CBN, 2016). Many

primary lending institutions are limited liability companies, a structure that inhibits their access to capital markets. Omirin and Nubi (2007) argue that such companies, with a different structure, could better access private capital and increase their capitalization to more viable levels between N500 million and N2 billion. Given the figures on the contributions that mortgages make to the economy – 71 percent in the US, 70 percent in the UK and 0.8 percent in Nigeria (Nubi, 2000) it stands to reason that the development of primary lending institutions would allow more Nigerians to own homes. There is some evidence of consolidation in the industry to the extent that the largest 27 lenders account for 90 percent of lent capital (Johnson, 2014). However, this level is not as concentrated as would be the case in most developed countries, which other than the US are characterized by a handful of large, national banks; even in the US there are such banks, and they are incredibly well-capitalized. While Johnson (2014) advocates the government as being a major source of long-term finance for Nigeria's mortgage lenders, it has proved inadequate thus far, which has most other commentators arguing on behalf of opening mortgage finance to third-party investment.

Of the factors influencing homeownership in developed countries, fiscal policies play a significant role. Other planning policies contribute in no small measure to homeownership. The growth in homeownership in United States after the 2nd World War and in the nineties was traced to the political will of Franklin D. Roosevelt and Bill Clinton. Policies are used to improve entry into housing market and stabilize economy and democracy (Rohe and Stewart, 1996; Shlay, 2006). The extent of past and present housing policies is reflected in the current homeownership rate and present housing conditions in Nigeria.

The current monetary environment, described by moderate development, disintegrated family unit assets, strict loaning policies and procedures, presents difficulties to middle-income families who aspire to own their own home. The possibility of acquiring home is more difficult especially in the circumstances when family belong to ethnic or racial minority or in current transformation from low to middle-income class (Gwin and Ong 2008). Families living on rents have seen their salaries fall and home rents increment due to economic inflation, and the quantity of leaseholders among the financially burden population has increased. Although loans and house costs have declined in recent years, acquiring a house is out of reach for a considerable number of low and middle-income families lacking capital and assets for the initial instalment. For different middle-income families, who prefer to own their homes, accessibility to credit is crucial (Nwakanma and Nnamdi, 2013).

Low-income and middle-income families are particularly more susceptible to increasing financial pressures after the recession period, property crisis period. The stakeholders addressed whether homeownership remains an effective resource establishment venture for these family units. The response to this issues relies on various components that impact availability and accumulation of the resources including family unit salary, length of time of possession, time of procurement in connection to market, home attributes, (for example, area, condition, and structure) that influence upkeep expenses and appreciation rate and the terms of the home loan (Carasso *et al.*, 2005). Therefore, the availability of reasonable and affordable homes for middle-income families who aspire to improve their likelihood is very much dependent on the economic condition, policies and procedures of the home acquisition. The economic and financial security that these families have regarding

different services and facilities provide them with framework to ensure their saving for homeownership (Arimah, 1997).

Affordability enables middle-income families overcome financial barriers and accomplish positive debt to salary proportions that keep regularly scheduled instalments low. Illustrations of this sort of sponsorship incorporate assistance regarding down payment, stipends, appropriations and financial benefits of homeownership. Even limited measures of initial instalment help escalate the likelihood of moving middle-income families toward homeownership. This assistance helps financially burdened families to increase their likelihood of improved living and consider different options of homeownership. Along with affordability, another important factor is accessibility of areas in which middle-income families can easily buy home as well as improve their housing. In this factor the private sector can play very fundamental role by establishing new markets and new ventures for affordable housing (Collins and Margo, 2011). Increased accessibility and affordability to homeownership includes offering loans accessible to more families through instruments as adaptable and unconventional underwriting rules that minimize the risk associated with the homeownership such as Capital Access Programme (CAP). Capital Access Programme auxiliary loan market program, which empowered banks to offer assistance to families and individuals in home purchase. Different cases incorporate tools such as charge absolved securities that local and state governments provide through lodging financing organizations to support moderate home loans for qualifying families and individuals.

One of the other challenges that require a policy response is the issue of land title. Land titling programmes, which have sought to change the way that title works in Sub-Saharan Africa, have unfortunately not delivered promised results (Otubu, 2012). Land title reform was intended to remove a barrier to increased homeownership in Africa. In practice, weak legal systems have not protected people from eviction and expropriation of their land, nor does titling help people to acquire capital. Furthermore, without political support as part of a comprehensive policy, land title reform does not necessarily result in an increase in the delivery of public services. In essence, there is, unfortunately, evidence that unlike in the developed economies, in Africa land title reform has not resulted in increased socio-economic outcomes, even if it has allowed for some increase in homeownership. Since the latter is typically viewed as a means to an end, if that end does not come to pass it is reasonable to conclude that prior experiments with land title reform are not as successful as they were expected to be in this regard (Payne *et al.*, 2009).

Most importantly the increased homeownership for middle-income families and individuals result in increased opportunities and resources for low-income families. Improvement in middle household housing ownership could enhance low-income household access to housing as more government housing resources will be directed towards them. The improved infrastructure for homeownership can directly and indirectly benefits both middle and low-income families by reassigning and redirection of resources toward the improvement of likelihood (Arimah, 1997).

3.5 Pathways to Homeownership in Nigeria

Prospective homeowners choose convenient path depending on their socio-economic characteristics to achieve the goal of owning a home. It has been said that people consider the economic perspective and act instinctively to achieve a desired end in the cheapest and best possible way if they are able to do so (Mises, 1949; Rothbard, 2004). For example, a prospective homeowner will act in the convenient way either to construct or buy fully developed property. There are two major paths to homeownership in Lagos namely: 1. Self-build method, and 2. Purchase method. Self-build method is common in most countries in the sub-Saharan Africa. In Nigeria, over 80 percent of homes are acquired through self-build method (EFInA, 2010; Robertson *et al.*, 2011).

3.5.1 Self-Build Method

Groves (2004) notes that self-build housing is very common in Sub-Saharan Africa countries. Kihato (2013) asserts that majority of homeowners are involved in building their own houses sub-Saharan African cities. Homeownership by self-build method is an old practice in Nigeria (Opoko, 2004). Traditionally, an adult will acquire family land upon which he/she will build his/her home. The practice is still the most common in Nigeria except that land acquisition is more sophisticated than in the pre-colonial days, when land was vested in the local chiefs (Aboutorabi, 1985). Self-build method continues to thrive in Nigeria as most people build incrementally from savings (Ogu and Ogbuozobe, 2001). Paucity of funds and difficulty in accessing loan and mortgage are said to be the major reasons for the choice of self-build (Nubi, 2000; EFInA, 2010; Robertson *et al.*, 2011).

Studies confirm that over 80 percent of the people in Nigeria generally prefer to self-build incrementally due to inability to access building loan (Robertson *et al.*, 2011). The self-build method boosts individual homeownership through aggregation of individual efforts such as savings, time and personal commitment (Soliman, 2012). Elimination or reduction in the challenges such as access to land, finance, infrastructure, availability of building materials, labour, building permit and documentation increases the opportunity to self-build.

Although recent years have seen decline in the self-build method due to a number of reasons including financial resources and technicalities involved in acquiring land and its documentation leading to restrained growth of self-build market. Due to these recent constraints, the global decrease in self-build market has been observed. Another very important factor that influences the self-build market is unequal distribution of land opportunities and resources that result in development opportunities available only in certain areas. The self-building mechanism is dependent on infrastructure, raw material, financial affordability, support of the governmental and organizational structure and most importantly availability of likelihood improvement. Those areas in which are unable to provide the adequate amount of resources and framework for middle-income families and individuals through feasible infrastructure, tend to support costly and unaffordable residence. In order to promote affordable housing, the idea of self-building provides one of the feasible approaches to extend the facilities of housing to middle and low-income families. It enables the families to establish their house on the basis of their requirements and needs within the light of their income and saving (Sullivan and Ward, 2012). This method leads to

more customized and specific housing facilities in which the families can utilize the basic structure of housing according to their needs and requirements.

One of the main advantages of self-housing is the affordability and adaptability of the housing structure to needs and requirements of the house owners. It affords economic and affordable way to improve living conditions. Therefore, self-build method provides customisation of homes to families' requirements and needs (Duncan and Rowe, 1993). Affordability and customization are the two basic factors that define the self-build method. Along with these feature, other important features that characterize the self-build method include eradication of significant gap between supply and demand. In Nigeria, the increasing population demands increased amount of residential resources in order to provide affordable homes for population near the areas having greater opportunities for development and improved occupation. Therefore, self-build method provides the way to counter the housing deficit that arises as a result of increase in population in urban and developed areas.

One of the important features of self-build method is its low cost as compared to other forms of house buildings. The price and cost of self-build housing is lower as compared to public housing. In self-build method, self-builders have the liberty to utilize material and structure which is appropriate for them in terms of cost and affordability (Duncan and Rowe, 1993; Bangdome-Dery *et al.*, 2014). This method provides certain extent of freedom and flexibility to adapt the housing structure according to the resources available for housing. The adaptability and structural flexibility of self-build housing is useful in addressing affordability and suitability. Another very important aspect of self-building is quick and less complex structure. Those families who move from rural or

less developed area to urban areas usually require residential facilities in less possible time with affordable cost. The self-build housing method provides them with freedom to adapt the structure on their requirements of time and cost.

Along with these benefits, the lack of system and organizational structure for self-building method may lead to unplanned residential structure, which greatly influences the infrastructure of the region. If the residents are provided the liberty to adapt the structure on the basis of their requirements and needs this might lead to unstructured and inappropriate housing extensions. Therefore, self-build system has to be adapted in such a way that structure and organization is followed along with the liberty to customize the building of the houses.

3.5.2 Purchase Method

Traditionally, selling and buying of houses was uncommon in most Sub-Saharan African towns or villages (Boamah, 2010). But today, due to urbanisation and development in Lagos, houses are frequently now sold and bought. The housing market is nascent in Lagos as with most cities in Nigeria; it is evolving with the active participation of the private (mostly developers, individuals and estate firms) and the public sectors (LSDPC, FHA, LAGHOMS, LBIC and other government agencies). Homeownership through purchase in Lagos is common among upper and upper middle-income earners who can pay directly or obtain mortgage for the property. Constructed houses for sale are few, expensive and inaccessible to most people with limited varieties in facilities and cost (Okpala, 1992; EFInA, 2010). Even houses sold by government agencies, such as LSDPC and LAGHOMS, are quite expensive considering the income of Lagos residents. The cost of houses in Lagos Metropolis from these agencies range between N8.350 million

for one-bedroom flat to N17.17 million for a three-bedroom flat in Ogba, Ikeja (Table 7-18) and N20.39 million for a three-bedroom flat in Lekki Scheme II (LAGHOMS, 2015). Only very few people have huge sums of money readily available without borrowing. People desire mortgages in Nigeria but the financial capacity of the mortgage industry is incapable of meeting the housing needs (Akeju, 2006). This is a probable explanation why most people opt for self-build to optimise the dream of homeownership. Home purchase constitutes less than 20 percent of the housing stocks in Lagos (Robertson *et al.*, 2011). Limitations in institutional factors, such as access to land, finances, and inconsiderate policy in building permit procedures, will assist corporate developers to build hundreds of housing units to reduce housing deficit. Most large developers are shying away from housing for low and middle-income earners, only few indigenous developers are making some efforts for low-income earners, but they are producing too few units.

House prices strongly influences self-building approach for homeownership. A prospective residential property owner will act in the cheapest way either to construct or buy fully developed property. Human beings act instinctively to achieve a desired end using the cheapest and best possible way if able to do so (Rothbard, 2004). High cost of properties in Lagos deters prospective homeowners. The properties are simply not affordable to majority of Lagos residents. Experts lament high cost of homes in Lagos and blamed it on cost of land, the high cost of funding, the high cost of building materials (cement, steel), logistical challenges and the dearth of skilled artisans Nubi, 2000; others. The price of land is beyond the reach of most individuals and even where Government partners with developers, the land allocation costs and charges makes it impossible to deliver the housing units at an affordable price for the low-income

market. House price in Nigeria is also a function of location of the property. Both sales and rental prices are higher in urban areas than rural areas. This is why most low-income housing is located in suburbs of major cities.

3.6 Housing and Homeownership in Lagos Metropolis

Lagos Metropolis was the capital of Nigeria until 1992 and was administered as a federal colony. It became a part of the newly created Lagos State in May 1967, constituting about 90 percent of the Lagos State (LBS, 2013). The Metropolis, remains the country's economic hub and biggest city in Nigeria and has the highest population density in Nigeria (Osoba, 2013).

Housing in pre-colonial Lagos was communal as was common in most towns in pre-colonial Nigeria. With flourishing trade and colonialization of Lagos in 1862, Lagos attracted more residents to work and live in the emerging city. However, without an urban development plan and housing policy, the rising population growth created overcrowding, housing deficit and environmental hazards led to bubonic plague in Lagos in 1923, which led to the first housing intervention in Nigeria in 1928 (Oduwaye, 2009; Aluko, 2011; Balogun, 2011).

Aboutorabi (1985) claims that the lack of interest in housing by the British administration sets the foundation for the present housing challenge in Lagos. Subsequent housing policies were inadequate in meeting challenges of housing in rapidly urbanised city of Lagos resulting in acute housing deficit of dwelling units, with

attendant consequences such as overcrowding, informal settlements, and affordability issues (Ajanlekoko, 2001; Gandy, 2006; Morka 2007).

Lagos Metropolis expanded in land area from the old Lagos colony to include Ikeja colony. The population rose from 32, 508 in 1891 to 16,060,303 million in 2012 (Aboutorabi, 1985; LBS, 2013). This rapid population growth in Lagos Metropolis exerts considerable pressure on land, housing and homeownership.

Lagos Metropolis is governed under the laws of Lagos State. Under the federal system of administration in Nigeria, the states are empowered to make bye-laws with reference to the federal laws or policies. Lagos State, therefore, relies mostly on the federal laws on housing, but do enact its bye laws in line with the federal laws. Giving this background, Lagos Metropolis relies on federal laws on housing and policies. In approaching the housing challenge in Nigeria, the Federal Government of Nigeria pursued a range of housing programmes and policies. Lagos Metropolis, was the capital of Nigeria up till 1992, and benefited largely from these housing interventions. In addition to the Federal housing policy, it benefited from international housing intervention from UN to improve housing condition in the global south and reduce the proliferation of informal settlements (Abosedo, 2006).

Despite the efforts made by the World Bank, Federal and Lagos administrations, poor housing and the housing deficit continued unabated. Olayiwola et al. (2005), opined that there seems to be no practicable government policy to address the issue of housing problem in Lagos. After the failures and trials of many housing policies, it could mean therefore that the practical solution will be in reprioritising some aspects of

housing policies or exploring other options. Even the public private partnerships in housing produced "relatively low quantity of affordable housing for the low income people of Nigeria" (Ibem, 2010). Homeownership, therefore remained a dream for most residents in Lagos as they cannot build or buy home as unit prices of homes in the housing market are not affordable.

The state administration created some form of housing and homeownership opportunities through construction low and medium housing estates across the metropolis. However, demand continues to remain high as supply falls short of expectations in the megacity, thus providing several opportunities to investors.

3.6.1 Housing Supply in Lagos Metropolis

Due to rapid urbanisation and growing population, housing demand in Lagos Metropolis is far high. The Metropolis has the highest housing deficit in the country. Out of the projected national housing deficit of 18 million housing units in Nigeria, Lagos Metropolis alone accounts for five million housing deficit (Alufohai, 2013). It requires 224,000 units annually in the 10 years in order to ease the acute housing deficit in the state (Igbinoba, 2009; EFINA, 2010 p.28).

Housing supply in Lagos Metropolis continues to be dominated by the private sector. It is argued that the dependence on small scale landlords in the colonial era led to the dominance of private housing in Lagos Metropolis (Aboutorabi, 1985). The private sector (formal and informal) accounts for between 85 percent and 90 percent of the total housing stock in the metropolis (Ogu and Ogbuozobe, 2001) while the public sector, Lagos State Development and Property Corporation (LSDPC), Lagos State

Ministry of Housing, and the Lagos State Building Investment Corporation produce less than 15 percent of Lagos Metropolis housing stock.

Homeownership in Lagos Metropolis has always been mostly private with informal private dominance. Historically, prospective homeowners acquire land from family or chief and directly build with communal assistance. This traditional method of self-build still accounts for over 80 percent of homes in Lagos (EFInA, 2010). This practice is still in the psyche of most Nigerian as they prefer to build than purchase homes. Some argue that the practice is still common not because of the traditional beliefs associated with home building but the high cost of purchasing a home in Nigeria. Home purchase as it is prevalent in developed countries where construction of homes is done by the professional developers is though on the increase but low access to mortgage hinders this development.

In order to encourage greater private sector participation, the state enacted the Lagos State Mortgage Bill 2009 to provide mortgages for development and acquisition of homes.

3.6.2 Housing Challenge in Lagos Metropolis

Literature sources confirm that housing delivery challenges in the Lagos Metropolis are access to finance, access to land, high cost building materials and infrastructure (Nubi, 2007; Ademiluyi, 2010; Olotuah, 2010; Otubu, 2012). Though, Lagos Metropolis has the largest number of primary mortgage institutions (PMI) in the country, Omirin and Nubi (2007) claim that access to housing finance and mortgage continues to be the most critical factors affecting housing production and home acquisition. The mortgage

market in Nigeria is stifled by stringent conditionalities and official bureaucracy, thus making access to mortgage loans difficult (Peterside, 2003; Adejumo, 2008; Adetiloye, 2013).

Thus, there is a persistent problem with obtaining financing for prospective homeowners in Lagos Metropolis creating a significant barrier to homeownership. While there was an increase in the number of primary lending institutions from their launch in 1993 (Omirin & Nubi, 2007) in the 1990s, by 1998 the number had declined to 115 (Ajanlekoko, 2001). A substantial portion of the Nigerian economy is in the informal sector, accounting for around 40 percent of total GDP (Neuwirth, 2012), but the informal economy is relatively incapable of meeting the housing needs of any rapidly-growing population. Indeed, the main sources of informal sector housing finances are family savings, individual moneylenders and voluntary housing movements, none adequate to deal with the shortcomings of the formal economy institutions with respect to mortgage finance (Nubi, 2000).

In tackling housing and homeownership issues in Lagos Metropolis, emphasis have been on issue of mortgage. The issue of access to land have not been given adequate attention. The Land Use Act (LUA) of 1978 "resides ownership of land in state governors", rather than private individuals. This unnecessarily complicates mortgages, both in terms of the property registration process but also exposes such transactions to greater corruption than is necessary (Marshal & Onyekachi, 2014). Arguably, changing land use policies is going to prove more difficult than changing mortgage finance policies, or least that seems to be the implication in the literature, as land use is seldom raised as an issue to overcome.

Shared-homeownership as a way of enhancing homeownership in developed economies to assist people who may not be able to buy homes outright due cost is yet unexplored in Lagos Metropolis. Shared homeownership will require adequate legal framework to contribute homeownership in Lagos Metropolis. Development of the real estate market in Lagos Metropolis is still in its infancy. However, addressing the problem of housing in Lagos Metropolis could have effect especially on the neighbour state.

3.7 Knowledge Gap

In line with the Habitat II Agenda recommendation that *“governments at appropriate levels and in consistent with their legal authority should periodically assess how best to satisfy the requirements for government intervention to meet the specific needs of people living in poverty and vulnerable groups for whom traditional market mechanisms fail to work”* (UNCHS, 1997, p.43). Various studies have interrogated the challenges to housing and homeownership in Nigeria focusing on housing affordability, housing conditions, housing deficit, housing policy and obstacles to homeownership in Nigeria (Udechukwu, 2008; Ndubueze, 2009). Other studies focused on housing determinants in some Nigeria cities; Ibadan (Arimah, 1997), Akure (Halid and Akinnitire, 2013), and Kaduna (Nwuba *et al.*, 2015). Some studies focused on more general economic issues such as economic diversification, development of the formal economy and housing deficit and all appear to be valid contributions to resolving the issue of housing while others have been conducted into housing provision mechanism in Nigeria as ways to improve housing production and reduce housing deficit such as

cooperative housing, affordable housing, public private partnership, but there is a death of literature on homeownership.

Nwuba *et al.* (2015) deal with homeownership affordability in Kaduna, a city in the Northern part of Nigeria. Halid and Akinnitire (2013) examine homeownership in Ado-Ekiti area of Ekiti State (Nigeria). Ado-Ekiti and Kaduna's socio-economic and cultural attributes vary greatly from Lagos. Lagos Metropolis is the biggest urban conurbation in Sub-Saharan Africa and has the highest population density in Nigeria (Osoba, 2012). Ndubueze (2009) examines urban housing affordability and policy dilemma in Nigeria. None of these studies looked into homeownership in Lagos, Nigeria's largest Metropolis. The study considers the middle-income earners as the agent of economic change capable of reducing housing deficit in Lagos (Doepke and Zilibotti, 2005; Javalgi and Grossman, 2015; Visagie, 2015). This unique approach uses the socio-economic characteristics and institutional factors to predict homeownership among the middle-income earners in Lagos, Nigeria.

There is dearth of studies on ways to improve homeownership as a way to boost housing production and reduce the perennial housing deficit in Nigeria. There is some evidence from other Nigerian cities (Akure and Ibadan) that has shown what local-level policies work, and which ones do not. Social housing apparently is not a particularly viable solution for Nigeria, perhaps given the influence of so many other issues on the problem. With so many different contributing factors, it will be necessary to have an appropriate framework for addressing this issue, before reaching conclusions about the best approaches to increasing homeownership in Lagos.

3.8 Chapter Summary

Shelter is one of the most basic requirements for living; however, access to quality housing remains a challenge in Nigeria. This chapter discussed the historical background of housing in Nigeria as it affects homeownership. It highlighted the performance of the past and present housing policies.

Many issues affecting homeownership were identified. The issues affect all aspects of the housing market, so no one solution will do. The need for appropriate fiscal policy to improve access to mortgage as a way to improve the prospects of owning homes for working class in Nigeria came to fore. Other solutions towards improving homeownership rate focused more on general economic issues such as economic diversification, development of the formal economy and eliminating corruption. All appears to have valid contributions to resolving the issue of housing issue.

With so many different contributing factors, it will be necessary to have an appropriate framework for addressing this issue, before reaching conclusions about the best approaches to increasing homeownership in Lagos. The next chapter will examine the conceptual framework using the insights from the concepts, the drivers of homeownership in developed countries and housing and homeownership in Lagos.

Chapter 4 Development of a Conceptual Framework for Enhancing Homeownership Opportunities Among Middle-income Earners in Nigeria

4.1 Introduction

This chapter conceptualises the framework to enhance homeownership among the middle-income earners in Nigeria. The chapter debuts with the profile of the middle-income earners in Nigeria and discusses paths to homeownership in Nigeria. It reviews various homeownership conceptual frameworks, identifying the merits and the demerits of these frameworks. With insights from homeownership theories and the conceptual frameworks reviewed, a new conceptual framework for enhancing homeownership among the middle-income earners in Nigeria will be developed. Finally, it discusses factors articulating the conceptual framework before the summary of the chapter is given.

4.2 Profile of the Middle-income Households in Nigeria

There are numerous studies on the role of middle-income earners in promoting the economy of nations (Doepke and Zilibotti, 2005; Birdsall, 2007; Visagie, 2015). Other studies postulate that support for middle-income earners is crucial to social and political reforms (Birdsall, 2007). Ravallion (2012) concludes that larger middle-income group promotes economic growth, foster entrepreneurship, improves market and institutional changes conducive to growth. Roberts (2014) describes the Nigerian middle-income earners as a group of people with a modest measure of income and comfortable to participate in politics and economic activities. Moreover, Roberts

(2014) argues that a strong middle-income group speaks for the powerless, supports political and economic institutions and act and keeps democracy. These views are re-echoed and are no different from the opinions of Javalgi and Grossman, (2015) on the middle-income earners in India.

Studies confirm that middle-income earners sustain most economies with a stabilising impact. Stability being a requirement for a stronger and more sustainable economic growth, thus development (Roberts, 2014; Javalgi and Grossman, 2015). Given these, the study focuses enhancing homeownership opportunities among middle-income households in Nigeria as a sustainable approach towards reducing housing deficit and improving housing condition for the low-income households. Middle-income earners make up about 30 percent of the Nigeria population but the percentage is estimated to be higher in Lagos (Robertson *et al.*, 2011). This implies that there are more middle-income earners in Lagos Metropolis, the commercial nerve centre of Nigeria than any city in Nigeria. A majority of these middle-income earners are between 20 years and 60 years (CIA Fact Book, 2014; Roberts, 2014).

4.3 Towards the Development of a Conceptual Framework

A framework is defined as a blueprint, providing the outline, interlinked concept, ideas and the guiding structure showcasing the beliefs and values of the thesis (Savoia, *et al.*, 2014). It is a system of concepts, assumptions, expectations, beliefs, and theories that supports a research (Miles and Huberman, 1994; Robson, 2011). It explains main factors, concept and the presumed relationship between the factors.

In developing the conceptual framework for the study, insights from literature, theories and factors influencing homeownership guided in selecting relevant housing and homeownership frameworks for closer examination. The following relevant homeownership frameworks were thus examined for use in developing the conceptual framework to enhance homeownership among the middle-income earners in Nigeria.

4.3.1 Housing Supply Framework: Improvement in Mortgage and Land Acquisition

Demand for housing is high in most cities in Nigerian due to population explosion (EFInA, 2010; Alufohai, 2013). Population explosion in the cities arises from natural increase and rural-urban migration without corresponding increase in housing supply exacerbate housing access in the urban centres in Nigeria (Ajanlekoko, 2001). Every year, a percentage of families move into the urban centres for better employment opportunities in order to improve their economic status (EFInA, 2010; Winkler, 2010; Turner, 2010; Morescalchi, 2015). However, due to many factors, including access to land, mortgage and low housing production rate, majority of the economic migrants to the cities have difficulty in acquiring homes (Borjas, 2002; Nygaard, 2011; Kauppinen and Vilkkama, 2016). Empirical evidence has shown that there is high demand for housing in Nigeria as more families live in sub-standard housing in the cities (Abosede, 2006; EFInA, 2010; Alufohai, 2013). EFInA Report (2010) confirms that Nigeria is very high on housing demand but very low on supply. Literature sources put the housing production rate at two dwellings per thousand compared to eight per thousand as recommended by the United Nations for developing countries, thus, putting a considerable pressure on housing demand and homeownership (EFInA, 2010; Ademiluyi, 2010). Thus, a housing framework which boosts housing supply is selected for examination.

Housing supply in Nigeria can be viewed from the formal and the informal sectors. The formal refers to supply from the private sector and the various elements of the public sector. The formal private sector needs to increase housing production to reduce housing deficit and improve the homeownership rate in Nigeria (Okpala, 1992; Ademiluyi and Raji, 2008). Different policies and strategies have offered systems for enhancing improved supply of homes and lands in Nigeria. For this purpose, the number of systems and models that have been suggested with respect to housing supply includes compliant housing system; basic home and land distribution framework; reasonable financing model and commercializing support system for middle-income families. According to the estimates of 1991 Housing Policy more than 720,000 housing production units had to be assembled every year, but these estimates have increased to one million per year in order to supply home for the current population increase as more families are moving from low to middle-income. The 1991 arrangement further demonstrated that, at the very least, 60 percent of the new houses would be required in urban settings in order to provide residence to families working in different urban and industrial settings. Over 20 percent of most structures in the urban zones of Nigeria were more than 25 years of age. This demands further development in urban areas in order to provide residential opportunities for increasing drift of population from rural to urban areas having more opportunities. Furthermore, it has also been indicated that the majority of existing residential facilities are fully planned they are result of individual needs, therefore, lack coherence and consistency. In spite of a few housing arrangements and progressive organizations, very minimal effect has been made by the central government in housing supply for middle-income families (Aribigbola 2008).

Kabir and Bustani (2006) hold that poor housing delivery in developing countries is as a result of inadequate mechanism and system for land access, mortgage and infrastructure. An approach that can simplify these mechanisms will improve housing supply. The intervention in these mechanisms as in Weber (2009) view of social structure will simplify homeownership. Literature sources state that homeownership can be enhanced through demand approach as applied in U.S or through boosting supply as applicable in Europe (Fisher and Jaffe, 2003; Shlay, 2006). The demand for housing and homes exist is high but the supply is weak (Kabir and Bustani 2006; EFINA, 2010).

The framework stimulates housing supply using enabling policies and incentives including tax holiday, provision of land and infrastructure. It aims to improve housing stock as more housing units will be available for prospective homeowners. The framework hinges on access to land, property documentation housing finance and favourable housing policies (Figure 4:1).

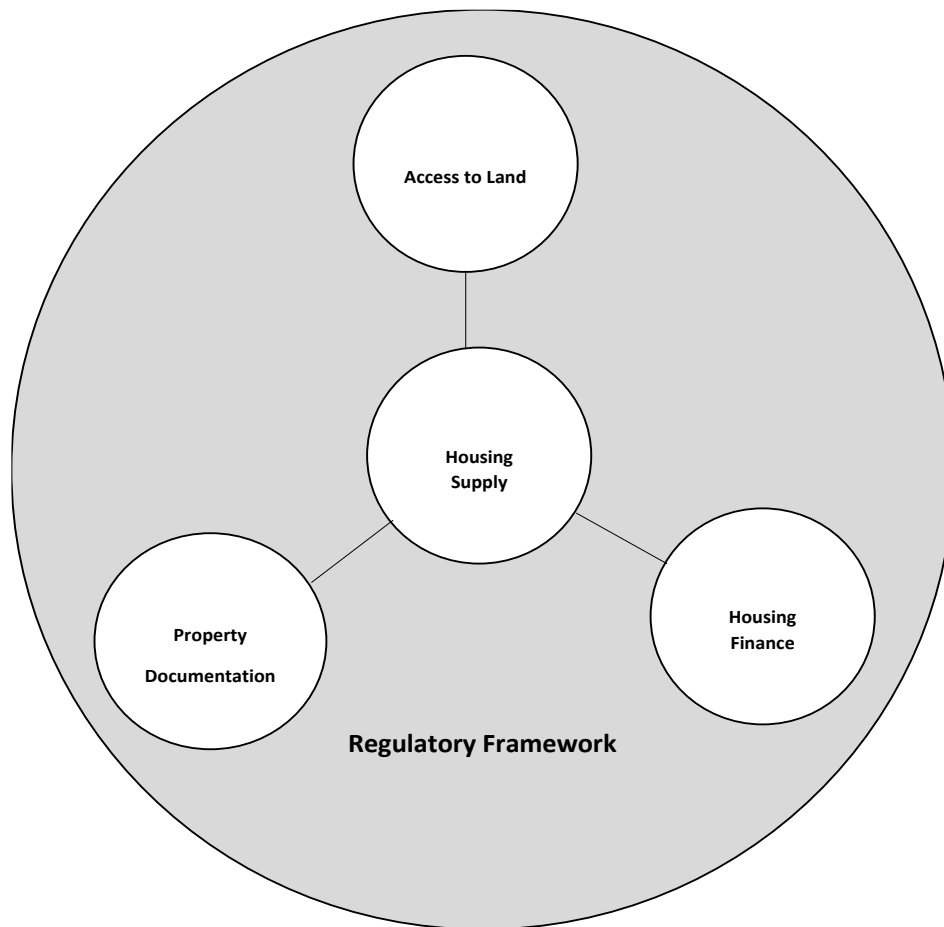


Figure 4.1. The Housing Supply Framework and its Variables

Sources: Adapted from Garcês and Pires (2011); Saiz (2010); Ibem *et al.* (2015)

4.3.1.1 Variables of the Housing Supply Framework

The key variables in the framework are the following:

i. Access to Land

Access to land has two major components: cost of land and multiple sale of land. Cost of the land constitutes a hindrance as the prices are high compared to the income in the state. The cost of land in most cities is expensive, with the cost of land in the city of Lagos ranging from a million to more than N500 million depending on the location

Typically, the cost of land is cheaper in the outskirts and the sub-urban areas of Lagos Ikorodu, Epe, Badagry or neighbour settlements in Ogun State, which are part of the Lagos Megacity (Ibem, 2012). With the current cost of land in the urban cities, it is difficult for most low and middle-income earners in the country buy land (Ademiluyi, 2010).

Though land ownership is vested in the governor of the state by the Land Use Act of 1978, land is still sold by the family heads or local chiefs who sometimes sell the same parcel of land to two or more people (Otubu, 2012). A small percentage of the state land is held under customary title (government excised land) where the prospective homeowners will have to buy the land from the government and subject them to the Land Use Act, such as development within a period of time as the governor has the right to take back the land. Only land purchased through government site and services scheme are often free from family chiefs' encumbrances.

ii. Property Documentation

EFInA (2010) highlights challenges to housing supply in general, which include ownership right, the land use act, slow bureaucratic procedure, high cost of land registration, and certificate of occupancy. Certificate of occupancy (C-of-O) is also required for a mortgage transaction. Inability to produce certificate of occupancy delays building permit and the eventual homeowner builds without building either permit or wait for the (C-of-O), which sometimes takes over six months (Akeju, 2007). Property documentation including land in Nigeria takes time. Documentation of land includes survey, survey registration copies, otherwise called the red copy and procurement of certificate of occupancy. Poor regulatory framework and bureaucracy

allows certificate of occupancy to take minimum of 80 days as against one day in some countries like Norway and Singapore. Nigeria was rated poorly as a place to register title (Akeju, 2007; EFinA, 2010). There have been several calls for simplification of land titling and amendment of the Land Use Act of 1978, which vests all land in the government as an obstacle to making land available for housing development (Ikejiofor, 1999; Peterside, 2003; Akeju, 2007; Ademiluyi, 2010). Computerization of land registries is reducing time for land registration and certificate of occupancy thereby improving performance. Building permit and property documentation have significant influence on homeownership and add significant cost to the registration process.

iii. Housing Finance

Homeownership correlates positively with housing finance as countries with high homeownership rate tend to have a developed housing finance (Roche, 1997). This assertion remains true though Proxenos (2002) insists that homeownership rates are not the only indicators of good housing finance. Housing finance in Lagos is low as lending institutions lend to only very few. Funding for housing in Nigeria is primarily individualistic about 87 percent of housing units are funded by individual households, about 10 percent by public authorities, 3 percent by mortgage institutions, less than 1 percent by banks and business organizations (Mordi, 2002; Udechukwu, 2008). The lending institutions lack efficient and sustainable credit delivery to the housing sector (Nubi, 2000; Akeju, 2007; Ademiluyi, 2010; EFinA, 2010). The state of the housing finance in Lagos and Nigeria as a whole is nascent and cautious as lending institutions do not commit to long term finance. Housing finance, access to loan, inheritance, and savings makes a deal of difference in the quest for homeownership (Bramley, 1992).

Many experts advocated that a part of pension fund should be invested in housing (Nubi, 2000; Peterside, 2003; Akeju, 2007). In the light of the current state of the Nigerian economy and the glooming statistics as identified above, it only follows that there must be strong government participation in housing delivery if the current stock is to experience significant increase.

iv. Regulatory Framework

Regulatory framework can be described as the necessary framework which controls, directs or regulates an action. It includes creation of enabling socio-economic environment and appropriate supporting policies (Shlay, 2006). Poor regulatory framework encourages corruption, which often lead to delay and high cost of housing production (Egbu *et al.*, 2008; Agbiboa and Maiangwa, 2012).

4.3.1.2 Discussions of the Housing Supply Framework

The supply of affordable housing is not only fundamental for the requirements and needs of the population but also for generating revenue and work force for developing the economy. Apart from the benefits of housing, the framework boosts construction. Construction is known to be the bedrock of most countries, with its substantial contribution to the Gross Domestic Product (Shlay 2006). The framework generates homes and improves the families' chances to improve their living conditions.

Another positive aspect of housing supply framework is that it creates new employment and occupation opportunities. It generates commercial ventures,

including human services, retail, and development of local government infrastructure. The supply framework enables the private and public sector to attract population toward the regions in which high demand of labour and work force is required by offering reasonable homeownership. The housing supply framework is capable of improving housing stock, reduce housing deficit and improve housing access and quality (Coker *et al.*, 2007; Olotuah, 2010; Ibem *et al.*, 2015).

While the framework has its advantages, it has challenges which hinders the framework. Despite the Land Use Act of 1978, access to land remains an issue for housing supply. Access to finance is another impediment to framework. The paucity of fund for housing finance is a serious concern for housing developers and housing industry (Peterside, 2003; EFINA, 2010; Robertson *et al.*, 2011). Bureaucracy in land and property registration constitute a cog in the housing supply framework. Poor record of data regarding land transfer and demographics delays documentation (Mabogunje, 2010; Akingbade, *et al.*, 2012). The process of getting land or property registered in Nigeria is a complex task, due to lack of organizational structure and hierarchy in infrastructure (Akeju, 2007; Thontteh and Omirin, 2015). The deficit and unstructured infrastructure of the housing sectors restricts the involvement of the private sector in this industry, reducing opportunities to implement the supply mechanism of homeownership.

4.3.2 Cooperative Housing Framework

Cooperative housing association is an association with the goal of meeting common need of housing, with members pooling resources together to finance and procure land, building materials or services (Olotuah, 2009; Balogun, 2013; EFINA, 2012).

According to EFINA (2012), all cooperative associations centred on oneness with each member regarding the group *“as one for all and all for one”*. Cooperative associations are regulated in Nigeria, through the Federal Department of Cooperatives (FDC). Other types of cooperative associations include professional, transport, work, trade youth and land/housing cooperative.

Some housing experts suggest cooperative housing as a way to boost housing supply in Nigeria (Olotuah, 2009; Balogun, 2013). Studies confirm that cooperative housing enhances homeownership. Reis (1995) and with further enrichments by Adedeji and Olotuah, (2012) collectively advocate cooperative housing as a way to enhance homeownership by assisting people to acquire homes through collective effort in acquiring land and building materials. The bottom-up approach makes homeownership more attainable as members are involved in policy decision and execution (Shuaeeb, 2014). It offers flexibility through incremental construction as prospective homeowners can span home construction over time (Enisan and Ogundiran, 2013).

Cooperative housing encourages homeownership through participation of members. It improves housing stock as members have improved access to land, finance and building materials. The framework hinges on access to land, property documentation housing finance and favourable housing policies.

4.3.2.1 Variables of the Cooperative Housing Framework

Apart from access to finance, which is pivotal, dynamics and condition of the construction and housing industry in Nigeria greatly influence cooperative housing.

Collaboration between the public and private sectors is necessary (Olotuah, 2009; EFINA, 2012; Adedeji and Olotuah, 2012). The key factors in the framework are: public institutions, infrastructure, access to land and building materials. These factors are dependent on the construction and the housing industry (Figure 4:2).

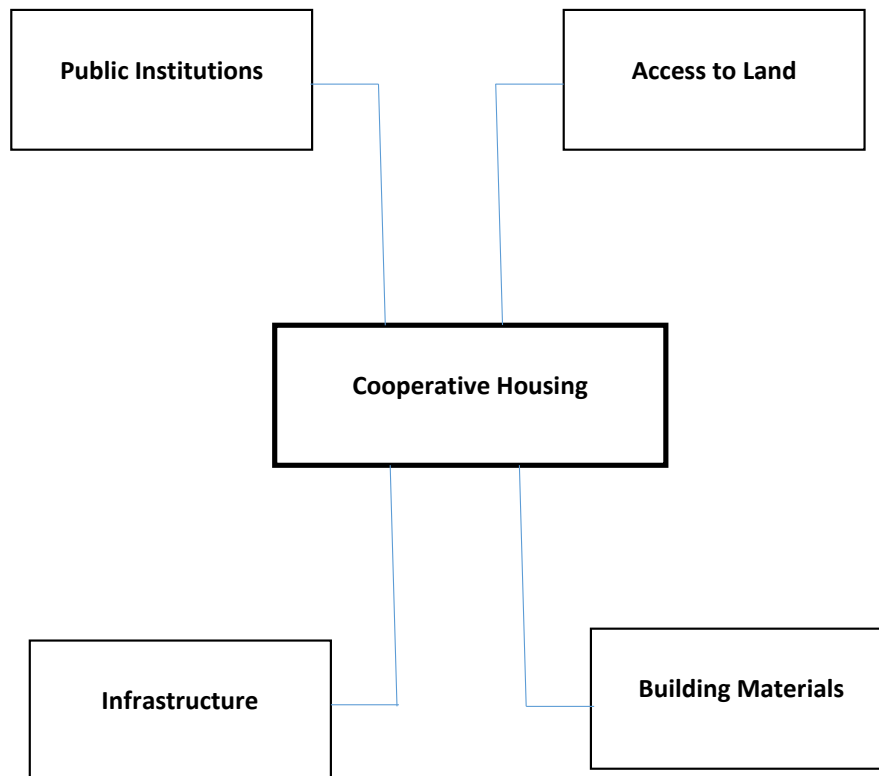


Figure 4.2. Cooperative Housing Framework

Source: Adapted from Olotuah (2009); EFINA (2012); Shuaeeb (2014).

i. Public Institutions

The permit process delays construction and adversely affects homeownership in Lagos. The requirements for building permit are basically proof of ownership (conveyance or certificate of occupancy) and certified architectural and structural drawings. While these documents are important, procurement of certificate of occupancy alone could

take up to about 80 days (Akeju, 2007). The improvement in the permit process is one of the critical variables in determining the performance of the private-public partnership framework.

ii. Infrastructure

Turner (1976) opines that provision of infrastructure could improve homeownership especially among the poor. The state of poor infrastructure in Nigeria cannot be overstated. Low infrastructure is not only a challenge to homeownership, it also contributes to poverty (Ogun, 2010). Ayedun and Oluwatobi (2011) state that low infrastructure negatively affects cooperative housing. Lack of primary infrastructure such as roads, water and electricity discourage housing especially by the private sector players leading to delayed homeownership. Availability of road networks facilitate workers' cooperatives acquiring and developing housing in sub urban areas, where cost of land is more affordable (Olotuah, 2009).

iii. Building Materials

Availability and cost of building materials is adversely affecting housing construction industry in Nigeria as it reduces number of units a given sum can produce (Akeju, 2007; Olotuah, 2009; Ademiluyi, 2010). Olotuah (2002) advises the substitution of high cost imported building materials with local building materials. Many experts decry over dependence on imported building materials as a way to reduce cost of construction of houses. Akeju (2007) suggests reduction in duties on imported building materials such as cement, and iron reinforcements, which constitute about 40 percent of building materials, cost as incentive for the developers and private self-build to produce more

houses. The cost of building materials is high in Nigeria compared to some of the countries in Africa. A bag of cement sells for about N1, 800 in Nigeria, while the same bag of cement sells for an average of N800 in most of the North African countries.

Olotuah (2002) argues that housing construction cost can be reduced through reduction in the cost of building materials, which constitutes about 60% of the total building cost. Balogun (2013) suggest bulk buying of building materials using the umbrella of the housing cooperative and distribute among members. It is argued that reducing cost of materials will reduce cost of housing production and eventually reduce the house price.

ii. Labour

Another problem is lack of competent labour in the building sector. Competent artisans are crucial to construction as the dearth of artisans lead to poor workmanship (Awe *et al.*, 2010; Ede, 2011; Okuntade, 2014). Okuntade (2014) stresses that professional bodies and government must encourage training and retraining of artisans in the construction industry to learn new skills in line with technological development. Availability of local and competent construction artisans is essential to homeownership.

4.3.2.2 Discussion of the Cooperative Housing Framework

Cooperative housing framework is based on investment and asset building strategy, which encourages members to invest with intent to build homes (Sherraden, 1991). As an asset building strategy, members often build more than one housing unit and the

increases housing stock. The timely financial loan from the association is a great advantage of the framework. Other advantages include collective assistance in building materials procurement. Balogun (2013) recommends cooperative housing associations to collectively undertake land and property documentation for ease and cost effectiveness. Cooperative housing framework has a strong potential to enhance homeownership in Nigeria.

4.3.3 Private Public Partnership Framework

A public–private partnership (PPP) can be defined as a joint venture between government agency and private sector participants, funded and operated through a partnership (Engel *et al.*, 2013). Public–private partnership is becoming common in developed countries to address various societal needs, but is relatively new in Nigeria. It has been used successfully in many other countries to fund projects (Kwofie *et al.*, 2016; Ojebode, 2016).

The right to housing is understood as housing equipped with basic infrastructure and social services. However, a significant portion of resources that integrate municipal budgets has been committed to the funding of public machinery, largely represented by the structures of the education and health sectors, resulting in severe reduction of investments, in which fit the urban projects, which hinders the timely realization of necessary works, particularly in the housing sector. In view of the foregoing argument, it becomes clear that government alone cannot independently address the housing challenge. Collaboration with the private sector in PPP venture is believed to be a panacea or strategy for housing sustainability in developing countries (World Bank, 1993; Mukhija, 2004; Ibem, 2011).

4.3.3.1 Variables of the Public Private Partnership Framework

Public–private partnership as a joint venture benefits largely from the expertise of the private sector and eases the bureaucracy associate with the public sector. The PPP framework allows for a dynamic continued agreement between the two sectors where both the parties contribute in the provision of better, improved and cost effective housing facilities to the Nigerian citizens while sharing the equal level of risks. The key variables in the framework are the following (Figure 4:3).

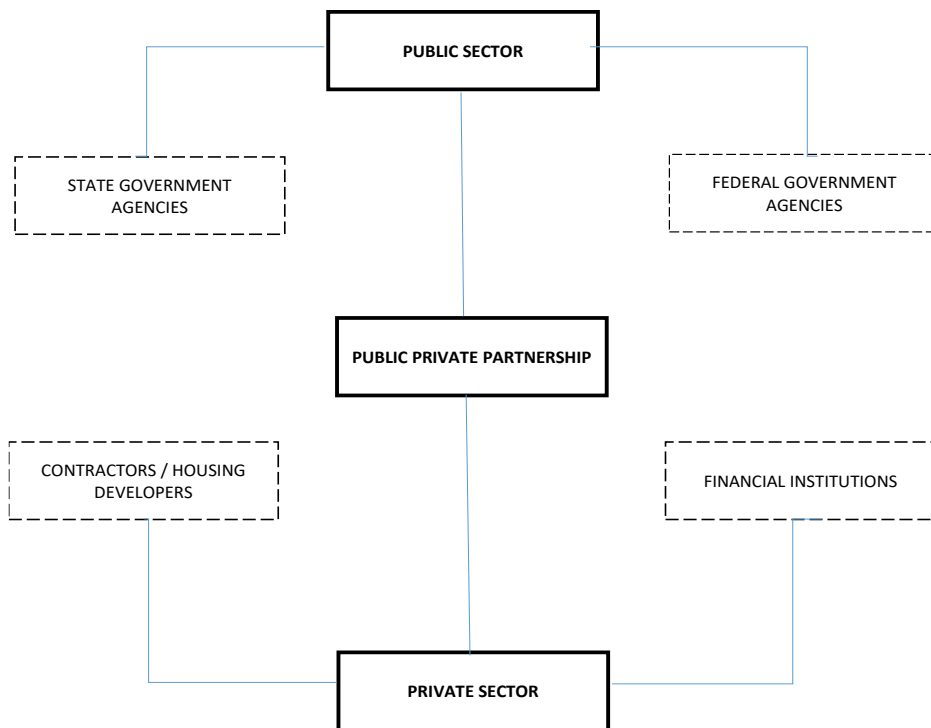


Figure 4.3. Public Private Partnership Housing Framework in Nigeria

Source: Adapted from Ibem (2010).

i. The Public Sector

The public sector consists of the Federal and State governments' agencies, which include, Federal Housing Authority, Federal Ministry of Land, Housing and Urban Planning and Federal Mortgage Bank of Nigeria. Other participants include the States' Ministries of Housing and States' Housing Corporations.

ii. The Private Sector

The private sector consists of Building Contractors, Housing Developers, Banks and Primary Mortgage Institutions

4.3.3.2 Discussion of the Public Private Partnership (PPP) Framework

The public-private partnership can be very effective in providing affordable housing to the Nigerian citizens as it can extract the advantages of both the providers and enablers approach of housing. It produces the cumulative effect of the positive aspects of both the sectors. It is a well-known fact that the public sector usually has abundance of funds and resources in the form of tax-payers' money but is poor at managing the projects whereas the private sector is effective at management as compared to the public sector but is usually short of resources. Therefore, using the public funds, the private organizations can effectively manage housing projects. The public-private partnership is collaboration between the two sectors that allows the private industry the mandate to perform using the public funds. In this way, better housing facilities can be provided to the Nigerian public at low and affordable prices. The private public partnership helps in saving the costs of the project. This is mostly because of the role of private sector as a common partner in the implementation of the project. In general

terms, it can be deduced that the drive of the private partner in order to achieve the economic gain proves to be an incentive for enhancing the performance of the project with minimized costs. The private partner in the project manages its role in the implementation of the project in such a way that instils efficiency in the performance and boosts the returns on the investments of the government. This collaboration is based upon output-based contracts. Highlighting and stressing upon the results inspires both the parties involved to play their role effectively in developing newer and improved mechanisms to provide services to the citizens with the minimized costs.

Such kinds of partnerships are designed to share the possibilities and outcomes of risks equally. The risk is distributed between both the sectors while making the party best able to handle the risk responsible to manage its outcomes efficiently. Although the private-public collaboration can be very effective in providing citizens of Lagos with affordable means of owning houses, but it is not without its share of complexities.

The private-public collaboration involves a complex web of agreements and contracts between all the parties involved in the project. The involvement of a wide range of participants can cause ambiguity in defining the explicit roles and responsibilities of each party. This can greatly compromise the criterion of accountability and in the case of failure of project, the participants can easily shift blame on each other. The involvement of increased number of participants can also contribute in increasing the possibility and variety of risks. In the case of occurrence of any unforeseen risks, it becomes the responsibility of the public sector to pay for the failure.

4.3.4 Financial Enabling Approach

The financial enabling framework is a framework, which encourages financial empowerment to increase affordability. Developing policies for increasing the rate of homeownership are all futile unless the range of affordability of the citizens is enhanced. Financial enablement is a tool to stimulate housing consumption, increase housing production and improve living conditions (Carliner, 1998; Shlay, 2006).

The financial enabling framework consists of the agenda for the prosperity and well-being of the general citizens belong to the middle-income socio-economic division of Nigerian population. It includes the formation of economic policies that emphasize the utilization of tax payers' money for the prosperity of the citizens. In order to make the middle-income households afford homeownership, the government must improve the economic condition of the Nigerian citizens. This is the basic agenda of the financial enabling framework. The financial enabling framework consists of the following components:

- Improving the quality of education
- Improve the minimum wages
- Tax the people according to their social and economic status
- Create opportunities for employment
- Originate campaigns for welfare of underprivileged

The enabler approach adopted by the government in enhancing homeownership, the rural development programmes and schemes of direct construction of houses have failed miserably in the past. The poor performance of government is usually attributed

as a cause of the failure of these policies. However, these policies cannot work as long as the population of the country is not financially empowered to be able to own a house.

4.3.4.1 Variables of the Financial Enabling Framework

i. Income

In order to raise the economic and financial conditions of the citizens, the government must work to improve the income per family, the opportunities for employment and the educational facilities. Of the socio-economic factors affecting homeownership, income is arguably the most important factor except in the case of inheritance (Bramley, 1992). Bramley (1992) asserts that apart from motivation and intention, income is the next most important factor affecting the ability of an individual to buy house for the first time or build a house. In most studies, income is used as dependant variable to predict homeownership (Li, 1998; Tan, 2008; Sani and Rahim, 2012; Halid and Akinnitire, 2013). Although income is key to homeownership, income cannot fully determine homeownership (Ratner, 1996), other socio-economic factors also do contribute to homeownership. Low-income, however, correlates with low homeownership rates (Bramley 1992; Gyourko and Linneman, 1996; Painter *et al.*, 2001, Gabriel and Painter, 2003). This probably explains the low homeownership rate among low and middle-income earners in Lagos (EFInA. 2010). Therefore, income of a household can directly affect the financially enabling approach for making homeownership affordable.

ii. Education

Education is another critical variable that can influence the financially enabling approach for increasing the rate of homeownership. Education enables the individuals to acquire reasonable jobs and increase their income. Therefore, the government must plan to improve the quality of the education in Nigeria for increasing the rate of homeownership.

iii. Employment

Researches confirm that unemployment correlates negatively with homeownership (Saks and Wozniak, 2011; Lerbs, 2011; Lersch and Dewilde, 2015). Citizens unemployed for a long may have challenges in meeting mortgage obligation which may lead to foreclosures. Financial institutions in Nigeria do not give subprime loans and it is therefore difficult for the unemployed to climb the housing ladder. Employment thus is a major factor to homeownership.

iv. Mortgage

Experts agree that the major problem confronting the mortgage market in Nigeria is under funding (Nubi, 2000; Akeju, 2007). The apex mortgage bank, the Federal Mortgage Bank of Nigeria (FMBN) is under-funded and has low working capital to make meaningful impact. Others claim that the mortgage industry needs restructuring and innovation in product design that will fit into the market including technological and information-based advances that have improved their ability to assess risk, tailor products to particular population segments, and to develop new products (Peterside, 2003; Akeju, 2007; Aluko, 2012). Such developments will improve access to mortgage

and it will become easier for families to qualify for a mortgage and to purchase a home. This is lacking in the mortgage industry in Nigeria as many cannot get mortgages as only 8,874 out of over 1,000,000 applications between 1977 and 1990 (Kabir and Bustani, 2009).

4.3.4.2 Discussion of the Financial Enabling Framework

The financial enabling framework is an extremely beneficial approach as it involves the well-being of the entire population not only with respect to the homeownership but in all economic aspects of their lives. In the absence of adequate mechanism for provision of loans and any other means for facilitating homeownership, it is advisable to make the citizens financially stable enough to afford the construction or ownership of a house.

Nigeria has a large percentage of low and middle-income families constituting about 30 percent and 50 percent of the population respectively (Table 3-3). In the present circumstances, it is very difficult for these families to own home due a myriad of factors which include poor access to mortgage finance (Nubi, 2000; Udechukwu, 2008). Therefore, financially enabling the citizens to own houses can greatly increase the rate of homeownership. This framework can lead to the general prosperity and development of the Nigerian population, thus boosting the economy of the country.

However, like any other governmental policy, this framework too has its pros and cons. The Nigerian authorities have never been very efficient and the financial enabling approach is a multi-faceted and versatile approach. It demands a visionary team to implement this policy, which is not a cup of tea for Nigerian government.

4.4 Conceptual Framework to Enhance Homeownership Among Middle-income Earners in Nigeria

Section 4.4 examined four relevant homeownership frameworks namely: Housing Supply Framework, Cooperative Housing Framework, Public Private Partnership Framework and Financial Enablement Framework. This section proposes a conceptual framework to enhance homeownership among middle-income earners in Nigeria drawing insights from the examined frameworks, theories and the factors influencing homeownership.

The conceptual framework explains the socio-economic and institutional factors inhibiting access to homeownership among middle-income earners in Lagos Metropolis. It relies on identifying peculiar areas of needs of the middle-income earners towards homeownership. The framework conceptualises tailoring assistance to the areas of needs towards yielding more homes. Socio-economic characteristics contribute largely to the path towards homeownership through either self-build or purchase. The institutional factors are factors dependent on the state and its institutions, these are often addressed through appropriate housing policy. Such housing policies would reduce not only housing deficit but will reduce cyclic poverty and improve democracy (Shlay, 2006; Aaronson, 2010; McCabe, 2013).

Literature sources identified various socio-economic and institutional factors, which could promote, affect or influence homeownership. The identified socio-economic factors are, house type, property type, employment, income, subsidy and savings and it is associated desire, wealth, household size, marital status and age of the head of

the family (Hood, 2005; Olayiwola *et al.*, 2005; Tan, 2008; Nwuba *et al.*, 2015). The institutional factors vary with geography, the choice of tenure to rent or own seems comparable on housing factors (Fisher and Jaffe, 2003). Trends in homeownership between developing countries and developed countries reflect demographical and institutional characteristics, such as level of the economic development, the level of housing finance and the political will of the state. Political will is important in homeownership, as appropriate policies are needed to drive homeownership increase (Scanlon, 1998). Policies to improve homeownership among critical groups towards achieving political, economic and civil stability are important to peace and democracy.

4.4.1 Variables of the Conceptual Framework to Enhance Homeownership Among Middle-income Earners in Nigeria

The conceptual framework (Figure 4:4) pivots on various variables of interest from literature and the examined conceptual frameworks. The variables used in the conceptual framework were described in section 3.4. These variables are grouped into socio-economic and institutional variables.

Studies confirm that many socio-economic factors contribute greatly towards homeownership, (Andrews and Caldera-Sanchez, 2011). Gender, income, employment, age, household structure, income levels and the educational level of the family head contribute to homeownership. Shlay (2006) agrees that socio-economic factors contribute to homeownership but homeownership is not dependent only on socio-economic factors but rather largely on institutional factors. Institutional factors provide support upon which the socio-economic factors operate. Socio-economic factors rely on institutional guidelines to acquire homes.

4.4.2 Selection of the Variables for the Conceptual Framework

As stated from the outset, the goal of this chapter (literature review) was partly to determine the set of homeownership enhancing factors based on which the major factors that influence middle-income homeownership could be identified. It was also known that homeownership fundamentally hinges on socio-economic, political and institutional factors, among others, in a society (Shlay, 2006; Andrews and Caldera-Sanchez, 2011). After a comprehensive review of the relevant literature both across the developed and the developing worlds including Nigeria, the geographical location for the study, a total of 22 homeownership factors were noted. These factors were categorised into socio-economic (Table 4.1) and institutional (Table 4.2) factors.

However, it was quite obvious that, not all the factors could be studied and that some of the factors may not be relevant given the context of the study and its geographical location. Consequently, there was a need for selection of the relevant factors so as to address the aim and objectives of the study.

Selection of Socio-economic Factors Influencing Homeownership

Of the socio-economic factors influencing homeownership across different parts of the world and the developing countries, 11 factors were found prominent and consistent in literature on homeownership (Table 4.1). However, 10 were selected for the study as relevant to the aim and objectives of the study. Factors considered to contribute to homeownership published in reputable journals are considered relevant. Where there are arguments for and against a factor, qualitative reasoning in line with the aim and objectives of the study takes precedence. This qualitative reasoning using recent literature as guide was used in the case of subsidy.

Though, early literature sources accepted subsidy as a factor that could influence homeownership in Nigeria (Ojo,1990; Buckley 1994; Ikejiofor,1999; Oruwari *et al.*, 2002; Wapwera *et al.*, 2011). However, more recent literature sources expressed scepticisms about its implementation in Nigeria. It is argued that with the level of corruption and poor database in Nigeria, subsidy may not influence homeownership significantly (Buckley 1994; Ikejiofor,1999; Wapwera *et al.*, 2011). Hence, subsidy was excluded from the socio-economic factors in the study.

Selection of Institutional Factors Influencing Homeownership

The institutional variables in this framework are the variables which border on state and the housing market. The role of public institutions in homeownership has long been established as homeownership is linked to government policies and housing market (Carliner, 1974; Oxley, 1984; Fisher and Jaffe, 2003; Shlay, 2006).

Literatures sources identified 11 institutional factors influencing homeownership across different parts of the world and the developing countries. These institutional factors are consistent with literature on homeownership and cannot be discounted in any housing or homeownership discourse in Nigeria. The factors are found relevant to the aim and objectives of the study (Table 4.2). The factors are: building permit, building materials, labour and access to land. Others are, documentation, infrastructure, mortgage, building design and type, home deposit and home purchasing cost.

Table 4.1. Selection of Socio-economic Factors Influencing Homeownership

SOCIO-ECONOMIC		Factors Known to Influence Homeownership in Developed/Developing Countries	Reasons for the Selection or Exclusion of Factor(s) in the Study
1	Income (section 3.4.1.1)	Income is the main factor homeownership (Bramley, 1992; Collins and Margo, 2011).	Income is relevant to homeownership in Lagos (EFInA, 2010; Halid and Akinnitire, 2013).
2	Employment (section 3.4.1.2)	Employment in itself is not a factor but its ability to generate income (section 3.2.1).	Financial institutions in Nigeria do not give subprime loans and it is therefore difficult for the unemployed to climb the housing ladder (Nubi, 2000 Peterside, 2003).
3	Age (section 3.4.1.3)	Age and income influences homeownership to some degree in some studies (Lersch and Dewilde, 2015; Acolin, <i>et al.</i> , 2016).	Age is relevant in obtaining mortgage in Nigeria (Adejumo, 2007; Adetiloye, 2013).
4	Gender (section 3.4.1.4)	No consensus on the role of gender in homeownership (Madigan <i>et al.</i> , 1990; Sander, 2005; Brisson and Usher, 2007).	Cultural practice suggests that gender is relevant in homeownership in Nigeria (Arimah, 2007; Halid and Akinnitire, 2013).
5	Education (section 3.4.1.5)	Studies confirm positive relationship between educational level and homeownership (Carasso <i>et al.</i> , 2005; Andrews and Caldera-Sanchez, 2011).	Education is a factor of housing affordability with positive impact (Nwuba <i>et al.</i> , 2015).
6	Household Size (section 3.4.1.6)	Household Size influences homeownership (Elsinga and Hoekstra, 2005; Tan, 2008; Sani and Rahim, 2012).	Household Size influences homeownership in Nigeria (Nwuba <i>et al.</i> , 2015).
7	Current Accommodation (section 3.4.1.7)	Current accommodation status is a contributory factor to homeownership (Varady, 1983; Danes and Morris, 1986).	Majority of renters will like to own their houses in Nigeria (Robertson <i>et al.</i> , 2011).
8	Satisfaction with Accommodation (section 3.4.1.8)	Quality of current accommodation and the right to alter accommodation encourage homeownership (Woo and Morrow-Jones, 2011; Muyeba, 2013).	The desire to live comfortably has been found to improve homeownership in Nigeria (Jiboye, 2010).
9	Current Rent (section 3.4.1.8)	Homeownership decreases with age in high rent markets (Ortalo-Magné and Rady, 2002; De Groot <i>et al.</i> , 2013).	Studies confirm that rent is a contributory factor to homeownership in Nigeria (Olugbenga and Adekemi, 2013).
10	Savings (sections 2.3.4 and 3.4.1.8)	Homeownership as a means for asset accumulation (Sherraden, 1991).	Poor access to mortgage makes savings critical factor towards homeownership in Nigeria (Nubi, 2000).
11	Subsidy (section 2.5.3)	Subsidies are used to modify the consequences of market forces redistribute resources (Haffner and Oxley, 1997; Tan, 2008; Wood and Ong, 2011)	Recent literature does not support subsidy in Nigeria due to poor implementation, corruption and poor database (Ikejiofor, 1999; Wapwera <i>et al.</i> , 2011).

Table 4.2. Selection of Institutional Factors Influencing Homeownership

INSTITUTIONAL FACTORS		Factors Known to Influence Homeownership in Developed/Developing Countries	Reasons for the Selection or Exclusion of Factor(s) in the Study
1	Access to Land (section 3.4.2.1)	Policies and regulations are used to improve homeownership rates worldwide (Rohe and Stewart, 1996; Fisher and Jaffe, 2003; Shlay, 2006).	Cost and availability of land for housing (Olotuah, 2009; EFINA, 2012; Otubu, 2012; Balogun, 2013). Land is also a key factor in cooperative housing framework (Figure 4.2).
2	Property Documentation (section 3.4.2.2)	These policies and regulations constitute institutional factors such as access to land, mortgage, documentation, infrastructure, home deposit, cost of home and building materials. Others are building permit, building design and types, location and labour.	Procurement of title documentation (Peterside, 2003; Akeju, 2007, Mabogunje, 2010; Akingbade, 2012 Thontteh and Omirin, 2015).
3	Building Materials (section 3.4.2.8)		Building Materials constitutes a large percentage of building cost (Elinwa and Buba, 1993; Olotuah, 2002; Kabir, 2004).
4	Infrastructure (section 3.4.2.11)		Lack of infrastructure contributes negatively to homeownership in Nigeria (Eshofonie, 2008, Olaseni and Alade, 2012).
5	Building Permit (section 3.4.2.4)		Procurement of building permit as a challenge to homeownership (Agbola, 1987; Owusu, 1998; Egbu et al., 2008)
6	Cost of Homes (section 3.4.2.3)		High cost of home deter homeownership in Nigeria (Megbolugbe and Linneman, 1993; Nubi, 2000; Oladiran, 2015)
7	Home Deposit (sections 2.5.3.ii and 3.4.2.5)		Home deposit as a challenge to homeownership (Otubu, 2014; Opoko and Oluwatayo, 2014; Nwuba et al., 2015).
8	Access to Mortgage (sections 2.5.3.iv and 3.4.2.6)		Many literature sources decry access to mortgage in Nigeria (Nubi, 2000; Akeju, 2007; Omirin and Nubi, 2007; Adetiloye, 2013).

INSTITUTIONAL FACTORS		Factors Known to Influence Homeownership in Developed/Developing Countries	Reasons for the Selection or Exclusion of Factor(s) in the Study
9	Building Design and Types (section 3.4.2.7)	Policies conducive to the development of housing market contributes influence housing design, location and labour.	Building design and type are conditions in homeownership in Nigeria (Asiedu, 1999; EFINA, 2011).
10	Labour (section 3.4.2.10)		Availability of labour influences quality and cost of construction with attendant effect on homeownership in Nigeria (Obi and Ubani, 2014)
11	Location (section 3.4.2.9)	Design of homes is an integral consideration in the ownership debate (Li, 1997; Clarke <i>et al.</i> , 2006; Woo and Morrow-Jones, 2011)	Location contributes significantly to homeownership in Nigeria (Oloke <i>et al.</i> , 2013)

Thus, the conceptual framework included the 21 factors consisting of 10 socio-economic and 11 institutional factors (Figure 4.4) .

The socio- economic factors used in the conceptual framework are: income, employment, age, gender, education and household size. Others are current accommodation, satisfaction with current accommodation, current rent and savings. While the institutional factors are: access to land, access to mortgage, property documentation, cost of homes, building permit and home deposit. Others are location, building design and types, building materials, labour and infrastructure.

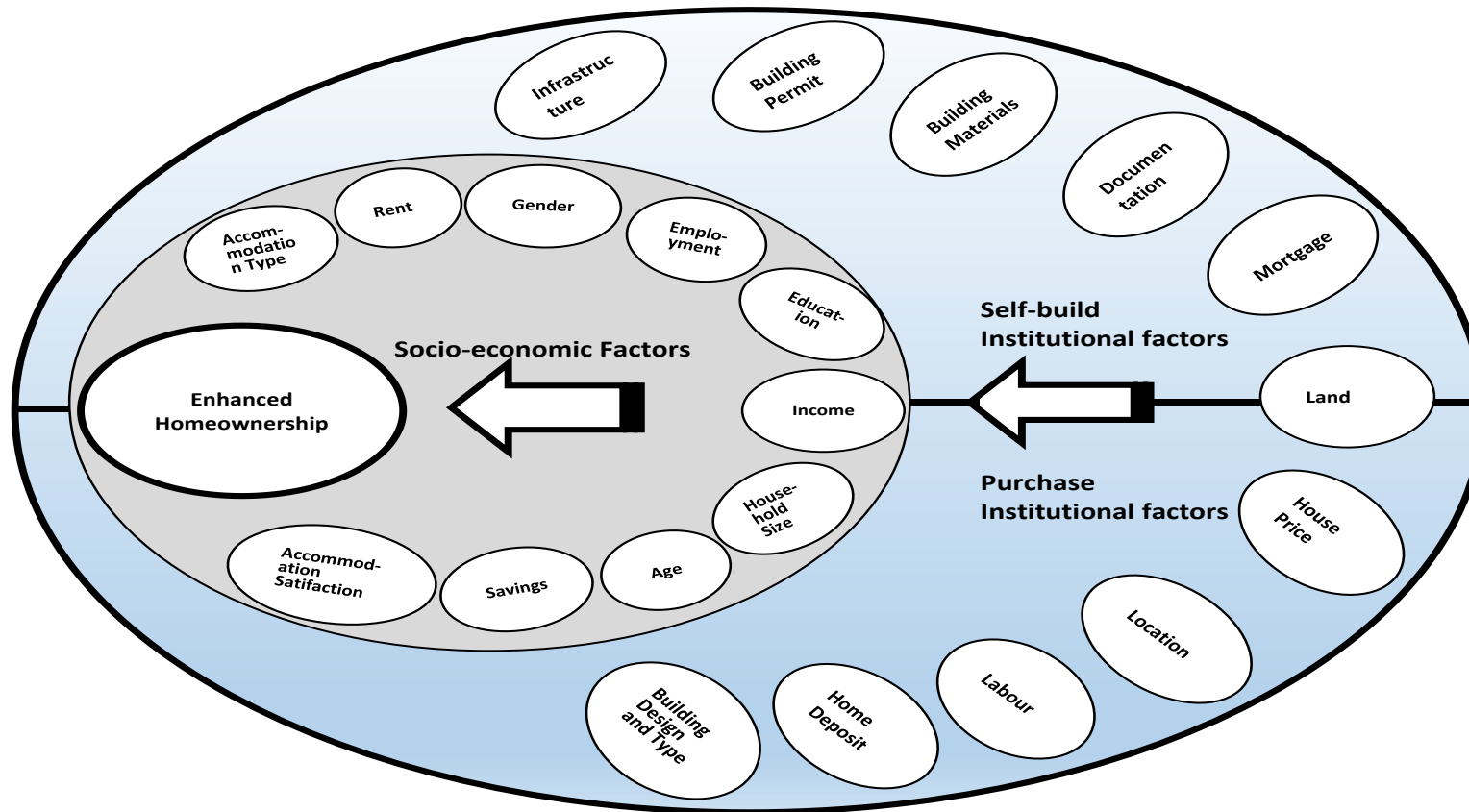


Figure 4.4. The Conceptual Framework of Enhancing Homeownership Among the Middle-income Earners in Nigeria

4.4.3 Discussions of the Conceptual Framework to Enhance Homeownership Among Middle-income Earners in Nigeria

The conceptual frameworks discussed in sections 4.4.1 to 4.4.4 are useful in enhancing homeownership, however but each framework has its peculiar challenges. The public private partnership is a laudable programme but it is often not sustained as each political administration quickly abandon agreements with previous administrations (Aribigbola, 2008; Olagunju, 2014). Cooperative housing has great potentials in Nigeria but irregularity of employment presents a formidable challenge to cooperative housing. The majority of Nigerians are engaged in the informal sector of the economy (EFInA, 2010). Cooperative housing framework have the potential to yield higher rate of homeownership with regular savings of members. Its success could be noticed among workers in the formal sector (Ibem, 2011; Otubu 2012). The housing supply framework favours mostly the middle and upper income earners who can afford to build, while the financial enabling framework is not common in sub-Sahara Africa due to poor record keeping, bureaucracy and endemic corruption (Mabogunje, 2010; Akingbade *et al.*, 2012).

The conceptual framework seeks to enhance homeownership among the middle income earners therefore, capitalizes on the merits of the discussed frameworks, noting the pitfalls. The framework hinges on the middle income earners as the fulcrum for housing development in Nigeria. The middle-income earners as a group constitute the engine for the development. It has the population advantage, constituting over a third of the population (Robertson *et al.*, 2011), with incomes capable of owning homes. The socio-economic characteristics of the middle-income earners give an advantage over the low-income earners whose incomes may not readily afford homes.

Focusing on middle-income earners will promote the economy by boosting the construction industry. Mobilisation of middle-income earners into homes acquisition will boost housing production, reduce housing deficit and also free up housing units and spaces for the low-income earners in Nigeria. The framework takes cognisance of the land access problem in Nigeria and proposes that access to land for homeownership and housing should be unhindered by government bureaucracy (Olugbenga and Adekemi, 2013). To this end, it is suggested that middle-income earners can take advantage of cooperative housing option in land acquisition, a new trend emerging. The issue of the need for quality housing finance (Nubi, 2000; Omole, 2011) has been discussed extensively in many housing literatures in Nigeria.

The framework targets middle-income earners as prime movers of the economy to invigorate the housing market. It fits very well into cooperative housing and public private partnership models. The concept framework is supply oriented, boosting housing supply has been acknowledged to panacea for the housing problem in Nigeria. The existing demand structure among the middle-income earners in over-populated Nigerian cities can accommodate the boost in housing supply. The framework will boost housing through formal housing (through purchase from developers) and informal housing through self-build approach. In implementing the model, the roles of the public and the private sectors will need to be articulated into getting optimal performance of the model. The participation of the public and the private sectors remain the key to solving housing problem in Sub-Saharan Africa (World Bank, 1993; Mukhija, 2004; Ibem, 2011).

The public sector needs to provide infrastructural support. This support is necessary to minimise institutional challenges facing prospective homeowners and housing

developers in Nigeria. Issues such as access to land, finance, building permit and documentation and infrastructure are prominent among these challenges. Though the Land Use Act (LUA) is a Federal Act, but its implementation is at the state level vesting the ownership of land on the state governor. Obaseki (1989) upholds that the Land Use Act is to make land available for people but it is denying citizens of their property rights. Many experts have called for the amendment of the Act for easy implementation and promptness (Ikejiofor, 1999; Akeju, 2007; Adejumo, 2008; Aluko, 2012). Property documentation and certificate of occupancy in Nigeria takes between 274 and 80 days (Akeju, 2007). This document is required for mortgage and building permit processing. Delay in property documentation often lead to properties being built without building permit (Vanguard, 2013). Pro-active urban planning is necessary to prevent or reduce urban sprawl as majority of properties are being built in the cities and sub-urban areas without building permit as a result of the difficulty in obtaining certificate of occupancy or building permit (Oduwaye, 2009; Aluko, 2011). The public institutions as a matter of urgency needs to simply building documentation and approval processes.

The public sector needs to increase housing finance. Majority of residents seeking mortgage could not access mortgage due to paucity of the fund. The clamour to invest part of the pension fund in housing has been frequent. Many scholars believe that part of the pension fund should be invested in housing finance to develop real estate. Workers who have contributed substantial amount of money in their retirement saving accounts (RSA) should be encouraged to borrow against their RSA to invest in real estate. Various studies established that people build incrementally till old age due to lack of mortgage (Boamah, 2010). The need to develop an inclusive housing finance system for middle-income earners is paramount to the success of housing and homeownership.

The state agencies such as Lagos State Development and Property Corporation (LSDPC) and State's Ministry of Housing should set the standards in housing and produce affordable housing units for sale to the general public. The current cost of housing units produced by LSDPC is high, the cheapest being N7.54 million for one-bedroom flat at Igando Gardens (LAGHOMS, 2015) in a country where majority of the people earn less about \$2 dollar a day (\$60 dollar per month) which is N18, 300 per month at the official exchange rate of N305 naira to dollar (CBN, 2016).

Tax holiday and other incentives for developers or real estate investors who build large scale housing for sale will boost housing production. The public sector needs to create enabling environment for prospective homeowners and developers, through deliberate policy to promote homeownership opportunities among middle-income earners, if and when these are in place the private sector with efficient managerial acumen will deliver more housing units for public consumption.

The conceptual framework recognises the role of the private sector in housing delivery in Nigeria. Private sector has always been a major player in the housing sector in Nigeria (Ogu and Ogbuozobe, 2001). The private only needs greater motivation to deliver more quality housing units. According to Umar (2012) private sector has managerial capacity and it is a veritable tool for the financing and development of housing. With necessary incentive, private can be made to invest in the lower end housing as part of corporate social responsibilities. This will improve homeownership opportunities through purchase among the lower middle-income earners. Informal private sector can form housing cooperative to organise and benefit collectively. This will reduce some or the problems associated with land, finance and reduced cost of building materials through bulk purchase and elimination of middle men. Federal

Government housing directive in 70s enjoined employers of labour with over 5000 employees to building houses as part of staff welfare (Aluko, 2012). Housing grants for employees can assist workers in homeownership employers can collaborate with builders and real estate investors on how to build housing estates for their employees and give housing grants as one of the workmen benefit.

The framework did not advocate grants and direct subsidies. While grants and subsidies have been used successfully to boost homeownership in many countries, it has not been successful in most African countries (Tipple, 1994). The issue of housing subsidies in Nigeria to assist prospective homeowners has been on debate for a while. Most developed countries give a form of assistance towards homeownership among the low and middle-income earners. Australia had the strongest pro- ownership policy change, with the introduction of a grant for first-time buyers, (Scanlon *et al.*, 2004). The practicability of the subsidy has always been the issue given the poor database in Nigeria. The fear is that the subsidies will not get to the prospective homeowners has always been the challenge. With improved database and monitoring, subsidies for prospective homeowners can be through: help to buy, mortgage, building materials vouchers, equity in shared homeownership. Adequate logistics is necessary and strategies for implementation can be worked out to reduce corrupt tendencies through control and monitoring.

Though in a foreseeable future, the issue of subsidies will need to be revisited and discussed in the wake of the new “The Nigeria State Residents Registration Agency Bill” which was passed and signed into law on the 27th of June 2011. The bill led to the establishment of Lagos State Residency Registration Agency LASRRA with the mandate to “*create a reliable database of all residents in Lagos State*” for effective planning in

the provision of social amenities. The agency when fully operational will keep database of residents, predict housing needs and assist prospective homeowners among others. Improved database will assist planning, tax record and administration of subsidies for prospective homeowners. Until it is fully operational, subsidies may not be effective in solving housing problem or enhancing homeownership in Nigeria but rather create another avenue to enrich a few individuals. Rather, government should strengthen its weak institutions to discharge quality services and create a good environment for the housing market development in Nigeria.

The framework intends to boost housing production and creates a vibrant housing market. The housing market in Nigeria has not been able to perform optimally due huge housing deficit in the country (Peterside, 2005; Kabir and Bustani, 2006; Ademiluyi, 2010). Housing market will thrive if there are houses to trade or sell and consumers to buy. Boosting housing supply, with the existing demand structure will strengthen the market. Minimal interference will be necessary initially to nurture the growing housing market before total deregulation. The failure of the enabling strategy in developing countries was linked to total deregulation of the housing market while developed countries such as U.S protected the vulnerable low-income earners in housing (Shlay, 2006). Peterside (2005) suggests the need for secondary market to buy up mortgage obligations from primary mortgage institutions, and repackage them to resell as Mortgage Backed Securities (MBS) or Real Estate Investment Trusts (REITs) to raise more funds for the primary market. This suggestion is a way to improve access to mortgage as discussed in the framework.

4.5 Chapter Summary

The poor performance of past housing policies at reducing housing deficit is largely due to the fact that it was targeted at low-income earners majority of who cannot afford to buy or build houses. The conceptual framework provided different perspective and concepts that delivered robust and effective method for establishing homeownership. The different conceptual frameworks ownership empowers financial stability, affordable residential opportunities, collaboration of private and public sector and most importantly enhancing the supply of housing opportunities. Enhancing homeownership will reduce late entry into housing market and boost incremental construction. The effect of increase supply due to many people many build or buying new homes will free up spaces for the very low-income earners.

In order to improve homeownership opportunities among middle-income earners in Nigeria, the private and the public sectors have role to play. Removal of the obstacles to homeownership will improve homeownership rate, in Nigeria. Increased homeownership among the middle-income earners will free up spaces, improves supply of housing and reduce the likelihood of hijack and re-renting of housing products designed for low-income earners by middle and upper income earners as low-income earners. Government can institute social housing for the very poor in the society. The next chapter will discuss the research design and methodology.

Chapter 5 Research Design and Methodology

5.1 Introduction

This chapter discusses the research design and the methodology adopted to accomplish the research aim and objectives. It explains the case study strategy used in the study. The chapter proceeds with the introduction of Nigeria and the justification of Lagos Metropolis as the case study.

The chapter follows with a discussion on the choice of a suitable research paradigm for the study. Guided by the pragmatic paradigm, it outlines the research process, the sampling methods, and the process of quantitative and qualitative data collection. Finally, it concludes with the ethical considerations and a chapter summary.

5.2 Case study

Case study is widely used in social sciences to understand a phenomenon when 'how' or 'why' questions are being posed, especially when the investigator has little control over events. It is an in-depth inquiry into a phenomenon (Stake, 2013; Yin 2013). Case study can be defined as a scientific inquiry investigating a contemporary phenomenon using multiple sources of evidence in a real-life context, when the boundaries between phenomenon and context are not clearly evident (Yin, 2013). This definition emphasizes an important strength of case studies research method in investigating a phenomenon in its real life context.

Critics of case study argue that it lacks rigour or objectivity when compared to other research methods as it may not cover all issues related to the phenomenon and therefore may not be generalizable. However, its strength lies in its holistic in-depth examination and the exploration and understanding of complex issue using multiple sources of evidence such as documents, interviews, surveys (Rowley, 2002, Zainal, 2007). Crowe *et al.* (2011) categorise case study into two: single case study and multiple case study. The choice of case study is dependents on the resources, time constraints and the complex nature of the study. Due to limited resources and the nature of housing and homeownership in Nigeria, Lagos Metropolis presents an extreme situation due to its unique characteristics. According to Rowley (2002) single case study is valuable when the case is special or has something to reveal.

The choice of Lagos Metropolis presents a good single case study because of its extreme and unique characteristics (Justification, section 5.2.1). In adopting a single case study, the study uses a mixed methods approach triangulating the quantitative findings with the qualitative findings to increase objectivity and validity (Oliver, 2006; Stake, 2013).

As a single case study, the study does not intend to generalise its research findings in other cities in Nigeria, rather it is to create a better understanding of issues on homeownership in Nigeria using the peculiarity of Lagos Metropolis. Nevertheless, lessons could be drawn from your work to inform policy formulation and practice elsewhere in other cities of Nigeria especially in areas where Lagos has similar situations with the other cities.

5.2.1 Justification of Lagos Metropolis for the Case Study

The Federal Republic of Nigeria is situated in the West African geopolitical region in the Sub-Saharan Africa (Figure 5:1). The latitudinal and longitudinal extent of the country is 4° to 14°N and 2° to 15°E respectively. It is delimited by the Gulf of Guinea in the south and the land boundary is shared by Cameroon and Chad in the east, Niger in the north and Benin in the west.

Nigeria has a total area of 923,768 sq. km and it is the most populous country in Africa, accounting for 47 percent of West Africa's population with an estimated population of about 177.4 million in 2014 (World Bank, 2015). It has one of the largest populations of youth in the world (CIA Fact Book, 2014). Elderly people over 65 years' accounts for only 3% in 2014 (Michael et al., 2016). Administratively, Nigeria consists of 36 states (including Lagos State) and a Federal Capital Territory (Figure 5:1).

As stated from the outset, the focus of the study was on Nigeria. However, it is impossible to study empirically the entire Nigeria due to resource and time constraints. Further, there was a need for the subject matter of the investigation to be studied in a greater depth to provide the required understanding without necessarily sacrificing broad understanding of the related issues. Case study offers an in-depth study of the phenomenon to generate greater understanding. Lagos Metropolis, situated in Lagos State, was purposively selected as the geographical location for the implementation of the empirical aspect of the study.

Many factors precipitate the choice of Lagos Metropolis as the case study. Lagos Metropolis offers diversity in terms of its socioeconomic profile, and demographic

profile. Lagos occupies a unique position in Nigeria and in the West Africa sub region, as the city with the highest rate of urbanisation in recent time. (Braithwaite and Onishi, 2007). It is listed as one of the three megacities in Africa, alongside Cairo and Kinshasa (United Nations, 2014; Oyefara and Alabi, 2016). With the present annual growth rate annual rate of 3.9 percent, United Nations (2014) projected a population of over 24 million in 2030. It also has the highest population density of 1,308 persons per square kilometre compared with 85 persons per square kilometre for the entire country (Osoba, 2012). Out of the national housing deficit of 18 million units, Lagos Metropolis has a shortage of 5 million (Alufolaj, 2013).

Apart from the issue of population and housing deficit, Lagos Metropolis was the capital of Nigeria until 1991; it remains the economic and financial capital of Nigeria with the largest concentration of industries, major seaports and financial institutions in the country (EFInA, 2010; Ede, 2014; NPC, 2015). It has always been the pace-setter in trade and economy, technology and social development since its colonisation in 1862 and accounts for over 30 percent of Nigeria's gross domestic product (Lawanson and Oduwaye, 2014; Ezema *et al.*, 2016). Culturally, Lagos Metropolis is a microcosm of Nigeria with the widest representation of all ethnic groups in Nigeria (Opejin and Pijawka, 2016).

Any improvement in housing access and homeownership in Lagos Metropolis will have a profound effect not only on the neighbouring states (Ngomba, 2010) but may present a solution to housing and homeownership in urban centres in Nigeria. The choice of Lagos Metropolis as a case study lies in generalisability in methodical context and can be replicated conceptually in other major cities in Nigeria. Lagos Metropolis is the largest city in Lagos State (LASG, 2012).

Due to varying socio-economic situations in various cities in Nigeria, the study is replicable only conceptually and methodically in other cities.

5.2.2 Profile of the Lagos Metropolis - The Study Area

Lagos Metropolis is situated in Lagos State. Lagos state is a coastal state in Nigeria's southwest geo-political zone. Lagos State is located between latitude 6° 35' and 6° 583' degrees north of the equator and between 3° 45' and 3° 75' east of Greenwich meridian. It shares boundaries with the Republic of Benin in the west, Ogun State in the north and east and on its southern borders lies the Atlantic Ocean (Figure 5:6). The state was created in 1967 from the Lagos Metropolis, Ikorodu, Epe and Badagry townships. In terms of land area, Lagos State has the smallest land area among the 36 states in Nigeria but has the highest population (NPC, 2010; LBS, 2013; Jeje, 2013). It has an area of 4,906.78 square kilometres including rivers, creeks and swamps which constitute about 22 percent (or 779.56 sq.km) of the total area (LBS, 2013). Administratively, it is divided into 20 LGAs of which 16 LGAs constitute the Lagos Metropolis.

Lagos Metropolis is a sprawling city situated in Lagos. It consists of the old colony of Lagos and the province of Ikeja. It was administered as British colony in 1862 before the creation of Nigeria as a political entity in 1914 (Aboutorabi, 1985). In 1967, the metropolis became a part of the newly created Lagos State. The most recent official population estimate from Lagos State Government Agency puts the population of Lagos Metropolis at over 16 million in 2012 (LBS, 2013), making it the largest conurbation in the Sub-Saharan Africa (Tables 5:1). Lagos Metropolis currently consists of 16 LGAs and witnessed rapid increase in population due to flourishing, and internal

and external trade over the years (Table 5:2 and Figure 5:2). It was Nigeria's capital since independence until 1991.

Table 5.1. Population and Communities in Lagos State

	Population 2006	Communities			Total
		Rural	Semi- Urban	Urban	
Lagos State	17,552.942	931	485	695	2,081
Lagos Metropolis	16,060,303	167	382	564	1113

Source: Adapted from LBS (2013) Lagos State www.lagosstate.gov.ng
Used with the permission of the Lagos State Bureau of Statistics

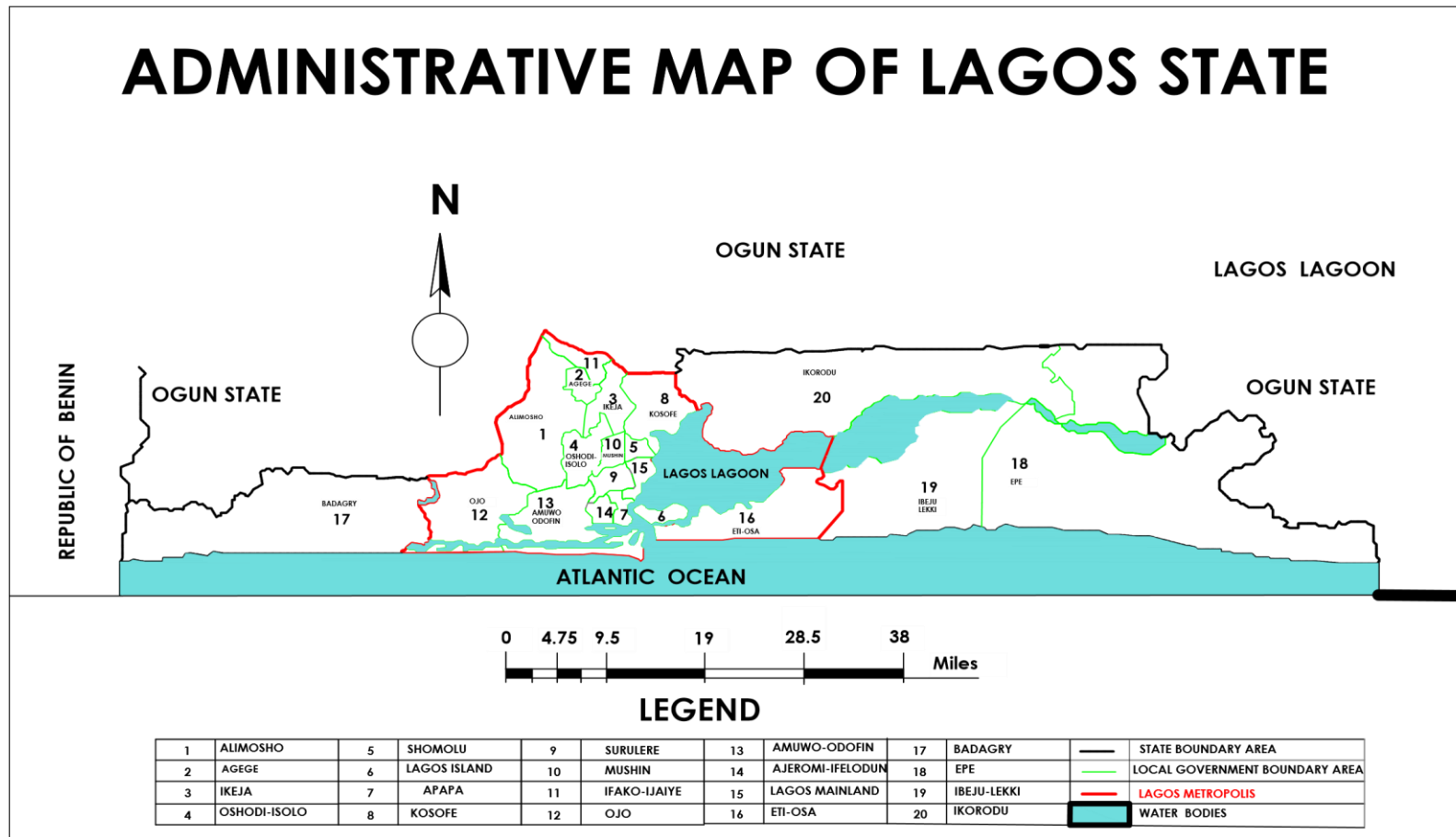


Figure 5.1. Map of Lagos State Highlighting Lagos Metropolis

Source: Used with the permission of the Office of the Surveyor-General, Lagos State

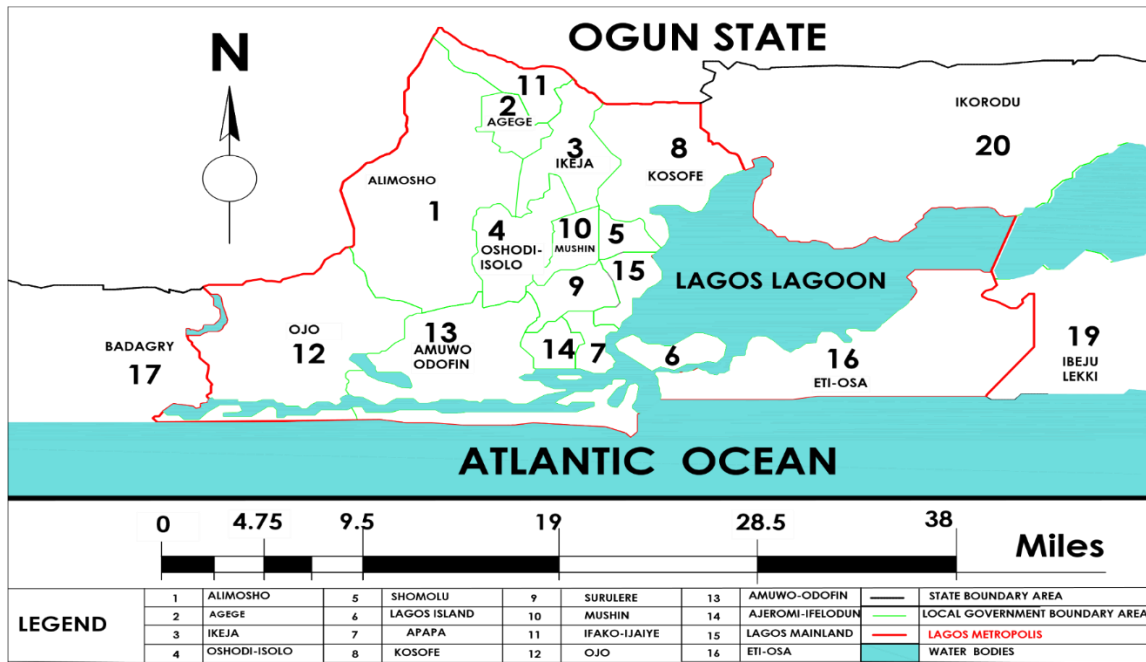


Figure 5.2. Map of Lagos Metropolis

Source: Used with the permission of the Office of the Surveyor-General, Lagos State

Table 5.2. Local Government Areas and Population in Lagos Metropolis

Local Government Areas (LGAs)	Population
1. Agege	1,033,064
2. Ajeromi-Ifelodun	1,435,295
3. Alimosho	2,047,026
4. Amuwo-Odofin	524,971
5. Apapa	522,384
6. Eti-Osa	983,515
7. Ifako-Ijaiye	744,323
8. Ikeja	648,720
9. Kosofe	934,614
10. Lagos Island	859,849
11. Lagos Mainland	629,469
12. Mushin	1,321,517
13. Ojo	941,523
14. Oshodi-Isolo	1,134,548
15. Shomolu	1,025,123
16. Surulere	1,274,362
Total	16,060,303

Source: LBS (2013) Lagos State www.lagosstate.gov.ng

Used with the permission of the Lagos State Bureau of Statistics

5.3 Research Process and Methodology

The research process structures the central aim of the research and how it will satisfy objectives as stated in the introduction chapter. The research methodology, as outlined in Figure 5. 4, indicates in bold lines the research process as used in the study while dotted lines represent research design and philosophy which guided the methodology. The research process starts with the initial proposal from which research questions were raised. The study relies on the extensive literature on housing combining themes and concepts to identify a suitable conceptual framework upon which the research methodology was crafted. The conceptual framework informed the research methodology, research paradigm and subsequently the research design (Bryman, 2015; DePoy and Gitlin, 2015; Rose *et al.*, 2015). The research methodology provides the structure, which illustrates the arrangement and interconnection of the major parts of the research. These include the sampling, measurements, and methods of assignment combining to answer the research objectives.

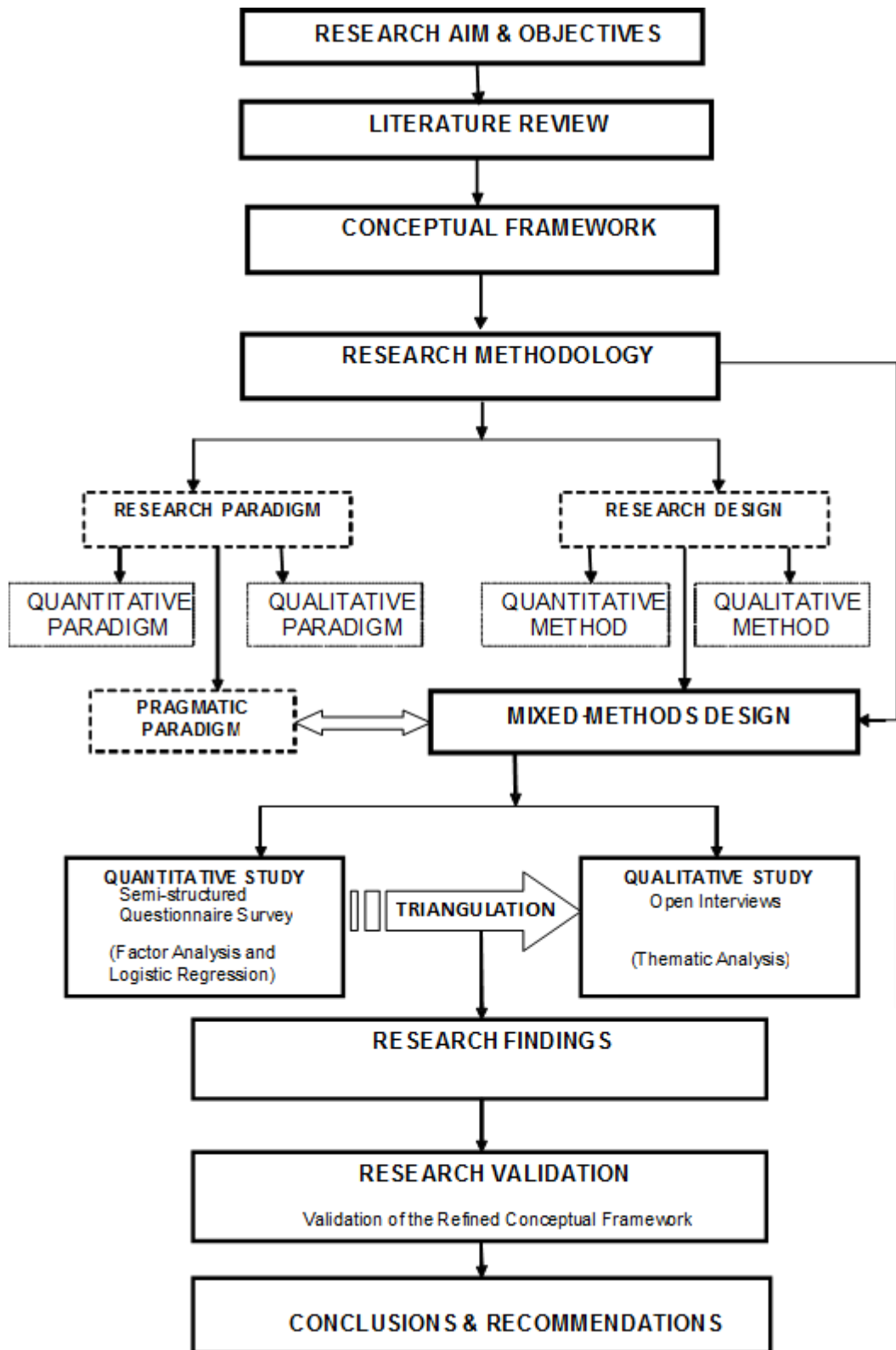


Figure 5.3. Research Process and Methodology Utilised in this Study

5.3.1 Research Paradigm

All researchers have different beliefs and ways of viewing and interacting within their surroundings. This interaction necessitates a need for a platform or some standards to guide actions and beliefs among researchers. These standards guide and influence how researches should be conducted, what constitutes valid knowledge, what is the right way to obtain that knowledge, and how it should be analysed. Such standards or principles can be referred to as a paradigm. Research paradigm guides the process of inquiry on how data about a phenomenon should be gathered, analysed and used in a study. The term 'paradigm' was first used by Kuhn (1970) and was applied in 21 different perspectives (Guba, 1990). Many scholars have since given various definitions of paradigm. According to Burrell and Morgan (1978), paradigm is an accepted model of scientific practice, while Johnson and Christensen (2004) say it is a perspective that is based on the set of shared assumptions, values, concepts and practices. Taylor, Kermode, and Roberts (2007), define paradigm as the comprehensive research outlook. Weaver and Olson (2006), describe it as an orderly set of beliefs and practices, which direct a given question on a particular field of knowledge and provide the viewpoints, guides and processes to be used in conducting the study. Converging on the definitions and opinions, research paradigm can be described simply as the research strategy and the philosophy guiding the study encapsulating ontology, epistemology and methodology (Guba, 1990; Denzin and Lincoln, 1998; Creswell, 2013). Ontology constructs reality, "how things really are" and "how things really work", epistemology defines what constitutes valid knowledge and methodology describes the tools in creating new knowledge (Guba, 1990; Guba and Lincoln, 1994; Denzin and Lincoln, 1998; Creswell, 2013).

From the explanations above, it is a common practice to explore the research paradigms before the choice of suitable methods for the research. In social sciences, three paradigms are commonly used, namely: the quantitative paradigm, qualitative paradigm and the pragmatic paradigm, a combination of positivist and interpretivist paradigms (Weaver and Olson, 2006; Pearce, 2012; Mertens, 2014). Table 5.3 summarises the three paradigms.

5.3.1.1 Quantitative Research Paradigm

Quantitative paradigm is informed by positivist and post-positivist philosophical stance, arising from philosophy identified as logical positivism. Logical positivism is based on rigid rules of logic and measurement, truth, absolute principles and prediction (Cole, 2006; Weaver and Olson, 2006). The positivist philosophy argues that there is one objective reality. Therefore, as a consequence, valid research is demonstrated only by the degree of proof that can be corresponded to the phenomena that study results stand for (Hope and Waterman, 2003).

Positivist paradigm correlates with the quantitative methodology in that both proceed from strict rules of logic and exact measurement, the truth, absolute principles and certain predictions (Harcourt and Andrew, 2005; Cole, 2006; Weaver and Olson, 2006). It argues on the basis of only one objective reality. Thus, research is valid only if it can be demonstrated by sufficient and substantial proof, which can correspond to the findings of a study or research (Hope and Waterman, 2003). But these unbendingly cold beliefs did not consider or accommodate the equally important social and human aspect of experience.

Table 5.3. Summary of the Research Paradigms

Paradigms	Ontology	Epistemology	Methodology	Study Sample	Result/ Reliability
Positivism/Post positivism	<ul style="list-style-type: none"> • One truth exists • There is objective reality 	<ul style="list-style-type: none"> • Realism • Focus on reliable and valid tools to undercover rules 	<ul style="list-style-type: none"> • Quantitative. • Measurable outcomes from questionnaire data 	<ul style="list-style-type: none"> • Clear and precise inclusion and exclusion data 	<ul style="list-style-type: none"> • Same result always
Interpretive/ Constructivist	<ul style="list-style-type: none"> • Reality is created constructed • Many truths and realities 	<ul style="list-style-type: none"> • Knowledge created by contextual understanding • Discover the underlying meaning of events and activities 	<ul style="list-style-type: none"> • Qualitative • In depth interview. • Observations • Narratives 	<ul style="list-style-type: none"> • Representatives who are able to provide expertise from different points of view. 	<ul style="list-style-type: none"> • Subjective
Pragmatic	<ul style="list-style-type: none"> • Supports both positivism and interpretive paradigms 	<ul style="list-style-type: none"> • Knowledge created by contextual understanding and using quantitative valid tools • Interventions, interactions and their effect in multiple contexts 	<ul style="list-style-type: none"> • Qualitative • Quantitative 	<ul style="list-style-type: none"> • Combines various methods of sampling 	<ul style="list-style-type: none"> • Subjective • Realistic

Source: Adapted from Guba (1994)

5.3.1.1.1 Post-positivism

The post-positivists challenge the positivists' notion of seeking "absolute truth" as inappropriate when studying behaviour and actions of people. The post-positivists claim that positivist values are too rigid and do not reflect true reality as absolute truth can never be found and that research evidence is not infallible or perfect. Researchers only attempt to look for and describe associations, as well as cause and effect relationships as research is an ongoing process, whereby findings form the basis for additional research.

5.3.1.2 Qualitative / Social Constructivist Paradigm

According to the social constructivist paradigm, people try to make sense of the world they live in. Through interaction with other people, they develop subjective understandings and meanings of their experience and they do this within a specific social, political, cultural and historical context. Social constructivists believe that there is not one reality but rather varied and multiple realities. Based on this philosophical stance, researchers are interested in trying to understand people, and experiences.

The qualitative and social constructivist paradigms share the same perspective about the existence of numerous truths and realities (Jeppesen, 2005). This paradigm addresses the person and his environment. It is also associated more with methodological approaches that gather the opinions, concerns and practice of research participants being interviewed or surveyed. Cole (2006) points to the

appropriateness of the qualitative study for researches that focus on the acquisition or knowledge of how people feel or think about something. This model is well suited for qualitative studies, allowing for interpretations. Researchers using this method prefer it to deciding or judging on the validity of surveyed or gathered findings and feelings (Jeppesen, 2005).

5.3.1.3 Pragmatic Paradigm

This paradigm focuses on people, perception and reflection of the environment to subjective understanding within a specific, social, political cultural and historical context. Pragmatists acknowledge different philosophical assumptions and uphold that each approach had its strengths and weaknesses, that neither quantitative-positivism and qualitative-interpretive paradigms is right or wrong and that methods typically used by each could even be mixed in the same study (Weaver and Olson, 2006; Pearce, 2012; Mertens, 2014). Pragmatic paradigm is generally accepted nowadays as being a valid approach to research (Pearce, 2012).

5.3.1.4 Choice of Research Paradigm

According to Guba (2004) the choice of appropriate research paradigm is dependent on the nature of the study and the research objectives (Table 5:3). Some studies require a combination of quantitative and qualitative techniques either to increase the reliability or explore further the phenomenon under study which creates a challenge for the paradigm definition (Mingers, 2001; Hall, 2012; Howe, 2012; Lee *et al.*, 2013).

Considering the nature of this study and the research technique necessary to achieve its objectives, the study needs a paradigm that supports a mixed-methods technique. Various studies have demonstrated that mixed-methods technique is acceptable and compatible with pragmatic paradigm (Feilzer, 2010; Hall, 2012). Pragmatic paradigm is concerned with solving practical problems rather than assumptions on the nature of knowledge (Feilzer, 2010; Hall, 2012). The study therefore, adopts pragmatic paradigm, combining quantitative technique with qualitative technique in a sequential mixed-methods approach (Mingers, 2001; Howe, 2012; Lee *et al.*, 2013).

5.3.2 Research Design

According to Saunders *et al.*, (2007), it is the nature of a research topic, its aims and objectives that determines its research design. This view is also shared by many researchers (Creswell, 2013; Bryman, 2015). Research design is a strategy or a plan seeking answers to research questions. Research design is a logical model of proof showing the essential way to establish relationships between variables under study. It deals with how the research will be conducted, the questions of why, when, how, what, where and the instruments to use and how to select the instrument. Research aim and objectives determine the suitable research strategy to be adopted. The study in its aim and objectives seeks to probe into challenges of homeownership among the middle-income households housing and investigate underlying causes.

In choosing appropriate techniques to meet the research aims and objectives (Creswell, 2013), consideration is given to the nature of the research, its aim and objectives. Mixed method design is considered appropriate for the research. Mixed-methods technique is used to provide greater confidence in the findings and enable a

greater cross-checking of results. It allows a more appropriate criterion for corroboration via the convergence of evidence with triangulation (Hudson, 2003). The research, sought to investigate the potential factors that could enhance middle-income homeownership, and requires real data measurement (Evans, 1996).

5.3.2.1 Mixed-methods Design

Creswell (2013) identifies three types of mixed-methods designs as: Convergent Mixed-methods Design, Explanatory Sequential Mixed-methods Design, and Advanced Mixed-methods Design. This study adopts a quantitative–qualitative sequential mixed-methods design in which quantitative results are further explained using qualitative data (Figure 5.5).

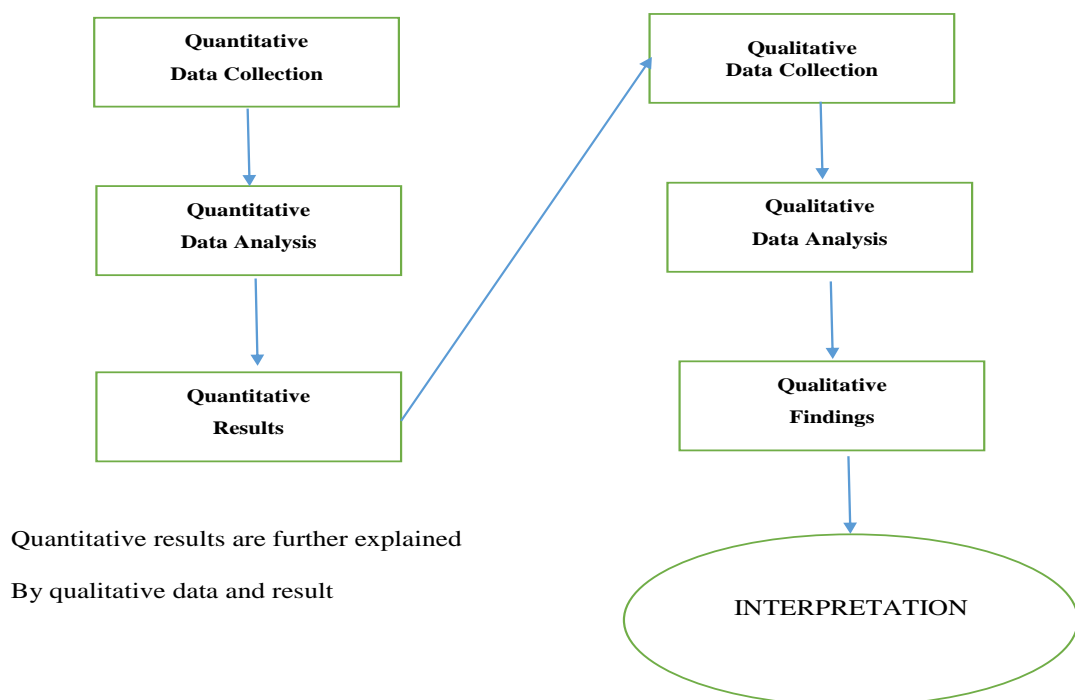


Figure 5.4. Explanatory Sequential Mixed-methods Design (Quantitative to Qualitative)

Source: Adapted from Creswell (2013); Mertens (2014).

This mixed-method design is considered as appropriate for the research strategy to determine the challenges facing homeownership and explore ways to enhance homeownership among the middle-income households in Nigeria. It combines the positivist-quantitative and the interpretive-qualitative approaches and enables statistical analysis of the gathered scientific data, while recognizing the complex psychosocial and emotional aspects and factors under study. Mixed-methods design is useful in reducing bias or errors from either quantitative or qualitative methods but combines the advantages of the quantitative and qualitative methods (Figure 5:5). It is acceptable under critical realism philosophy, as the use of interviews in qualitative studies maximizes information flow by making use of communicative and social skills (Sayer, 1992). Explanatory sequential mixed-methods design involves collecting and analysing both quantitative and qualitative data in successive stages within a study. The choice of which type of data should be given priority is dependent on the researcher. Creswell (2013) supports Ivankova (2006) that the sequence of data collection in qualitative or quantitative studies, stage of connection and integration and analysis, are dependent on the researchers' bias and experience.

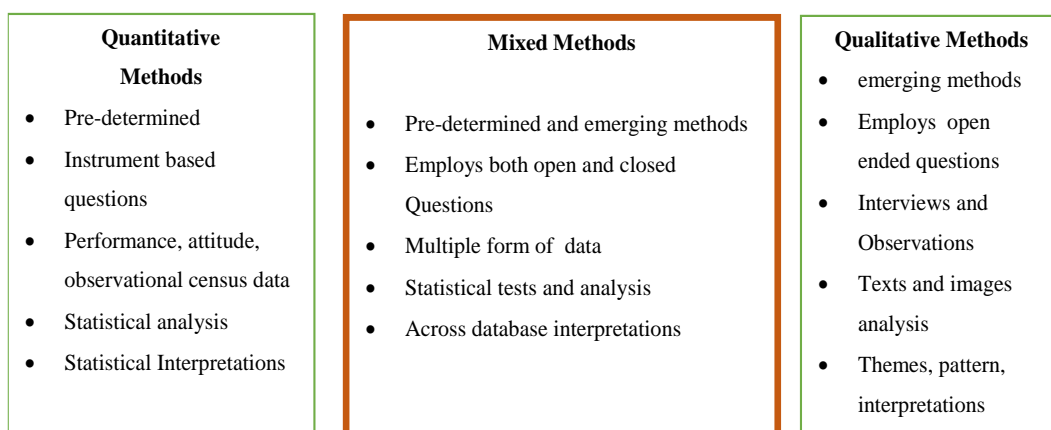


Figure 5.5. Comparative Advantages of Mixed-methods Design

Source: Adapted by the author from various sources. Sayer (1992); Creswell (2013); Ivankova (2006)

The choice to start with the quantitative study, is to find the extent to which the factors influence middle-income household homeownership. Saunders *et al.* (2007) maintain that quantitative study provides useful information about the subject from numbers and statistics formed from it. Concrete inferences and evaluations can be derived from these figures and statistics. Evans (1996) opines that quantitative research approach comparatively is more suitable to data measurement.

Quantitative study has the characteristics of quantifying the subject rather than qualifies it and forms inferences on the connection between the variables in the study (Punch, 2013). Quantitative studies have its limitations, it requires large sample size for efficient data analysis, examining probable cause and effect and demonstrate relationships between variables under study. Larger sample size is required for more statistically accurate the results. It is also impersonal in nature and does not consider the feelings or the words of the participants (Creswell, 2013). According to Creswell (2013), its main limitation is that it is researcher's driven and subjected to researcher's bias. However, most of these challenges associated with quantitative studies are taken care with large sample size, representative sampling, good and incisive questionnaires and good ethical considerations in dealing with the respondents.

5.3.2.1.1 Quantitative Study

Survey design generally operates by soliciting information from people in their natural setting through answering questions posed by researchers (Rea and Parker, 1997; Hammond, 2006; Field, 2009). It is descriptive and informs the activities of the sampling population but do not explain why the attitude or behaviour exists (Hakim, 1987). The information or data obtained from survey are analysed to describe and

generate numerical tendencies and causal relationships of phenomena under inquiry (Totten *et al.*, 1999). Surveys also make it possible to generalize the results to the research population while enabling comparisons between target groups (Burns, 2000). Due to the nature and size of this research population, survey is the most appropriate research tool for large population size (Rea and Parker, 1997).

The quantitative survey involved 500 selected respondents in the selected 10 Local Government Areas in Lagos Metropolis. The Local Government Areas were selected for socio-economic and cultural reasons. Respondents and Local Government Areas selections are discussed in Sampling Methods (Section 5.4).

5.3.2.1.2 Qualitative Study

Qualitative study is an open unstructured interview with stakeholders and experts in housing in Lagos. The stakeholders were given a free hand to discuss freely what they believe are barriers to homeownership among the middle-income households in Lagos. This approach allows the interviewees to freely express their beliefs based on their professional experience with multitude of middle-income households who approached them for professional advice on homeownership. In a real life study, results can be generalised based on the experiences of the interviewees selected (Scott, 2007). The qualitative study is holistic, delivering enormous information on the subject and yet accommodating shades of individual and professional differences. The study is deductive and the outcomes of the interviews will be analysed by aggregating words and statements into themes and sub-themes and presenting them in their varied states (Hudson, 2003).

As with qualitative surveys, information taken from qualitative study is open to biases as the results depend on the interpretation of the researcher (Creswell, 2013). This is taken care of by selecting high calibre and respectable professionals with over fifteen years of cognate experience in the housing industry and also by enlarging the numbers of interviewees to reduce the effect of biases. The qualitative study will give detailed information on the nature of the barriers based on the participants' experiences and in-depth understanding.

Qualitative study investigates subject in its natural setting to provide holistic profile, confirm or triangulate quantitative study delivering enormous information on the subject while accommodating shades of differences among the respondents. Data collected from surveys and interviews may not always be accurate as some participants are themselves biased or deliberately untruthful. Furthermore, it has very minimal control over variables and replication is far more difficult or even impossible. In view of this fact that data obtained may be biased, the study reduced this bias by involving many experts in housing in ranging from housing design to housing finance and community leader and civil organization involved in housing.

The housing experts, civic organisation and community leaders interact one-on-one with middle-income households in their quest for homeownership hence they understand a lot about on homeownership hurdles as they affect middle-income households. Interpretivism and phenomenology paradigms allow interviews with social actors given their exposure and experiences to provide rich insight into subject under study (Saunders *et al.*, 2007). The target respondents in this study are thus housing experts, community leaders and civic organisations

In order to enhance homeownership among middle-income households in Lagos, the study sought to identify the barriers to homeownership. The qualitative study therefore inquired from these social actors the barriers to homeownership from their perspective in dealing with multitude of middle-income households who sought their services and advices. They were in good position as they were witnesses to the challenges facing the middle-income households in quest for homeownership

The interviews main objective was to unearth the barriers to homeownership based on the experiences of the housing experts. An open-ended interview story telling approach is adopted to remove researcher bias and any other form of priori guesses about what are the barriers or homeownership factors, giving the interviewees latitude to explore a wide range of issues. The choice of open-ended interviews was to avoid any predetermined responses but interviewees were guided using suggested themes from the findings from the quantitative study. Story telling approach is well accepted in social sciences reconstructing their stories to convey their own perspective and providing rich information as the interviewees discusses freely in real world scenario (Rae 2000; Bailey and Tilley, 2002; Denning, 2005).

5.4 Sampling Methods

This section gives an overview of sampling methods and discusses the sampling method used in the study. The decisions surrounding sampling methods are of considerable importance in any research, as they will have a direct impact on the quality of data, and ultimately the credibility of any conclusions.

Due to time and resource constraints, it is not possible to cover the entire population of Lagos Metropolis. It is therefore necessary to take samples from the research population and inference is made to the entire population. The study research population consists of low and middle-income earners (quantitative study), housing experts and community leaders (qualitative study) in Lagos Metropolis.

Literature sources classify sampling into two main categories, probability and non-probability sampling methods (Denscombe, 2005; Bryman, 2015). A general overview of the sampling methods is given below to explain merits and demerits of the various sampling types and justify the choices of sampling methods used in this study (Figure 5:7).

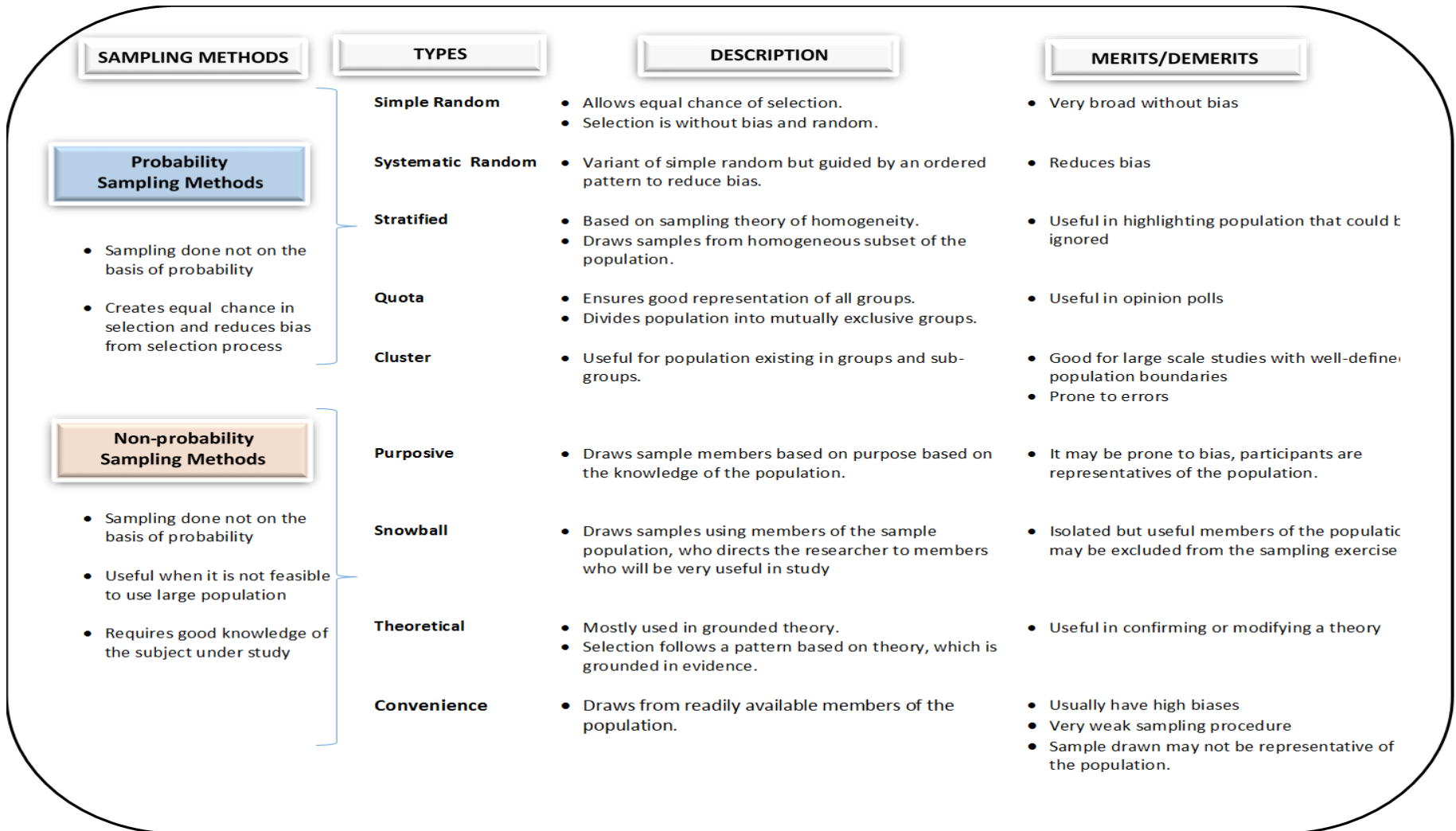


Figure 5.6. An Overview of Sampling Methods and Types

Sources: Compiled by the author from various sources: Teddlie and Yu (2007); Rubin and Babbie (2009); Abdulai (2010); Bryman (2015).

5.4.1 Sampling Procedures Used in the Study

Having discussed broadly sampling methods, the next section discusses sampling methods used in the quantitative and qualitative studies (Figure 5:8). The choices of sampling methods used are made to improve the reliability and quality of the research.

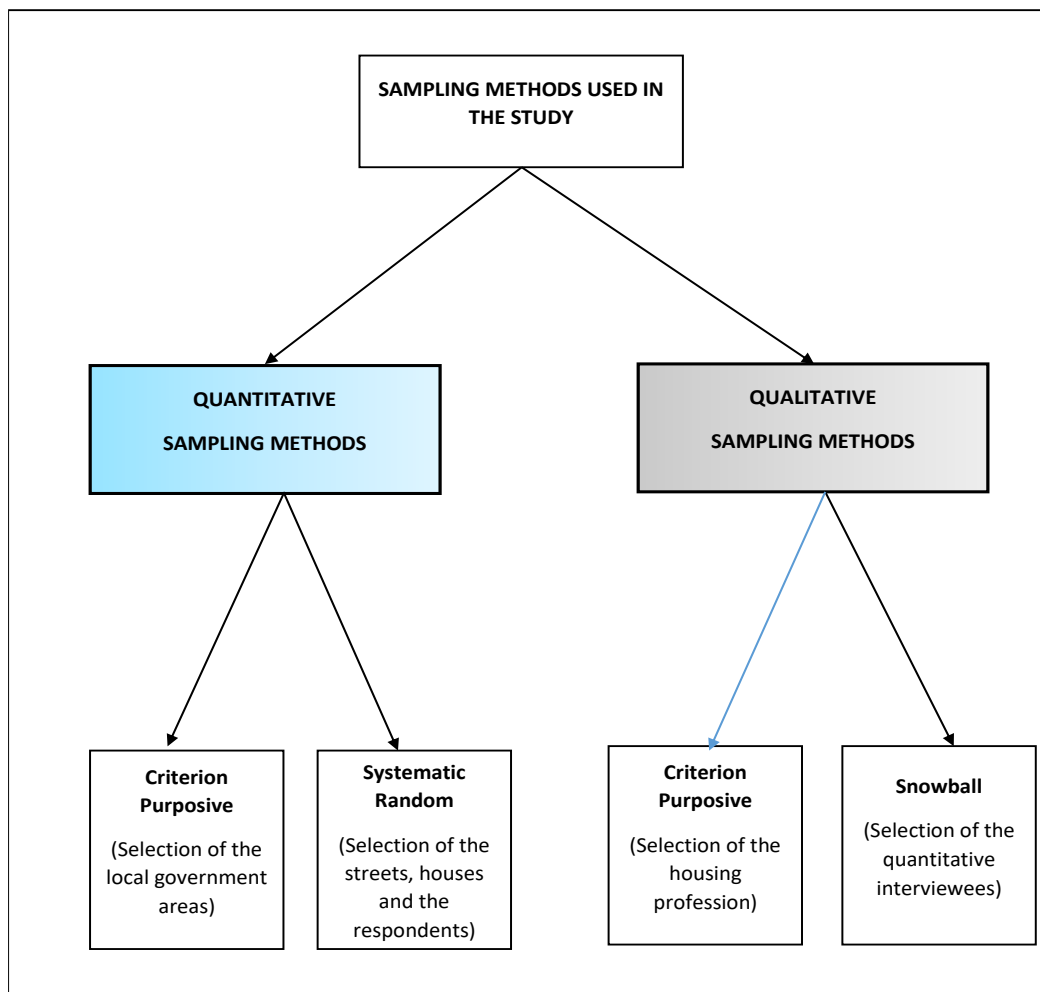


Figure 5.7. Sampling Methods Used in the Study by the Author

5.4.1.1 Quantitative Sampling Methods

Obtaining data for the quantitative study from the research population requires an appropriate selection procedure given the large area and the population. A two tier sampling approach was adopted for the quantitative study; the first tier was the selection of Local Government Areas in Lagos Metropolis, while the second tier was the selection of respondents for the survey. This method is described as 'combination purposive' sampling as it mixes purposeful sampling with probability sampling (Dunn, 2011).

5.4.1.1.1 First tier selection - Selection of the Local Government Areas

Ritchie and Lewis (2003) suggest that samples should be as diverse as possible to optimize the chances of identifying the full range of factors or features that are associated with the research subject. In selecting the local governments for study within the metropolis, purposive non-probability selection was used. Purposive sampling is therefore, considered an appropriate method of primary data collection process for this research as the subjects are selected based on specific experiences as urban dwellers living in poor housing conditions. Diverse socio-economic parameters, such as capital of the state, high population of artisans, and concentration of low and middle-income households, commercial centres, and large markets were used to optimize the chances of identifying the full range of features that are associated with low and middle-income households. The selection is based on the socio-economic characteristics, cultural and historical importance of the local government areas. The researcher's bias usually associated with this sampling (Abdulai, 2010) is minimal as the selection is justified with fact and figures of the local governments. 10 Local Government Areas (LGAs) namely: 1. Alimosho, 2. Lagos Island, 3. Shomolu, 4. Ikeja, 5.

Oshodi-Isolo, 6. Mushin, 7. Apapa, 8. Kosofe, 9. Agege and 10. Surulere were selected using purposive non-probability sampling method. The reasons or criteria for the selection are given in Table 5:4.

Table 5.4. Criteria for the Selection of the 10 Local Government Areas in Lagos

	Local Government Areas	Population (LBS, 2013)	Reason for the Selection
1.	Alimosho	2,047,026	The largest in population and consists of low and middle-income earners
2.	Lagos Island	859,849	The financial capital of Nigeria and the cradle of Lagos with highest population density in Lagos.
3.	Shomolu	1,025,123	It has high concentration of low-income earners and pockets of middle-income earners in Gbagada Phase I and II, Pedro and Fola Agoro Areas
4.	Ikeja	648,720	The capital of Lagos State. It represents cultural diversity and high percentage of working families
5.	Oshodi-Isolo	1,134,548	It has a high concentration of low and middle-income earners
6.	Mushin	1,321,517	It has high concentration of low and middle-income earners
7.	Apapa	522,384	It has high concentration of middle-income earners
8.	Kosofe	934,614	It has new towns consisting of Magodo and Isheri Housing Schemes for middle-income earners
9.	Agege	1,033,064	An old town with mix low and middle-income earners
10.	Surulere	1,274,362	It has high concentration of low and middle-income earners and the oldest public housing scheme in Nigeria

Source: Adapted from LBS (2013)

1. Alimosho

Alimosho has the largest population in the state and the largest number of communities in the metropolis majority of which are semi-urban communities. Of the 222 communities, only 29 are urban communities, 22 are rural while 171 are semi urban communities.

2. Lagos Island

Lagos Island was the old Lagos colony and was the capital of Nigeria until 1991. Lagos is the commercial nerve centre of the nation and it is home to 859,849 residents in 2012 mostly low and middle-income earners.

3. Shomolu

Shomolu Local Government Area is predominantly low-income earners settlement with 42 communities, 18 semi-urban and 24 urban communities. It is situated along the trade route with the hinterland. Petty traders and artisans from Ijebu province settled there some years ago. This explains the high concentration of low-income earners. The researcher's knowledge of the area assisted in selecting locations where there are large populations of tradesmen and artisans such as Bariga, Orile Shomolu and Fadeyi areas of Shomolu.

4. Ikeja

Ikeja is the capital of Lagos State and has a population of 648,720 (LBS, 2013). Ikeja was the old provincial colony where personal income tax was first introduced in Nigeria in 1927. Following the introduction of income tax, the colonial administration appointed

District Officers to cover Ikorodu, Epe and some isolated villages outside Lagos colony (Adegoke, 2010). It was said that the word Ikeja was coined from “*Ikorodu and Epe Joint Administration*” for ease of administration when referring to districts outside Lagos colony. The present Ikeja local government area does not cover Ikorodu and Epe areas but consists of 38 urban and three semi-urban communities (LBS, 2013). The urban communities include Government Residence Area, Alausa, and Maryland. Ikeja has many public and private schools. It also has Lagos State University Teaching Hospital and a General Hospital. It has local and international airports. Nigeria’s first international airport, Murtala Mohammed Airport is located in Ikeja Local Government Area.

5. Oshodi-Isolo

Oshodi-Isolo Local Government Area developed around two major towns, Isolo and Oshodi in Lagos. Isolo town benefited from the first state government low cost housing scheme. It has a population of and an area of with 27 communities of which only four are rural communities.

6. Mushin

Mushin Local Government Area is also situated along the trade route with the Egbado and Egba people of Ogun State. Mushin Local Government Area developed around the Mushin Township. The name ‘Mushin’ is derived from a Yoruba dialect meaning market. It has 31 urban communities and 63 rural communities, the highest number of rural communities in Lagos Metropolis.

7. Apapa

Apapa is located to the west of Lagos Island. It is a major port of the city of Lagos. Apapa has a population of 522,384 and 38.5 square kilometres of land of which 13 square kilometres in water bodies (LBS, 2013). Apapa has 32 communities, 15 urban communities including Apapa GRA, a high-income residential area, 16 semi-urban and only one rural community (LBS, 2013).

8. Kosofe

Kosofe Local Government Area was created from Shomolu and Ikeja Local Government Areas. It has 63 communities, 15 rural, 28 semi-urban and 20 urban communities including Isheri and Magodo Housing Schemes for middle and high income groups.

9. Agege

Agege Local Government Area has the highest number of urban communities in the state with 75 urban communities and only three semi-urban communities. It is home to Lagos State Property and Development Corporation (LSDPC) Ogba Housing Schemes

10. Surulere

Surulere local government area has a rich mix of various income groups. Residents displaced from Lagos Island during the first public intervention in housing in Nigeria were relocated to Surulere in 1952 (Ademiluyi, 2010). It has 15 semi-urban communities and 51 urban communities (LBS, 2013).



Figure 5.8. Map of Lagos Metropolis Highlighting the Selected 10 Local Government Areas (not to scale)

Source: Used with the permission of the Office of the Surveyor-General, Lagos State

5.4.1.1.2 Second tier - Selection of the Respondents

The decisions surrounding sampling methods and sample size are of considerable importance in any research as they have a direct impact on the quality of data and ultimately the credibility of any conclusions. Considerations in the decision making process often relate back to the original research question (Black, 2002; Dunn, 2011). Diversity is also applied in the selection of respondents using a systematic random sampling method from every third parallel street in areas populated with low and middle-income earners within the Local Government Area. This is to provide a consistent and systemic selection of participants and reduction of bias. Within the chosen street, every third house was used to provide a systemic selection. The respondents included males and females with diverse range of socio-economic characteristics with the intent of capturing the factors influencing homeownership. Having selected the sampling methods and areas, the issue of sample size becomes necessary to optimise resources for the study.

Sample Size

It is naturally neither practical nor feasible to study the whole population in any study, hence the need to select participants for the study. Participants selected must therefore adequately represent the population under study, from which true inferences about the population can be made from the results obtained. These selected participants constituted the sample size of this study.

Sample size is not only a means to an end in obtaining accurate results; it is an important part of planning research, which will shape the eventual study design and

data collection processes. It is also pivotal issue for ethical reasons. (Lenth, 2001). It is unethical to conduct research that is knowingly either overpowered or underpowered. A study using more participants than necessary is a waste of resources and the time and effort of participants. A good study should balance resources and the researcher needs to ascertain how many responses will give sufficient precision at a reasonable cost. The determination of appropriate sample size for a study does not follow any dogmatic method, it depends the level of accuracy desired for a given budget (Abdulai, 2010).

Calculating an appropriate sample size is not only to be considered a means to an end in obtaining accurate results. It is an important part of research strategy, which will shape the eventual study design and data collection processes (Martinez *et al.*, 2014). Lenth (2001) opines that a representative sample size is also a good way of testing the validity of the study, confirming the research questions and clarifying the research to be undertaken and the potential outcomes.

Arriving at appropriate sample size for a study depends on acceptable level of significance, standard deviation in the population under study, required power of the study, expected effect size and underlying event rate (Khadam and Bhalerao, 2010; Martinez *et al.*, 2014; Pye *et al.*, 2016). The study used a point calculation formula, which captured the necessary components to determine a good sample for the study. The aim of the calculation is to determine an adequate sample size to estimate the population prevalence with a good precision.

Using a point estimate formulae,

$$n = \frac{N * ((Z\alpha)^2 * p * q + d^2)}{(d^2 * N) + ((Z\alpha)^2 * p * q)}$$

Where

n = required sample size

Z α = Z-statistic for 95percent level of confidence = 1.96 (standard value)

p = expected proportion or prevalence = 0.60 (60% tenants from the pilot study)

d = Degree of precision (margin of error) at 5%

N = Population size (N=5,159,012) is the target population of people between 20-60 years (LBS, 2013)

Based on pilot study,

$$n = \frac{5,159,012 * [(1.96)^2 * 0.60 * 0.40 + 0.052]}{(0.052 * 5,159,012) + [(1.96)^2 * 0.60 * 0.40]}$$

n = 370 (approx.)

Thus, having arrived at a sample size n=370 by calculation, the sample size was increased to n=500 to account for possible incomplete responses within the sample population.

5.4.1.2 Qualitative Survey Sampling Selection

The survey adopted a combination of criterion purposive sampling and snowball sampling selection methods. Firstly, the practicing professionals in housing related fields and interested organizations in housing delivery in Lagos were purposively selected. Criterion purposive sampling method as defined by Patton (2002) involves selecting experts or professionals meeting some criterion of interest. The study identified very relevant professions that could contribute meaningfully to the study. Within the selected professions, snowball sampling was used to identify experts with cognate experience in housing and homeownership in Lagos. Rubin and Babbie (2009), state that snowball sampling is beneficial when the sample population has unique characteristics. Using snowball sampling, prominent and experienced housing professionals were selected using referrals. Professional directories in Lagos contained names and addresses of professional but did not give details of experience in housing. The process requires identifying members of the professions involved in housing then lead(s) the researcher onto known member(s) of the population, who also subsequently provide such leads to the researcher. Initial professional members were contacted from their respective professional directories, these initial professionals suggested few proven professionals in their professions from which the participants were invited to participate in the study.

In essence, research participants for the qualitative survey were selected based on the major themes as relevant to the professional experience. Selecting number large number of interviewees from various professional housing experts in Lagos will reduce professional biases and will increase validity of claim. Over thirty experts were contacted, only twenty-one (21) interviewees agreed as some declined due to other

engagements. The twenty-one (21) interviewees consisted of eighteen (18) housing professionals and three (3) community leaders, (the local chiefs). The housing professionals include Architects (n=3), Building Surveyors (n=3), Credit officers (n=3) Estate Surveyors (n=3), Land Surveyors (n=3) and Urban and Regional Planners (n=3). These selected professionals had over 10 years cognate experience and high regular basis. The presumption was that they were very much abreast with housing and homeownership issues and are comparatively better placed to provide the requisite information for the research. Using criterion and snowball sampling procedure as described earlier, the following were selected for the interview (Table 5:5).

Table 5.5. List of Interviewees and Codes

	HOUSING PROFESSIONALS	CODES
1.	Mortgage Banker	FIN.01-1
2.	Financial Consultant	FIN.02-2
3.	Real Estate Investor	FIN.03-3
4.	Land Surveyor	LS.01-4
5.	Land Surveyor	LS.02-5
6.	Land Administrator	LS.03-6
7.	Estate Surveyor	ES.01-7
8.	Estate Surveyor	ES.02-8
9.	Estate Surveyor	ES.03-9
10.	Town Planner	TP.01-10
11.	Town Planner	TP.02-11
12.	Town Planner	TP.03-12
13.	Architect	ARC.01-13
14.	Architect	ARC.02-14
15.	Architect	ARC.03-15
16.	Builder	BLD.01-16
17.	Builder	BLD.02-17
18.	Builder	BLD.03-18
19.	Community Leader	CL.01-19
20.	Community Leader	CL.02-20
21.	Community Leader	CL.03-21

Having explained the sampling methods used in the study, the next section explains conduct of the quantitative study starting with the research variables, questionnaire design and the pilot study.

5.5 Quantitative Study

As stated in the research design, the study adopts a quantitative-qualitative sequential mixed-methods design (section 5.2.2.1). The quantitative study uses a semi-structure face-to-face interview to unearth the “*real world challenges*” facing homeownership in Nigeria using empirical methods (Creswell, 1994). Having discussed the sampling methods used, this section 5.5 discusses the research variables, upon which the questionnaire was designed, the pilot study, data collection and analysis

5.5.1 Research Variables

A variable is a measurable characteristic that has a quantity or quality that varies (Denscombe, 2005; Jackson, 2015; Rose *et al.*, 2015). The study thus need to select the appropriate variables, which determine homeownership in Nigeria. Selection of the research variables for the analysis is not based on intuition or a priori judgement but rather on studies on homeownership in other similar cities (Li, 1997; Asiedu, 1999; Arimah, 2007; Tan, 2008; Halid and Akinnitire, 2013; Nwuba *et al.*, 2015).

Several socio-economic variables were identified in the literature review as relevant in homeownership determination. Moore (1991) use tenure, income, age, marital status, and location as homeownership determinants, Asiedu (1999) opines that income,

household characteristics, level of housing shortage and mobility are the homeownership factors, while, Nwuba *et al.*, (2015) study used income, land cost, construction period, cost inflation, savings, education, rent and building cost. Converging on the various contributions from the literature on variables selection and the importance of selecting appropriate variables (Happ *et al.*, 2006), the study adopted socio-economic and institutional variables as factors influencing homeownership. The socio-economic variables are gender, age, education, current residential status, level of satisfaction with accommodation, employment status, education, household size, household income, and rent) and institutional variables (land, documentation, mortgage, building permit, building materials, building type, building design, infrastructure, labour, location, house price and deposit). These variables are classified into dependent and independent variables.

5.5.1.1 Dependent Variables

There are many types of housing tenure but can be grouped into two main groups: renters and homeowners (Ruonavaara, 1993). In line with the aim of the study, which is to enhance homeownership, the study, therefore, is primarily concerned with the renters and the homeowners. Tenure of the respondents (renter and homeowners) is used as the dependent variable in the study.

5.5.1.2 Independent Variables

Literature revealed that homeownership is influenced by socio-economic and institutional factors. Socio-economic variables used in the quantitative study were

derived from the socio-economic factors identified in the literature review. These variables are gender, age, rent, household size, accommodation status, satisfaction with accommodation. Others include level of education, and income. These socio-economic variables were used both in the descriptive and inferential analyses in the study.

Likewise, the institutional were derived from the institutional factors which include: access to land, access to mortgage, building permit, and documentation, building materials, labour, and infrastructure. Others are building type, location, suitability, house price, and deposit.

5.5.1.3 Description of the Variables

The variables were measured using relevant tools. The socio-economic variables are measured using nominal measurements while the institutional variables were measured using the Likert scale as strongly disagree, disagree, no barrier, agree and strongly agree as shown in the Table 5.7.

5.5.1.3.1 Income

The official minimum wage in Nigeria is N18, 000 (\$59.01 US dollars) per month using official exchange rate of N305/US dollar (CBN, 2016). The Nigeria Labour Congress and many civil organisations has repeatedly clamoured for the increase in national minimum wage in view of rising inflation and cost of living in Nigeria (Falola *et al.*, 2013; Nwude, 2013; Anake *et al.*, 2014; Lawanson and Oduwaye, 2014). The National housing policy defined low-income earners as employees and self-employed persons whose

annual income as at the year 2003 is less than N100,000 per annum (Adedeji, 2008; Olotuah and Abiodun, 2012). National Housing Fund has not updated this definition since 2003 in spite of present realities. It is far below the current minimum wage of N216, 000 per annum (N18, 000 per month). While low-income earners' definition is pending redefinition in official circles in Nigeria, it is equally difficult to define the middle-income earners. Recent sources categorized middle-income earners in Nigeria as persons (employees and self-employed) whose monthly income is between N60, 000 and N180, 000 (Robertson *et al.*, 2011; Roberts, 2014). The study used this definition of middle-income earners to define low-income earners as employees or self-employed earning below N60, 000.

In view of the importance of income in homeownership, the study gave a brief background. This background being necessary as income is the next most important factor affecting homeownership apart from motivation and intention (Bramley, 1992). It plays an important role in the rise and fall of homeownership rate (Moore, 1991).

5.5.1.3.2 Gender

Literature sources argue that gender may contribute to homeownership (Section 3.4.1.4). However, some studies in Nigeria claim gender is a homeownership factor in developing countries (Arimah, 2007; Halid and Akinnitire, 2013; Nwuba *et al.*, 2015). This may be associated with the cultural and practices on land and inheritance rights as regards women in Nigeria.

This study, intends to verify the contribution of gender to homeownership among middle-income earners. Gender, a categorical variable is classified into male and female.

5.5.1.3.3 Age Range

Various studies suggest that age correlates with homeownership (Acolin, *et al.* 2016; Xhignesse, *et al.*, 2014). In using age as factor, the study intends to observe if age contributes to homeownership among the middle-income earners in Nigeria. The study used productive ages of workers in the public sector. In Nigeria public sector of the economy, the official retirement age is 60, though workers in tertiary institutions and judiciary retirement age are 70 years while the private sector retirement age varies between 60 and 70years. The age range in years is categorised in intervals with 20-29 years (1), 30-39 years (2), 40- 49years (3) and 50 -59 years (4) and Above 60 years (5).

5.5.1.3.4 Household Size

Various studies in homeownership agree that household size has been found to contribute to homeownership especially with large dependants (Angel, 2000; Elsinga and Hoekstra, 2005). Arimah (1997) concludes that families with large dependants have reduced possibility to homeownership in Nigeria. However, the studies did not focus on the income group (Section 3.4.1.6).

This study, using household size as a factor intends to understand the contribution of household size to homeownership among middle-income earners. The size of the

household is graded in ordinal measurement from 1 to 5. Family with household size of 1-2 people is coded 1 while family with over 8 people is coded 5

5.5.1.3.5 Education

Education has been argued to contribute to homeownership. Carasso *et al.*, (2005) state that education provides the link between skills and better economic condition required for homeownership (Section 3.4.1.5).

The study intends to understand the contribution of education to homeownership among middle-income earners in Nigeria. Highest educational qualification of the respondent is graded on scale 1 to 5, 1 represents respondent with no formal education while 5 represents respondents with post-graduate education to measure education among the respondents.

5.5.1.3.6 Rent

Rental expenditure correlates significantly with income and savings (Boamah, 2010; Nwuba *et al.*, 2015). Households pursue homeownership after paying rent and now-housing expenditures. High rent with corresponding low-income delays homeownership as the household tends to stay in the rental accommodation. Rent, therefore, contributes significantly to homeownership. However, the studies did not look into the effect of rent among middle-income earners in Nigeria.

The study intends to understand the contribution of rent on homeownership among middle-income earners in Nigeria. Rent was categorised into five groups: Under N10,

000, (1), N10, 000 - N24, 999 (2), N25, 000 - N39, 999 (3), N40, 000 - N54, 999 (4), above N55, 000 (5).

5.5.1.3.7 Savings

Scholars agreed on the difficulty in accessing mortgage in Nigeria (Nubi, 2002, 2008; Peterside, 2005; Akeju, 2007; EFINA, 2010). The situation in Lagos is not different. It has made savings imperative for prospective homeowners in Lagos. Ogu and Ogbuozobe (2001) note that self-build continues to thrive in Lagos as people build incrementally from savings. EFINA (2010) states that personal income and savings finance over 60 percent of new houses each year in Nigeria. Studies linked savings with income and homeownership since income is consumption and savings (Sherraden, 1991; Ogu and Ogbuozobe, 2001; Olayiwola *et al.*, 2005).

Home savings is a contributory factor to homeownership as it helps in down payment either for land or for a home. Traditional 'Owe' and 'Esusu' are age group contributions in homeownership (Nubi, 2000). Owe is a labour assistance rendered to an age group, while Esusu is a financial contribution among friends and age group societies. *Owe* and *Esusu* are being replaced in the urban cities with cooperative and thrift societies. Under the 1991 National Housing Policy, National Housing Fund (NHF) was created to give a mortgage to the public. This study, intends to understand the contributions of savings to homeownership among middle-income earners.

5.5.1.3.8 Current Accommodation Types

The respondents' accommodation types were categorized into five accommodation types and were used for the analyses. They are: i. single room and room-and-parlour tenement accommodation, ii. Studio flat, iii. One-bedroom flat, iv. Two-bedroom flat and v. Three-bedroom flat or more accommodation.

a. Single room and room-and-Parlour Tenement Accommodation

The term tenement was originally used to describe any rented accommodation. A tenement is a substandard multi-family dwelling in the cities, usually occupied by the poor and low-income earners. It is the most prevalent housing type in Nigeria (Ndubueze, 2010). They are of two types covering those living in single rooms and those living in rooms and parlour in tenement housing with shared sanitary conveniences, long corridor with their families. Tenement housing can be bungalows, or storey buildings with an average of eight rooms per floor, and a central corridor that leads into the common kitchen, toilets and baths.

b. One, two, and three-bedroom flats or dwellings

Unlike the tenement housing, flats or other dwellings are units of housing each with its kitchen, toilets or baths. It shows that the choice of the size of a home depends on upon the affordability, and income is a big constraint in choice of house type.

This study, intends to understand the contribution of current accommodation status to homeownership among middle-income earners.

5.5.1.3.9 Satisfaction with Current Residence

Satisfaction with current accommodation was to measure the level of satisfaction with current accommodation and was classified into very satisfied, satisfied and not satisfied.

Apart from rent and income and rent, respondents desire to live in relative comfort. People seek improved quality of living as the level of satisfaction with current accommodation is considered a factor affecting the residential mobility or desire to acquire a home (Clark *et al.*, 2006; Woo and Morrow-Jones, 2011).

5.5.1.3.10 Employment Status

Employment is categorized into three namely; unemployed and occasional employment, retired and full employment. Unemployed and occasional employment is used to describe those who earn irregular income, part-time and casual employment. Full employment consists of the employer of labour, self-employed and employee respondents. Employer is defined as someone, who buys the labour of others and assume some degree of authority and control over them; the self-employed workers, does not sell labour to an employer; and the employees who sell their labour to employers and thus place themselves under the authority of their employer (Pevalin and Rose, 2001). The study did not consider the specific source of income but concerned with the flow of income. Under the employment status of the respondents, unemployed and occasional employment are categorised as 1, retired as 2 and full employment as 3.

5.5.1.3.11 Land

Land demographics and topography plays an important role in homeownership. Research referring to housing located in a rural area is essential to stop the differentiation between urban property and rural property. The word in its normal sense comes to be regarded as property, rustic or urban property. It is derived from the idea of permanence that is the word property. In a material sense, it is no more than a defined surface forming a unit in legal transactions and being always in the same place and responding to geographical situations. In this image of itself horizontality of the concept rustic farm, one need to add verticality, which involves a volume that penetrates the surface and protruding from it and that allows to speak of urban housing. The lands, within or outside the area and plans the expansion of populations, where its proximity to these, to railway stations, roads, bridges, and beaches have a value higher sales in a double to third normally applicable in the real estate market to its same quality.

5.5.1.3.12 Documentation

The legal issues arising from the allocation of real estate and their use have been at the centre of social life. Of great significance for the emergence of rules, differentiating between movable and immovable property was the implementation of trades Mortgage. The relationship between the status of property rustic and the property city remained cut in special legislation and in practical life. The registry serves to register and publicize the ownership of real estate and rights that fall on them. In the registry documents relating to the procurement of goods, enrol property, real rights that fall on them such as mortgage or easements and judicial or administrative decisions that

may affect them as embargoes. Although, with some exceptions such as mortgage deeds, it is not required to enrol in the Registration of real estate, it is highly advisable to use the security offered by who use it, because, once registered, the rights are under the protection of the courts and it is regarded as true only what the registry.

5.5.1.3.13 Building Permit

Difficulty to obtain a building permit imposes great constraint in homeownership. The process is long and sometimes cumbersome, plus it can be frustrating to the paperwork involved. It is common thing to hear delays in the renovations because the inspection was not or that the inspector could not go. The rules are designed to protect the ultimate goal inhabitant of the property. Quick preparing and methodology can minimize improvement costs significantly. Postpones regularly happen in the endorsement process which interpret into expanded lodging costs. A particular arrangement must be set up for the proposed extension range preceding application for addition. Sometimes a subdivision map or some other privilege procedure is connected with extension procedures, it would happen simultaneously to assist the procedure.

5.5.1.3.14 Location

Choice of location is mostly linked with affordability and monthly income of the respondents. Therefore, disparities in responses were observed in responses of the low and middle-income respondents. Clark *et al.*, (2006) and Woo and Morrow-Jones (2011) confirm the importance of location in residential mobility citing that sometimes building design can be compromised for a better location.

Location is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.1.3.15 Building Materials

There are different techniques for working raw land, and most of them are ancient techniques that have remained from antiquity to the present day. The building materials are often strongly related to local customs, the weather of the location and characteristics of available land. Present day construction in cities demands new building materials, which are mostly imported into Nigeria (Olotuah, 2005). The availability and quality of building materials is directly related to cost. Kabir (2004) notes that increase in cost of building materials leads to corresponding increase in the cost of homes.

Quality and availability of building materials is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.1.3.16 Labour

Availability of the labour plays an important role in determining the homeownership (Section 3.4.2.11.). The cost and skill of the labour and their availability in a particular area may increase the choice of homeownership (Obi and Ubani, 2014).

Availability of skilled labour is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.1.3.17 Mortgage

Development expenses can be a noteworthy obstacle to the capacity of a group to enlarge its lodging stock, and impact rents and deal costs when new units are set on the market. Money related limitations influence the choices of shoppers and engineers alike. Almost all homebuyers must acquire an advance to buy property, and advance variables, for example, financing costs moreover, protection costs assume an essential part in the choices of homebuyers. Mortgage holders likewise offer thought to the underlying expenses of changes taking after the buy of a home. These expenses could be identified with making essential repairs or customizing a home to meet singular tastes. While the country does not control these expenses specifically, for example, code authorization, are identified with the upkeep of the lodging stock. Contract rates have a solid impact over the moderateness of lodging. The accessibility of financing influences a man's capacity to buy or make changes on a home. Increments in financing costs diminish the quantity of persons ready to manage the cost of a home buy. Diminishes in loan costs result in more potential homeowners brought into the business sector.

Access to mortgage is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.1.3.18 House Price

Opportunity cost is the essence of homeownership, as other costs and expenditures may affect homeownership such as household size, rent and other family commitments (Thalman, 2003; Nwuba *et al.*, 2015). The advantages of acquiring a subsidized housing are economic as they have limited sale price, and there are other facilities for purchase. Possibility of obtaining grants, grant or subrogation of a qualified loan as well as the subsidy of interest on the loan or bonus tariffs and fees notaries and registrars in addition to certain tax exemptions.

House price factor is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.1.3.19 Home Deposit

Inability to pay deposit has been identified as challenge to homeownership in Nigeria. Nwuba (2015) notes that high deposit requested from prospective homeowners contributes negatively to homeownership. The down payment deposit is a hindrance to a majority of prospective homeowners in Nigeria as developers' demand between high deposits for house sale. The study intends to examine the extent to which high home deposit affects homeownership among the middle-income earners in Nigeria

Home deposit factor is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.1.3.20 Building Design and Type

Building design and type is said to contribute to homeownership. EFINA (2010) notes that the housing industry needs to design products that are affordable and acceptable to the public. The study intends to verify if building design and type contributes to homeownership among the middle-income earners in Nigeria.

Building design and type housing factor is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.1.3.21 Infrastructure

The state of poor infrastructure in Nigeria is said to be contributing negatively to homeownership (Eshofonie, 2008). Poor infrastructure delays homeownership as prospective homeowners spend money to acquire basic infrastructure like roads, electricity and water despite government promises (Olaseni and Alade, 2012). The study intends to understand the contribution of infrastructure to homeownership among the middle-income earners in Nigeria.

Infrastructure factor is measured on Likert scale from 1 to 5. Strongly disagree is rated 1, disagree 2, neutral 3, agree 4 and strongly agree 5.

5.5.2 Questionnaire Design

Questionnaire was used as instrument for the quantitative data collection. Denscombe, (2005) cautions that in the use of questionnaires in quantitative survey, there exists the possibility of respondents misinterpreting or misunderstanding the

survey questions. The semi-structured questionnaires were carefully designed in simple, easy to understand English to prevent misinterpretation and misunderstanding.

In developing the questionnaires for the survey, the questions were constructed to measure factors that determine homeownership among the respondents. In order to achieve higher internal validity, questions must be constructed to measure the variables of interest in the study (Field, 2009). Initially, 21 questions were proposed for the study but was reduced to 20 questions after the pilot study (section 5.5.3) to avoid unnecessary repetition and also to reduce the interview time to manageable limit of between 15 minutes and 25 minutes per respondent in the study. The questionnaire was grouped into two sections. Section one of the questionnaire consists of fifteen questions and examines the socio-economic characteristics of the respondents: residential area, gender, age, employment status, household size, and residential status. Other were the highest level of education, level of satisfaction with current accommodation, rent, income and savings. Section two consists four questions and investigated the paths to homeownership and the institutional challenges. Question 19 in section two measured the key factors of homeownership. A 5-point Likert scale used to measure these factors. The scale provided answers that indicate the relative rather than absolute importance of items, preventing respondents from robotically assigning a maximum value to all factors (De Vaus, 2002). A copy of the questionnaire is attached as Appendix A.

5.5.3 Pilot Study

The pilot study was carried out primarily to learn any lesson and modify the instrument for the full study. It was to test how effective the process would be in eliciting information, the simplicity and understanding of the questionnaire by the respondents, the relevance of some questions to ascertain if the questions are measuring what it set out to measure, and also whether the resulting data would be sufficient to draw conclusions from.

The pilot study was conducted by administering the instrument (i.e. the questionnaire) to twenty respondents each in three LGAs in Lagos Metropolis namely: Shomolu, Surulere and Lagos Mainland LGAs respectively. The pilot study data were collected using face-to-face interview with the respondents. In carrying out the exercise, four trained research assistants approached 60 adults in the pre-selected LGAs with copies of letters explaining the purpose of the research and consent. After the consent, the semi-structure interview took place.

Data collected at the pilot were checked to check repetitions, correctness, and rephrasing of words. The data was input into computer and Cronbach Alpha test was done using SPSS to statistically check reliability of the data.

Certain lessons were learnt from the exercise, especially in amending or rephrasing some questions. Respondents are shy to disclose exact income and this informed the amendment of the questions on income and age. This informed the use of ordinal scale in the actual survey for income and age.

Out of 60 respondents contacted, 49 respondents participated fully, achieving 81.66 percent response rate. Since response rate of 81.66 percent is good for an unsolicited self-administered questionnaire, therefore a major redesign of the instrument was not required.

5.5.4 Quantitative Data Collection

With lessons learnt from the conduct of the pilot study, the quantitative study was conducted. Quantitative data was collected using survey interviews with low and middle-income earners in Lagos. Rea and Parker (1997) outlines methods for obtaining survey data as sending a questionnaire out by post, fax or internet for the respondents to self-administer and using an interviewer to administer the questionnaire either by face-to-face or telephone interviews. Considering the first option, postal questionnaire, fax and internet options were discarded on account of the lack of regular power supply, poor internet facilities in most homes and poor mail delivery service in Lagos. There is also the issue of low literacy level among low and middle-income households. In view of these challenges, copies of questionnaires were administered by face-to-face approach. Apart from the postal challenge, face-to-face approach was useful in ensuring that the respondents understand the questions as it allows for explanation when required. The interviews were conducted using a team of 60 trained research assistants from Yaba College of Technology. The research assistants (RAs) were divided into 10 groups to capture data in the 10 selected LGAs for the exercise. Each group was given 50 copies of the questionnaire, to make up for the proposed sample size of 500 respondents. However, at the end of the exercise,

only 437 respondents fully completed the questionnaires. The survey took approximately three months to complete (July – October 2014).

5.5.5 Quantitative Data Analysis

Research analysis requires several levels several analytical tools. In the quantitative study, responses from the respondents were first checked to ascertain consistency and to rectify anomalies. Responses were coded and entered into the computer using Statistical Package for Social Sciences (SPSS Version 20). Thereafter, the data was explored, and cleaned. The following tests were performed: reliability test, descriptive analysis, factor analysis, and binary logistic regression.

Factor analysis and binary logistic regression were used in the inferential quantitative analysis. Binary logistic regression is a statistical technique used in estimating the probability of an event occurs or not by predicting a binary dependent outcome from a set of independent variable(s). The method has gained acceptance and it is widely used in similar researches. The applications of the binary logistic regression to predict using dichotomous dependent variables is acceptable and is used in similar housing studies (Li, 1977; Linneman and Watcher, 1989; Ojo, 1989; Moore, 1999; Giaccaria *et al.*, 2008; Ogunleye and Fagbohun, 2009; Blaauboera, 2010; Halid and Akinnitire, 2013; Tesfai 2013; Nwuba *et al.*, 2015). Halid and Akinnitire (2013) and Nwuba *et al.* (2015) employed the binary logistic regression to predict homeownership and its determinants in various studies. Accordingly, the study adopted the binary logistic regression to model the probability of homeownership for households in the study area. Binary logistic regression was used in the study to answer the key research

question: What are the factors influencing homeownership among the middle-income households in Lagos?

Descriptive Statistics

The purpose of performing descriptive tests was to provide an overview of the characteristics of respondents in three stages: sorting and grouping, illustration and summary statistics. Means, median, and frequencies were used and were used to the data in a more understandable way allowing for simpler interpretation of the data.

The use of means in ordinal data has been controversial. Blakie (2003) described the use of mean in ordinal data as a grave error since intervals between values cannot be presumed equal. Kostoulas (2013) adds ordinal data cannot yield mean values. Jamieson (2004) recommends the use of median along with frequency as appropriate since the interval value cannot be presumed equal in ordinal data measure (Jamieson, 2004). Krapp (1990) opined that the appropriateness of level of measurement depends on research strategy. The study described institutional variables using median and frequencies, however references were made to means when found very necessary. Though descriptive statistics did not draw conclusions, it simply describes the data.

Factor Analysis

Due to the sample size ratio limitation, in logistics regression, it is necessary to reduce 11 institutional variables. Factor analysis explores whether the number of institutional variables could be condensed. As a data reduction tool, it removes redundancy or

duplication from a set of correlated variables. It represents highly correlated variables with a smaller set of “derived” variables impacting upon homeownership (Streiner, 2013).

Factor analysis was carried out on the institutional variables using principal component method, a common statistical method that tries to explain the covariance structure of data by means of a small number of components. It determines underlying factors by aggregating highly correlated variables. The derived factors along with the eight socio-economic variables were used in the binary logistic regression analysis. Factor analysis was fully discussed in Chapter 6 (Quantitative Data Analysis).

Binary Logistic Regression

Logistic regression is commonly used in similar studies on homeownership to predict homeownership factors and affordability (Li, 1977; Ojo 1989; Moore, 1991; Ogunleye and Fagbohun, 2009; Halid and Akinnitire, 2013; Nwuba *et al.*, 2015). The study used binary logistic regression to determine the positive and negative homeownership factors among the middle-income earners in Lagos. Binary logistic regression is fully discussed in Chapter 6 (Quantitative Data Analysis).

5.6 Qualitative Study

Qualitative study is an open unstructured interview with stakeholders and experts in housing in Lagos. The stakeholders were given a free hand to discuss freely what they believe are barriers to homeownership among the middle-income households in

Lagos. This approach allows the interviewees to freely express their beliefs based on their professional experience with multitude of middle-income households who approached them for professional advice on homeownership. In a real life study, results can be generalised based on the experiences of the interviewees selected (Scott, 2007). The qualitative study is holistic, delivering enormous information on the subject and yet accommodating shades of individual and professional differences. The study is deductive and the outcomes of the interviews will be analysed by aggregating words and statements into themes and sub-themes and presenting them in their varied states (Hudson, 2003).

As with qualitative surveys, information taken from qualitative study is open to biases as the results depend on the interpretation of the researcher (Creswell, 2013). This is taken care of by selecting high calibre and respectable professionals with over fifteen years of cognate experience in the housing industry and also by enlarging the numbers of interviewees to reduce the effect of biases. The qualitative study will give detailed information on the nature of the barriers based on the participants' experiences and in-depth understanding.

Qualitative study investigates subject in its natural setting to provide holistic profile, confirm or triangulate quantitative study delivering enormous information on the subject while accommodating shades of differences among the respondents. Data collected from surveys and interviews may not always be accurate as some participants are themselves biased or deliberately untruthful. Furthermore, it has very minimal control over variables and replication is far more difficult or even impossible. In view of this fact that data obtained may be biased, the study reduced this bias by involving

many experts in housing in ranging from housing design to housing finance and community leader and civil organization involved in housing.

The housing experts, civic organisation and community leaders interact one-on-one with middle-income households in their quest for homeownership hence they understand a lot about on homeownership hurdles as they affect middle-income households. Interpretivism and phenomenology paradigms allow interviews with social actors given their exposure and experiences to provide rich insight into subject under study (Saunders *et al.*, 2007). The target respondents in this study are thus housing experts, community leaders and civic organisations

In order to enhance homeownership among middle-income households in Lagos, the study sought to identify the barriers to homeownership. The qualitative study therefore inquired from these social actors the barriers to homeownership from their perspective in dealing with multitude of middle-income households who sought their services and advices. They were in good position as they were witnesses to the challenges facing the middle-income households in quest for homeownership

This study sought to enhance understanding of how to improve homeownership by asking the interviewees what are the barriers to homeownership based on the professional experiences. An open-ended interview story telling approach is adopted to remove researcher bias and any other form of priori guesses about what are the barriers or factors influencing homeownership, giving the interviewees latitude to explore a wide range of issues. The choice of open-ended interviews was to avoid any

predetermined responses but interviewees were guided using suggested themes from the findings from the quantitative study.

5.6.1 Qualitative Survey

The interview investigated the subject of study from the perspective of housing experts who interact one-on-one with middle-income households in their quest for homeownership offering depth to the quantitative study. The qualitative study was deductive, findings were subjected to rigorous analysis and triangulated to foster validity of claims.

In using the qualitative methods, the study sought to get a better understanding of the homeownership factors by asking the interviewees what they believed were the barriers to homeownership based on their professional experiences. An open-ended interview story telling approach was adopted to remove researcher bias and any other form of priori guesses about what are the barriers or factors influencing homeownership, giving the interviewees latitude to explore a wide range of issues. The choice of open-ended interviews was also to avoid any predetermined responses.

5.6.2 Qualitative Interview Design

The interview design was a semi-structured interview design with prompts to guide the interviewees. The central question was asking the interviewee what in his professional opinions were the barriers to homeownership among the middle-income earners in Lagos metropolis. Interviewees discussed freely what they believed were

contributing to low rate of homeownership especially among the middle-income earners in Nigeria. From the central question, explanations were sought using the themes from the quantitative study as prompts on how we can reduce the barriers. The prompts centred on the institutional factors (Table 5.4) and the interviewees depending discussed freely on areas of interest.

5.6.3 Qualitative Data Collection

Open questions provided opportunity to probe further and gave the interviewees freedom of expression but demand more time and effort both in completion and during analysis. Closed questions require minimal time, easier to process and enable comparisons but sometimes irritate respondents as it does not give room for self-expression. It can be useful in testing scientific hypothesis (Oppenheim, 1992). The interviews hinged on a central question, what the interviewees considered as barriers to homeownership among middle-income households in Lagos Metropolis. Explanations were sought on how to enhance homeownership among the middle-income earners. The interviews were open and free. The interviewees were not led though sometimes prompted and guided but were allowed to contribute freely and make emphasis on any issues relating to homeownership as they deemed fit.

5.6.4 Qualitative Data Analysis

Similarly, the qualitative data was transcribed and thoroughly checked for errors before thorough content analysis leading to coding and themes.

The recorded interviews were transcribed using Microsoft Word programme. The transcribed interviews were analysed using Nvivo software. The study used direct content and thematic analyses to determine the importance, emphasis, and relevant factors. It is argued that there is a thin line of distinction between the analyses as the distinction is not clearly spelt out (Dong *et al.*, 2013; Vaismoradi *et al.*, 2013).

Using direct content analysis, codes were and the codes were aggregated into themes. Thematic analysis was used to analysis the themes due to its flexibility. The challenge of not asking the right question associated with thematic analysis was addressed during the interviews as care was taken to guide the interviewees. Thematic analysis, allowed a wide range of options (Braun and Clarke, 2006). Importance, emphasis, and relevant factors were derived from thematic analysis and were used in triangulation and discussions. These factors were generated using numbers, use of numbers is acceptable in qualitative data analysis (Sandelowski, 2001; Srnka and Koeszegi, 2007; Maxwell, 2010). Codes, themes, important, emphasis and relevant factors were fully discussed in Chapter 7.

5.7 Research Validity and Reliability

5.7.1 Research Validity

Research validation is a fundamental element of the process of any research and it is critical to generation of scientifically valid knowledge (Kim, 2009). Validation is a key to the development of a model or a theory addressing the question as to whether a research measures truly what it sets out to measure and how accurate it does the

measurement (Kerlinger and Lee, 2000; Joppe, 2004). Internal validity hinges on the selection of research participants and how data was recorded and analysis executed. In this study, extraneous were taken into account in analysis to have good internal validity. In order to achieve good internal validity and reflects the true reality of population under study, pre-test of the questionnaires was done using done face validity to ensure that the questions were clear and unambiguous, flow naturally and satisfy the aim and objectives of the research in the pilot study. After pre-testing, the raw data was checked for errors before computation. The survey questions were numbered 1-20 appropriately, entered and coded into the computer using SPSS. Coding is the process of assigning numbers to the values or levels of each variable in the instrument. The data were coded and subjected to frequency distribution in order to get better feel for the data and to check for other types of errors or problems on the questionnaires. Lastly, effort was to taken to ensure that the population represents the low and middle-income earners in sampling methods adopted for the study.

5.7.2 Research Reliability

Research reliability focuses on consistency of research results overtime and its accurate representation of a given population in a study (Joppe, 2004). It is necessary condition for validity even though the reverse may not necessarily be the case (Winter, 2000). The study minimised errors which affect reliability of a study such as subject error, by choosing appropriate time and working day for each Local Government Area, and subject bias by choosing appropriate participants to administer the semi structured interview using high ethical consideration.

Cronbach Alpha test was done to check the reliability of the data in determining the degree to which the method of measurement adopted in the study actually measures what it is expected to measure. The reliability statistics indicates the amount of variation to expect in the measurement from one occasion to another. It reveals internal consistency of the scale instrument and shows the extent to which scores are consistent from one part of the instrument to another Cronbach’s Alpha is based on the average correlation of items within a test if the items are standardized. If the items are not standardized, it is based on the average covariance among the items. Hence, Cronbach’s Alpha value can therefore, interpreted as correlation coefficient. For this study, the Cronbach alpha value for the overall scale when the items are standardized was 0.710 and when the items are not standardized, the Cronbach alpha value were 0.742, which shows strong reliability (Table 5:6).

Table 5.6. Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.742	0.710	22

Source: Author’s Statistical Data

5.8 Ethical Considerations

Ethics is a branch of philosophy addressing issue of morality. Prior to 1970s, researchers were left to their consciences and some degrees of abuses were recorded as some scientists experimented on human being without their consents (Kerlinger and Lee, 2000). Evidence of research fraud and deception of research participants in the 1970s demand for rules for researchers, conduct became imminent. Creswell (2013)

opines that ethical conduct should be addressed as part of the research process. Social researchers need to be ethical in the collection and analysis of data and in the dissemination of findings (Denscombe, 2005). In order to achieve this, researcher must operate with integrity and respect the rights and dignity of the participants. It must protect participants from legalities and threats, such as dismissals; establish a trustworthy relationship with them; and protect the integrity of their institutions and organizations, among others (Israel and Hay, 2006; Creswell, 2013). Given the foregoing, a number of organizations and institutions have developed standards and guidelines for research ethics.

In the conduct of this study, the tenets of the ethics committee of University of the West of England, Bristol were upheld. The study ensured that the rights of participants, their values and dignity were upheld. This was done through disclosures to participants regarding purpose of the study, those who were involved in the study and how findings were to be disseminated. Further, participants were given prior information that participation in the study was at their own volition and had the right to walk out of the study at any time. In the same vein, they were assured of anonymity and confidentiality through, for example, not disclosing their names in the research reports. The returned questionnaires were kept in the researcher's locked cabinet in Yaba College of Technology, Lagos. Data generated from the questionnaires were stored on a password protected computer at Yaba College of Technology and at the University of the West of England, Bristol. On successful completion, all research materials will be destroyed at both institutions.

5.9 Summary

The chapter discussed the research paradigm and the research design. It described the study area and the justification of Lagos Metropolis as the case study. The chapter discussed the research design, and explained the sampling procedures used in both the quantitative and qualitative studies. Lastly, it explained how the pilot study was conducted, the research variables, and the test of reliability. The stage is now set to discuss the results, analyses, and findings of the quantitative and qualitative surveys in the next chapter.

Chapter 6 Quantitative Study: Data Analysis and Discussions

6.1 Introduction

Previous chapters have been used to make a case for this study including the research methodology, which has been clearly outlined in the preceding chapter. This chapter analyses quantitative data. The chapter commences with the descriptive characteristics of the quantitative data and draws comparison between the low and the middle-income earners. Factor analysis is used to reduce the variables for use in the binary logistic regression to predict significant variables contributing to homeownership among the income groups. The findings set the tone for discussions on factors, which may enhance homeownership among the middle-income earners. It concluded with a chapter summary

6.2 Descriptive Characteristics of the Variables in the Quantitative Data

6.2.1 Socio-economic Characteristics

Using the survey questionnaire, face-to-face interview was conducted with 500 respondents in the 10 selected LGAs, and 437 respondents (male n=237; female n=200) completed the questionnaire resulting in a good response of 87.4 percent (Table 6:1). The analysis was done using 437 completed questionnaires and incomplete questionnaires were discarded. There was a considerable response rates from the selected LGAs, Ikeja had the lowest response rate of 68 percent (n=34) among the 50 respondents approached while Apapa had the highest response rate of 100 percent.

The demographics give the socio-economic attributes of the respondents in the selected LGAs. The analysis was done with the recoded income: respondents earning less than N60, 000 (low-income earners) and respondents earning between N60, 000 and N180,000 per month (middle-income earners) as defined in the glossary.

Table 6.1. Participants' Responses for Each Local Government Areas (n=437).

	LGAs	No. of respondents who participated in the survey	No. of respondents who completed the survey	Respondents' percentage per LGA (%)
1.	Shomolu	50	46	92
2.	Surulere	50	45	90
3.	Oshodi-Isolo	50	43	86
4.	Mushin	50	47	94
5.	Kosofe	50	42	84
6.	Lagos Island	50	46	92
7.	Alimosho	50	47	94
8.	Ikeja	50	34	68
9.	Apapa	50	50	100
10.	Agege	50	37	74
	Total	500	437	87.4

Source: Author's Field Survey (July – October 2014).

6.2.1.1 Incomes of the Respondents

About 30.2 percent of respondents earning between N20, 000 and N39, 000 were renters, and only 10.8 percent were owners of homes. Likewise, with an increase in monthly income, the rate of ownership increased whereas the rate of renters decreased with increase in monthly income. The rate of homeownership reached a maximum of 21.5 percent, when monthly income reached to N80, 000. It is observed that respondents earning above N80, 000 had the highest percentage of homeowners. A substantial 78.7 percent of renters achieved for this income level.

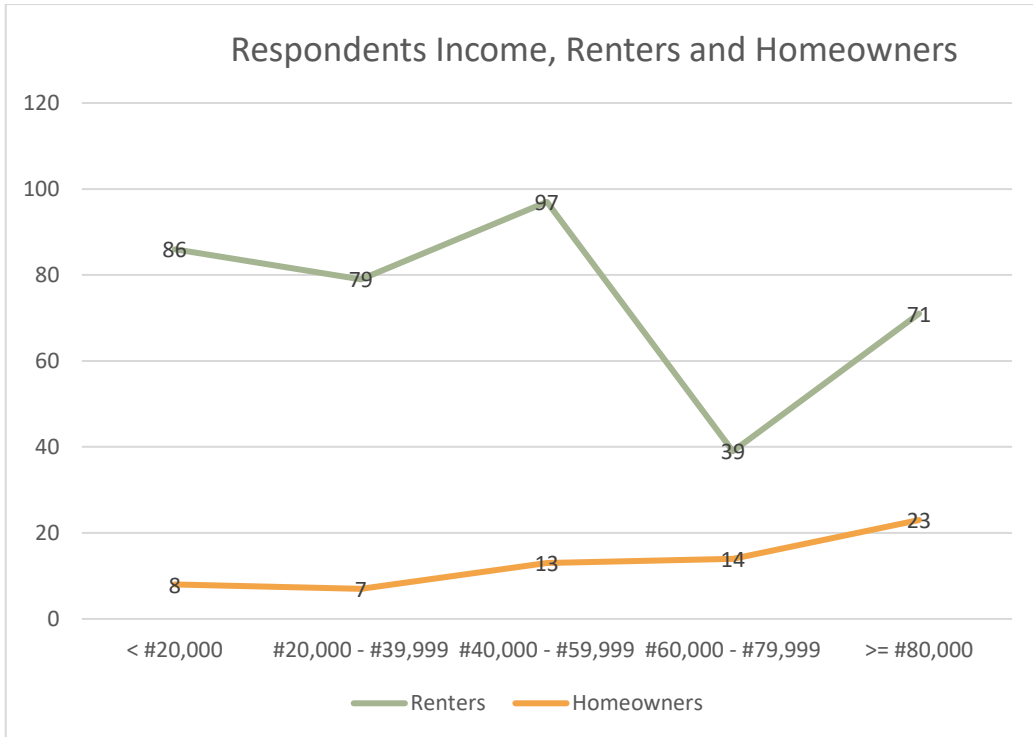


Figure 6.1. Respondents Income: Renters and Homeowners

Source: Author's Field Survey (July – October 2014).

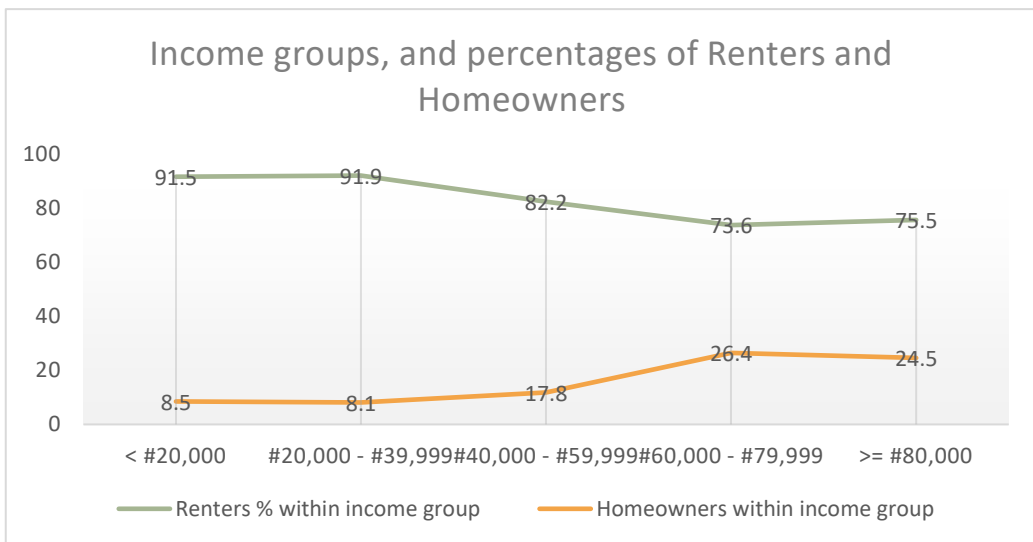


Figure 6.2. Income Groups and Percentages of Renters and Homeowners

Source: Author's Field Survey (July – October 2014).

Table 6.2. Income Distribution of the Respondents (n=437).

Income		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
	Count	0	94	94
	% of Total	0.0	21.5	21.5
N20,000 - N39,999	Count	0	86	86
	% of Total	0.0	19.7	19.7
N40,000 - N59,999	Count	0	110	110
	% of Total	0.0	25.2	25.2
N60,000 - N79,999	Count	53	0	53
	% of Total	12.1	0.0	12.1
>= N80,000	Count	94	0	94
	% of Total	21.5	0.0	21.5
Total	Count	147	290	437
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.1.2 Gender of the Respondents

There were 45.8 percent female respondents and 54.2 percent male respondents. Among the low-income earners, 47.2 percent were females and 52.8 percent males while 42.9 percent were females and 57.1 percent were males among the middle-income earners. Among the male respondents, 34.5 percent were middle-income earners whereas, 64.6 percent were low-income earners. Overall results, depicts that one third of the respondents were middle-income earners whereas two third (66.4 percent) were low-income earners. The results indicate considerable variations between the genders along the income groups (Table 6:3).

Table 6.3. Gender and the Income Groups of the Respondents (n=437).

Gender		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
Female	Count	63	137	200
	% within Gender	31.5	68.5	100.0
	% within Income Group	42.9	47.2	45.8
	Total	14.4	31.4	45.8
Male	Count	84	153	237
	% within Gender	35.4	64.6	100.0
	% within Income Group	57.1	52.8	54.2
	% of Total	19.2	35.0	54.2
Total	Count	147	290	437
	% within Gender	33.6	66.4	100.0
	% within Income Group	100.0	100.0	100.0
	Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.1.3 Age Range of the Respondents

The respondents of the study were stratified into five groups based on age with an interval of 10 years. The respondents between 21-30 years of age represented 25.2 percent of all the participants. Highest percentage of respondents (36.6 percent) belonged to the age group of 31 to 40 years, of which 27 percent were low-income earners. The representation of the participants decreased thereafter to 23.6 percent and 14.6 percent for 41-50 years and 51-60 years of age, respectively. The sample has a youthful population with 85.4 percent respondents under 51 years and less than 14.6 percent above 51 years.

Cross tabulation of income and age depicts that most of the people within every age group earn less than N60,000 except for the 51-60 years of age where majority (56.3 percent) of the respondents earn over N60,000 and (43.8 percent) respondents earn

less than N60,000 (Table 6:4). The results also revealed that majority (36.6 percent) of the respondents belonged to 31-40 years age group, whereas 51-60 years age group had least representation with 14.6 percent respondents. The mean ages were 37.22 years and 40.32 years for low and middle-income earners, respectively.

Table 6.4. Cross Tabulation of Age Range and Income of the Respondents (n=437).

Age		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
21-30 years	Count	35	75	110
	% within Age Range	31.8	68.2	100.0
	% within Income Group	23.8	25.9	25.2
	% of Total	8.0	17.2	25.2
31-40 years	Count	42	118	160
	% within Age Range	26.3	73.8	100.0
	% within Income Group	28.6	40.7	36.6
	% of Total	9.6	27.0	36.6
41-50 years	Count	34	69	103
	% within Age Range	33.0	67.0	100.0
	% within Income Group	23.1	23.8	23.6
	% of Total	7.8	15.8	23.6
51-60 years	Count	36	28	64
	% within Age Range	56.3	43.8	100.0
	% within Income Group	24.5	9.7	14.6
	% of Total	8.2	6.4	14.6
Total	Count	147	290	437
	% within Age Range	33.6	66.4	100.0
	% within Income Group	100.0	100.0	100.0
	% of Total	33.6	66.4	100.0

Source: Author’s Field Survey (July – October 2014).

6.2.1.4 Employment Status of the Respondents

The respondents were grouped into three categories based on their employment status, 6.2 percent were in casual or part-time employment, 5.3 percent retired and 88.6 percent on full employment (Table 6:5). Of the respondents in full time employment, 35.1 percent were middle-income earners while 64.9 percent were low-

income earners. Among the employed respondents, 35.1 percent were middle-income earners and 64.9 percent were low-income earners.

Table 6.5. Income and Employment Status of the Respondents (n=437).

Employment Status		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
Unemployed/ Casual	Count	1	26	27
	% within employment	3.7	96.3	100.0
	% within income group	0.7	9.0	6.2
	% of Total	0.2	5.9	6.2
Retired	Count	10	13	23
	% within employment	43.5	56.5	100.0
	% within income group	6.8	4.5	5.3
	% of Total	2.3	3.0	5.3
Employed	Count	136	251	387
	% within employment	35.1	64.9	100.0
	% within income group	92.5	86.6	88.6
	% of Total	31.1	57.4	88.6
Total	Count	147	290	437
	% within employment	33.6	66.4	100.0
	% within income group	100.0	100.0	100.0
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.1.5 Residential Status of the Respondents

The result of the survey shows that only 14.9 percent of the respondents are homeowners with 85.1percent percent renters. Of the 14.9 percent homeowners' respondents, 8.5 percent are middle-income earners while 6.4 percent are low-income earners. Respondents living in rented accommodation constitute 85.1 percent of the sample population with 60 percent of the renters in low-income category while 25.2 percent are in middle-income category.

Among the homeowners, 56.9 percent are middle-income earners while 43.1 percent are low-income earners. Only 6.4 percent of the low-income earners are homeowners, 8.5 percent among the middle-income earners. This is unexpected as the percentage difference is rather low (Table 6:6). About 70.4 percent renters earn less than N60, 000 in monthly income whereas only 29.6 percent of the renters had monthly income of N60, 000 or above.

Current residential status among other factors may enhance homeownership as desire to own home may motivate people to seek homeownership (Tan, 2008). The survey also confirms the literature that over 60 percent of the residents in Lagos Metropolis are renters (Abosede, 2006).

Table 6.6. Residential Status of the Respondents

Residential Status		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
Renters	Count	110	262	372
	within Residency Status	29.6	70.4	100.0
	within income group	74.8	90.3	85.1
	of Total	25.2	60.0	85.1
Homeowners	Count	37	28	65
	within Residency Status	56.9	43.1	100.0
	within income group	25.2	9.7	14.9
	of Total	8.5	6.4	14.9
Total	Count	147	290	437
	within Residency Status	33.6	66.4	100.0
	within income group	100.0	100.0	100.0
	of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.1.6 Accommodation Types of the Respondents

Accommodation in the study was categorized into six types: single rooms, room and parlour tenements, studio flat, one bedroom, two bedrooms and three bedroom flats/dwellings. Across the income groups, 60.9 percent live in flats (studio flats, one, two and three bedroom flats or dwellings), while 39.1 percent still live in tenement housing consisting of single and room and parlour tenement. Most of the respondents live in single-rooms tenement (23.3 percent), one bedroom flat (25.4 percent) and single-rooms tenement (23.3 percent).

Only about 15.8 percent and 16.5 percent of the respondents live in three bedroom and two bedroom flats, respectively. Flats are modern housing units with sanitary conveniences incorporated were becoming popular among the middle-income earners in the cities. Majority of the respondents living in two and three bedrooms' flats/dwellings were middle-income earners constituting 61.1 percent and 87 percent respectively. The survey showed that 91.2 percent of the respondents living in single-room tenement were low-income earners, while 87.0 percent of respondent in three-bedroom flat were middle-income earners compared to only 13 percent low-income earners living in similar accommodation (Table 6:7).

Table 6.7. Incomes and Accommodation Types of the Respondents (n=437).

Accommodation Type		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
Room	Count	9	93	102
	% within Accommodation Type	8.8	91.2	100.0
	% within income group	6.1	32.1	23.3
	% of Total	2.1	21.3	23.3
Room and Parlour	Count	11	58	69
	% within Accommodation Type	15.9	84.1	100.0
	% within income group	7.5	20.0	15.8
	% of Total	2.5	13.3	15.8
Studio flat/dwelling	Count	5	9	14
	% within Accommodation Type	35.7	64.3	100.0
	% within income group	3.4	3.1	3.2
	% of Total	1.1	2.1	3.2
1 bedroom flat/dwelling	Count	18	93	111
	% within Accommodation Type	16.2	83.8	100.0
	% within income group	12.2	32.1	25.4
	% of Total	4.1	21.3	25.4
2 bedroom flat/dwelling	Count	44	28	72
	% within Accommodation Type	61.1	38.9	100.0
	% within income group	29.9	9.7	16.5
	% of Total	10.1	6.4	16.5
3bedroom flat/dwelling	Count	60	9	69
	% within Accommodation Type	87.0	13.0	100.0
	% within income group	40.8	3.1	15.8
	% of Total	13.7	2.1	15.8

Source: Author's Field Survey (July – October 2014).

6.2.1.7 Satisfaction with Current Accommodation

The level of satisfaction with present accommodation was low among the low-income earners, 52.4 percent of low-income earners were not satisfied with present accommodation compared to 36.1 percent of the middle-income earners (Table 6:8). The level satisfaction among homeowners is higher than the renters, only 26.6 percent of homeowners are not satisfied with their accommodation compared to 50.4 percent of the renters (Table 6:9).

Table 6.8. Accommodation Satisfaction Among the Respondents (n=437).

Acc. Satisfaction		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
Not Satisfied	Count	53	152	205
	% within Income Group	36.1	52.4	46.9
	% of Total	12.1	34.8	46.9
Satisfied	Count	62	121	183
	% within income Group	42.2	41.7	41.9
	% of Total	14.2	27.7	41.9
Very Satisfied	Count	32	17	49
	% within income Group	21.8	5.9	11.2
	% of Total	7.3	3.9	11.2
Total	Count	147	290	437
	% within income Group	100.0	100.0	100.0
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

Table 6.9. Accommodation Satisfaction Among Renters' and Homeowners'

Respondents (n=437).

Accommodation Satisfaction		Renters % (n=373)	Homeowners % (n=64)	Total % (n=437)
Not Satisfied	Count	188	17	205
	% within Tenure	50.4	26.6	46.9
	% of Total	43.0	3.9	46.9
Satisfied	Count	145	38	183
	% within income Group	38.9	59.4	41.9
	% of Total	33.2	8.7	41.9
Very Satisfied	Count	40	9	49
	% within income Group	10.7	14.1	11.2
	% of Total	9.2	2.1	11.2
Total	Count	373	64	437
	% within income Group	100.0	100.0	100.0
	% of Total	85.4	14.6	100.0

Source: Author's Field Survey (July – October 2014).

6.2.1.8 Household Sizes of the Respondents

The survey showed that 39.8 percent of the respondents had a household size of between 3 and 4 persons (Table 6:10). The families of 1-2 persons represent are the least in the survey, with only 12.1 percent respondents. A significant proportion of the families (12.8 percent) also live as a unit of more than eight persons per home. Contrary to expectation, low-income earners in the survey had fewer members of family compared to the middle-income earners, as 41.5 percent of the middle-income earners have over seven household members or more compared to 8.9 percent among the low-income earners.

Table 6.10. Income Groups and Household Sizes of the Respondents (n=437).

Household Size		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
1-2people	Count	13	40	53
	% within Income Group	8.8	13.8	12.1
	% of Total	3.0	9.2	12.1
3-4people	Count	38	136	174
	% within Income Group	25.9	46.9	39.8
	% of Total	8.7	31.1	39.8
5-6people	Count	35	88	123
	% within Income Group	23.8	30.3	28.1
	% of Total	8.0	20.1	28.1
7-8people	Count	17	16	33
	% within Income Group	11.6	5.5	7.6
	% of Total	3.9	3.7	7.6
> 8people	Count	44	10	54
	% within Income Group	29.9	3.4	12.4
	% of Total	10.1	2.3	12.4
Total	Count	147	290	437
	% within Income Group	100.0	100.0	100.0
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.1.9 Rents of the Respondents

The cross tabulation of five strata of the monthly rents with income is presented in Table 6.11. The proportion of the monthly rent increased from 28.8 percent in less than N10, 000 income-group to 32.0 percent in next strata of N10, 000-N24, 999 and declined after that with increasing income. Respondents paying monthly rent over N55, 000 were only 5.7 percent. With increasing annual income, the tendency to pay more rent increases. The respondents with higher income were paying higher rents. In other words, middle-income earners were able to pay more rent. There were only 2.3 percent of the middle-income respondents were paying less than N10, 000 monthly rent. Out of the respondents paying over N55, 000 monthly rent, 80 percent were middle-income earners with only 20 percent low-income earners (Figure 6:11).

Table 6.11. Monthly Rents Among the Low and Middle-income Respondents (n=437).

Rent		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
Under N10,000	Count	10	116	126
	% within Rent	7.9	92.1	100.0
	% within income group	6.8	40.0	28.8
	% of Total	2.3	26.5	28.8
N10,000 – N24,999	Count	35	105	140
	% within Rent	25.0	75.0	100.0
	% within income group	23.8	36.2	32.0
	% of Total	8.0	24.0	32.0
N25,000 – N39,999	Count	53	54	107
	% within Rent	49.5	50.5	100.0
	% within income group	36.1	18.6	24.5
	% of Total	12.1	12.4	24.5
N40,000 – N54,999	Count	29	10	39
	% within Rent	74.4	25.6	100.0
	% within income group	19.7	3.4	8.9
	% of Total	6.6	2.3	8.9
Over N55,000	Count	20	5	25
	% within Rent	80.0	20.0	100.0
	% within income group	13.6	1.7	5.7
	% of Total	4.6	1.1	5.7
Total	Count	147	290	437
	% within Rent	33.6	66.4	100.0
	% within income group	100.0	100.0	100.0
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.2 Drivers

6.2.2.1 Savings

The survey revealed that savings was poor among low among both low and middle-income respondents, 27.5 percent of the respondents were saving with 14.9 percent in the middle-income group and 12.66 percent among the low-income earners.

Table 6.12. Savings Among the Respondents (n=437)

	Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
No	18.8	53.8	72.5
Yes	14.9	12.6	27.5
Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.2.2 Awareness and Contribution to NHF and Cooperative Societies

The level of NHF awareness was low among the respondents with 72.5 percent of the respondents not aware of the NHF, while only 27.5 percent respondents were aware of the NHF. Those who negated about the NHF awareness were comprised of 18.8 percent middle-income earners and 53.8 percent low-income earners (Tables 6:13 and 6:14). Due to the low awareness level of NHF, savings with NHF Scheme was poor. The percentages were very low among both low and middle-income earners, 27.5 percent of the respondents contributed to NHF with 14.9 percent in the middle-income group and 12.66 percent among the low-income earners. The result is expected given the level of distrust associated with NHF contributions and access to mortgage in the (Alufohai, 2010).

Table 6.13. Respondents' Awareness of the National Housing Fund Scheme (n=437).

NHF Awareness		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
No	Count	82	235	317
	% within NHF Aware.	25.9	74.1	100.0
	% within income group	55.8	81.0	72.5
	% of Total	18.8	53.8	72.5
Yes	Count	65	55	120
	% within NHF Aware.	54.2	45.8	100.0
	% within income group	44.2	19.0	27.5
	% of Total	14.9	12.6	27.5
Total	Count	147	290	437
	% within NHF Aware.	33.6	66.4	100.0
	% within income group	100.0	100.0	100.0
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

Table 6.14. Respondents' Contributions Towards NHF Savings Scheme (n=437).

NHF Contribution		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
No	Count	130	275	405
	% within NHF /Savings.	32.1	67.9	100.0
	% within income group	88.4	94.8	92.7
	% of Total	29.7	62.9	92.7
Yes	Count	17	15	32
	% within NHF /Savings.	53.1	46.9	100.0
	% within income group	11.6	5.2	7.3
	% of Total	3.9	3.4	7.3

Source: Author's Field Survey (July – October 2014).

6.2.2.3 Seeking Homeownership

The intention to apply for homeownership increases with the income status of the respondents. Majority (88.8 percent) of the respondents intend to own a home, unlike others who wishes otherwise. About 60.2 percent of the respondents wish to own a home were earning less than N60, 000 monthly compared to 28.6 percent of respondents in the middle-income group. Within the groups, 90.7 percent of the

responded wished to own a home even when they were earning less than N60, 000 per month while 9.3 percent of the respondents did not show any interest in buying a home due to low-income. About 15 percent of the respondents within income recorded did not show interest in having a personal home despite having resources to purchase. Overall, only five percent of the respondents did not show interest in purchasing a home when they were earning more than N60, 000 (Table 6:15).

Table 6.15. Respondents Seeking Homeownership and Income Groups (n=437).

Seeking Homeownership		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
No	Count	22	27	49
	% within Do you intend owning a home	44.9	55.1	100.0
	% within income group	15.0	9.3	11.2
	% of Total	5.0	6.2	11.2
Yes	Count	125	263	388
	% within Do you intend owning a home	32.2	67.8	100.0
	% within income group	85.0	90.7	88.8
	% of Total	28.6	60.2	88.8
Total	Count	147	290	437
	% within Do you intend owning a home	33.6	66.4	100.0
	% within income group	100.0	100.0	100.0
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.2.4 Shared Homeownership

The sense of shared ownership decreases with the increase in income level. The results of the survey indicate that the 53.8 percent of the respondents were against the sharing of residential property. Almost 29.1 percent people were in favour of the idea of sharing homeownership with others, whereas almost 17.2 percent people had no opinion in this regard. About 3.4 percent of the middle-income earners, showed neutral response, which was far, less than the 13.7 percent neutral responses from

low-income earners. The idea of shared homeownership is relatively uncommon in Nigeria, as 53.8 percent of the respondents did not subscribe to shared homeownership and only 29.1 percent accepted to embrace shared homeownership as option to own home (Table 6:16).

Table 6.16. Shared Homeownership Among the Respondents (n=437).

Shared Homeownership		Middle-income Earners % (n=147)	Low-income Earners % (n=290)	Total % (n=437)
Do not know	Count	15	60	75
	% within Shared ownership	20.0	80.0	100.0
	% within income group	10.2	20.7	17.2
	% of Total	3.4	13.7	17.2
No	Count	89	146	235
	% within Shared ownership	37.9	62.1	100.0
	% within income group	60.5	50.3	53.8
	% of Total	20.4	33.4	53.8
Yes	Count	43	84	127
	% within Shared ownership	33.9	66.1	100.0
	% within income group	29.3	29.0	29.1
	% of Total	33.6	66.4	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3 Institutional Barriers

Government policies determine access to land, finance, building permit, infrastructure, building materials and labour while housing market determines the building design and type, location, house price and deposit. Respondents' responses to the institutional variables are measured using 5-point Likert scale: Strongly Disagree -1, Disagree -2, Neutral-3, Agree-4 and Strongly Agree-5. Frequencies and medians used in the descriptive statistics. Median is more appropriate in reporting ordinal data since the interval value cannot be presumed (Blakie, 2003; Jameson, 2004; Kostoulas, 2013).

Table 6.17. Standard Deviation, Medians and Means of the Institutional Variables Among the Low and Middle-income Earners (n=437).

		Docu- mentation	House Price	Location	Building Permit	Building Materials	Land	Infra structure	Home Deposit	Mortgage	Labour	Building Design and Type
Under	Frequency	290	290	290	290	290	290	290	290	290	290	290
N60,000	Missing	0	0	0	0	0	0	0	0	0	0	0
(Low-	Mean	3.18	2.19	3.65	3.29	3.77	3.11	2.71	3.71	3.13	2.46	3.70
income	Median	3.00	2.00	4.00	3.00	4.00	3.00	2.00	4.00	2.50	2.00	4.00
earners)	Std. Deviation	1.307	.759	1.395	1.228	1.292	1.466	1.399	1.320	1.440	.869	1.399
Over	Frequency	147	147	147	147	147	147	147	147	147	147	147
N60,000	Missing	0	0	0	0	0	0	0	0	0	0	0
(Middle-	Mean	4.46	2.76	3.74	4.37	4.02	4.88	4.10	3.73	4.04	2.67	4.16
income	Median	5.00	3.00	4.00	5.00	4.00	5.00	5.00	4.00	5.00	3.00	5.00
earners)	Std. Deviation	.945	1.051	1.277	1.105	.968	.509	1.295	1.179	1.221	.980	1.169
	Frequency	437	437	437	437	437	437	437	437	437	437	437
	Missing	0	0	0	0	0	0	0	0	0	0	0
Total	Mean	3.61	2.38	3.68	3.66	3.85	3.71	3.18	3.72	3.44	2.53	3.85
	Median	4.00	2.00	4.00	4.00	4.00	5.00	2.00	4.00	3.00	2.00	5.00
	Std. Deviation	1.339	.907	1.356	1.293	1.198	1.486	1.511	1.273	1.435	.912	1.342

Source: Author's Field Survey (July – October 2014).

6.2.3.1 Access to Mortgage

The survey indicated that all the respondents agreed that lack of adequate access to mortgage was a barrier with a median of 3, which suggests that over 50 percent of the respondents agree that inability to mortgage as factor contributing to homeownership. Comparing the responses of the low and middle income respondents, the results showed that the middle-income earners responded more affirmatively with median of 5 compared to median low-income earners with median of 2.50 (Table 6:17). This implies that majority middle-income earners strongly agree that mortgage is a barrier to homeownership. The survey confirmed lack of adequate access to mortgage for the low and middle-income earners in Nigeria. About 42.4 percent of low-income earners disagree that access to mortgage is a challenge while 56.5 percent of middle-income earners strongly agree that access to mortgage is a challenge (Table 6:18). Literature sources said that mortgage finance in Nigeria is still in its infancy and underfunded (Nubi, 2000, Peterside, 2005; Akeju, 2007).

Table 6.18. Mortgage: Barrier to Homeownership Among the Respondents (n=437).

	Mortgage Barrier	Frequency	Percent
Under N60,000	Strongly Disagree	22	7.6
	Disagree	123	42.4
	Neutral	34	11.7
	Agree	17	5.9
	Strongly Agree	94	32.4
	Total	290	100.0
Over N60,000	Strongly Disagree		
	Disagree	29	19.7
	Neutral	19	12.9
	Agree	16	10.9
	Strongly Agree	83	56.5
	Total	147	100.0
Total	Strongly Disagree	22	5.0
	Disagree	152	34.8
	Neutral	53	12.1
	Agree	33	7.6
	Strongly Agree	177	40.5
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

The survey result showed that 48.5 percent of the respondents are self-employed, many of which do not meet the stringent conditions such as a certificate of occupancy (C-of-O), approved building plan and evidence of tax payment to access the mortgage. Many are unaware of NHF and a very few contribute to the NHF. This makes access to mortgage even if available not accessible. According to some experts, access to mortgage finance is the biggest constraint to low-income earners in Nigeria forcing most low-income earners to save until old age to build homes.

6.2.3.2 Inability to Pay Deposit for Land or Home

The median for home deposit as a challenge is 4.00 among low and middle-income earners. This suggests that both low and middle-income earners agree that ability to pay deposit for land of home is challenge to homeownership (Table 6:17). Down payment required for homes are often in multiples of their incomes (Boamah, 2010). Of the total respondents, 24.9 percent disagree that deposit is a barrier to homeownership, 44.8 percent of the low-income respondents strongly agree that deposit was a barrier compared to 39.5 percent among the middle-income earners (Table 6:19).

Table 6.19. Home Deposit: Responses as a Barrier towards Homeownership (n=437).

	Home Deposit	Frequency	Percent
Under N60,000	Strongly Disagree	3	1.0
	Disagree	83	28.6
	Neutral	39	13.4
	Agree	35	12.1
	Strongly Agree	130	44.8
	Total	290	100.0
Over N60,000	Strongly Disagree	1	0.7
	Disagree	26	17.7
	Neutral	43	29.3
	Agree	19	12.9
	Strongly Agree	58	39.5
	Total	147	100.0
Total	Strongly Disagree	4	0.9
	Disagree	109	24.9
	Neutral	82	18.8
	Agree	54	12.4
	Strongly Agree	188	43.0
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.3 Access to Land

Homeownership in Nigeria is influenced by poor access to land (EFInA, 2010). The survey indicated that poor access to land was a constraint to homeownership among middle-income earners. Access to land has a median is 3.00 among low-income earners, 5.00 among middle-income earners and 5.00 among all respondents (Table 6:17). The result suggests three respondents strongly agree that access to land is a challenge to homeownership. The middle-income respondents emphatically strongly agree with the median of 5. The survey showed that 53.1 percent of respondents strongly agree that land was a barrier. Of the middle-income respondents, 93.9 percent

strongly agree, which suggests that the challenge is more peculiar to middle-income earners who may want to build their homes. The respondents confirmed that access to land is a major barrier as shown in the Table 6:20. It continues to hinder housing development in Nigeria as 34.3 percent of the low-income families also consider it as a hindrance. This finding is line with prevailing belief that buying land from land chiefs could be risky, as the same parcel of land could be sold to multiple people.

Table 6.20. Access to Land: Barrier to Homeownership (n=437).

Land		Frequency	Percent
Under N60,000	Strongly Disagree	34	11.7
	Disagree	100	34.5
	Neutral	49	16.9
	Agree	13	4.5
	Strongly Agree	94	32.4
	Total	290	100.0
Over N60,000	Strongly Disagree	0	0
	Disagree	2	1.4
	Neutral	5	3.4
	Agree	2	1.4
	Strongly Agree	138	93.9
	Total	147	100.0
Total	Strongly Disagree	34	7.8
	Disagree	102	23.3
	Neutral	54	12.4
	Agree	15	3.4
	Strongly Agree	232	53.1
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.4 Property Documentation Process

The survey shows that property documentation process is a challenge to homeownership with medians 3, 5 and 4 for the low-income respondents, middle-income respondents and all the respondents respectively (Table 6:17). The result

suggests that majority of the low-income respondents are neutral while majority of the middle-income respondents strongly agree that the factor is a challenge. The frequency showed that 41.4 percent of all the respondents strongly agree, the result from the middle-income respondents was higher as 70.1 percent of the middle-income respondents clearly agreed that documentation was a great concern (Table 6:21). The survey confirmed literature that property documentation process in Nigeria is a challenge to homeownership (Peterside, 2005; Akeju, 2007; Ademiluyi, 2010).

Table 6.21. Documentation: Barrier to Homeownership (n=437).

	Documentation	Frequency	Percent
Under N60,000	Strongly Disagree	21	7.2
	Disagree	84	29.0
	Neutral	84	29.0
	Agree	23	7.9
	Strongly Agree	78	26.9
	Total	290	100.0
Over N60,000	Strongly Disagree	0	0
	Disagree	11	7.5
	Neutral	14	9.5
	Agree	19	12.9
	Strongly Agree	103	70.1
	Total	147	100.0
Total	Strongly Disagree	21	4.8
	Disagree	95	21.7
	Neutral	98	22.4
	Agree	42	9.6
	Strongly Agree	181	41.4
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.5 Building Design and Housing Types

EFinA (2010) states that the developers are not offering building products acceptable to the people. Room sizes and design do not meet buyers' requirements. The survey

found out that building design and types has the following medians 4, 5 and 5 for the low-income respondents, middle-income respondents and all the respondents respectively (Table 6:17). With a median of 5, the result suggests that over 50 percent of all the respondents strongly agree that building design and types is a challenge to homeownership. Majority of the middle-income respondents strongly agree while majority of the low-income earners agree (Table 6:22).

Table 6.22. Building Design and Type: Barrier to Homeownership (n=437).

	Building Design and Type	Frequency	Percent
Under N60,000	Strongly Disagree	5	1.7
	Disagree	94	32.4
	Neutral	28	9.7
	Agree	20	6.9
	Strongly Agree	143	49.3
	Total	290	100.0
Over N60,000	Strongly Disagree	1	.7
	Disagree	21	14.3
	Neutral	21	14.3
	Agree	15	10.2
	Strongly Agree	89	60.5
	Total	147	100.0
Total	Strongly Disagree	6	1.4
	Disagree	115	26.3
	Neutral	49	11.2
	Agree	35	8.0
	Strongly Agree	232	53.1
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.6 Provision of Infrastructure

Literature sources accepted that infrastructure is important to homeownership (Adejumo, 2008; Olotuah and Abiodun, 2012). EFINA (2010) Report suggests that the Federal Government should set up a Housing Infrastructural Development Trust Fund

to provide incentives to participating state governments to induce provision of housing related infrastructure in their states. Literature sources suggest that provision of infrastructure will help in reducing housing deficit in the country. Government can accomplish a lot in the housing sector through a concerted effort in the infrastructure and logistics for the private and informal sectors (Ogu and Ogbuozobe, 2001; Aribigbola, 2008)

The results of the survey (Table 6:23) indicate that 35.7 percent and 7.8 percent respondents strongly agree and agree. However, among the middle-income earners, there was 63.3 percent and 7.5 percent strongly agree and agree compared to the low-income earners 21.7 and 7.8 percent. On the median table, which measure central tendency, the middle-income earners median is 5 while low-income earners is 2. The result suggests that over 50 percent of the middle-income respondents strongly agree that infrastructure is a major constraint to homeownership while low-income respondents disagree. This result suggests that despite the importance the middle-income earners put on infrastructure, the low-income earners did not place the same premium.

Table 6.23. Infrastructure: Barrier to Homeownership (n=437).

	Infrastructure	Frequency	Percent
Under N60,000	Strongly Disagree	41	14.1
	Disagree	150	51.7
	Neutral	13	4.5
	Agree	23	7.9
	Strongly Agree	63	21.7
	Total	290	100.0
Over N60,000	Strongly Disagree	1	.7
	Disagree	34	23.1
	Neutral	8	5.4
	Agree	11	7.5
	Strongly Agree	93	63.3
	Total	147	100.0
Total	Strongly Disagree	42	9.6
	Disagree	184	42.1
	Neutral	21	4.8
	Agree	34	7.8
	Strongly Agree	156	35.7
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.7 Building Permit Process

The survey confirmed the challenges faced by prospecting homeowners in Lagos (Table 6.24), as 39 percent and 17.4 percent of the respondents strongly agree and agreed that building permit is a significant constraint to own homeownership. Only 3 percent of the respondents totally disagreed. Breaking it up among the income groups, 71.4 percent of the middle-income earners strongly disagree while 21.4 percent of the low-income earners strongly disagree. On the median table, the median is 5 and 4 for middle and low-income respondents respectively. The result suggests that middle-income respondents strongly agree that the building permit process constitutes a challenge to homeownership. The building permit process often takes long and people often build without building approval. This confirms UN-Habitat (2008) findings that majority of the urban population in SSA live in unauthorised and slum developments.

UN-Habitat (2008) reports that over 62.2 percent of the urban population in SSA live in unauthorised and slum developments compared to 24 percent in Western Asia, 27 percent in Latin America and the Caribbean, 27.5 percent in South East Asia, 35.5 percent in East Asia and 42.9 percent in South Asia. Delay and cost are said to be factors affecting building permit processing in Lagos. Vanguard Newspapers (2013) report that architects decry delay in getting building plans approved in Lagos.

Table 6.24. Building Permit: Barrier to Homeownership (n=437).

	Building Permit	Frequency	Percent
Under N60,000	Strongly Disagree	13	4.5
	Disagree	87	30.0
	Neutral	54	18.6
	Agree	74	25.5
	Strongly Agree	62	21.4
	Total	290	100.0
Over N60,000	Strongly Disagree	0	0
	Disagree	18	12.2
	Neutral	18	12.2
	Agree	2	1.4
	Strongly Agree	109	74.1
	Total	147	100.0
Total	Strongly Disagree	13	3.0
	Disagree	105	24.0
	Neutral	72	16.5
	Agree	76	17.4
	Strongly Agree	171	39.1
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.8 Quality and Cost of Building Materials

Despite the establishment of National Institute of Road and Building Research established in 1978, availability of affordable building materials continues to constitute a cog in homeownership. While 41.4 percent and 25.5 percent responded, 'strongly

agree' and 'agree' respectively. There is some level of convergence among the low and middle-income earners on the issue of building materials with 43.4 percent and 19 percent (62.4 percent) 'strongly agree' and 'agree' among the low-income earners, 37.4 percent, and 15 percent (52.4 percent) among the middle-income earners. The result confirmed the literature that quality and cost of building materials is a barrier to homeownership in Nigeria (Table 6:25). Only 0.9 percent of all the respondents totally disagreed. The results of the survey indicated that a majority of the respondents strongly agreed on the importance of availability of affordable building materials in homeownership. The survey confirmed the need for extensive research on building materials in Nigeria (Olotuah, 2002).

Table 6.25. Building Materials: Barrier to homeownership (n=437).

	Building Materials	Frequency	Percent
Under N60,000	Strongly Disagree	4	1.4
	Disagree	77	26.6
	Neutral	28	9.7
	Agree	55	19.0
	Strongly Agree	126	43.4
	Total	290	100.0
Over N60,000	Strongly Disagree	0	0.0
	Disagree	15	10.2
	Neutral	22	15.0
	Agree	55	37.4
	Strongly Agree	55	37.4
	Total	147	100.0
Total	Strongly Disagree	4	0.9
	Disagree	92	21.1
	Neutral	50	11.4
	Agree	110	25.2
	Strongly Agree	181	41.4
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.9 Availability of Skilled Labour

Labour ranked among the lowest median among the respondents' barriers to homeownership with a median of 2. The medians are 2 and 3 for low and middle-income earners respectively. The middle-income earners median of 3 reflects a neutral position while low-income earners median of 2 disagrees that labour is a challenge. The result suggests that availability of skilled labour is not a serious challenge among the respondents.

Contrary to literature, the survey showed that labour is not a barrier as 9.2 percent and 45.8 percent (54.9 percent) strongly disagree and disagreed. Only 2.5 percent of the respondents strongly agreed with the importance of labour on homeownership. About 30.2 percent of the respondents remained neutral in their response to the importance of labour, though there were slight differences in the responses of low and middle-income respondents (Table 6:26).

Table 6.26. Labour: Barrier to Homeownership (n=437).

	Labour	Frequency	Percent
Under N60,000	Strongly Disagree	27	9.3
	Disagree	144	49.7
	Neutral	81	27.9
	Agree	34	11.7
	Strongly Agree	4	1.4
	Total	290	100.0
Over N60,000	Strongly Disagree	13	8.8
	Disagree	56	38.1
	Neutral	51	34.7
	Agree	20	13.6
	Strongly Agree	7	4.8
	Total	147	100.0
Total	Strongly Disagree	40	9.2
	Disagree	200	45.8
	Neutral	132	30.2
	Agree	54	12.4
	Strongly Agree	11	2.5
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.10 Location of Building

The results of the survey (Table 6:28) indicated that 45.1 percent and 11.4 percent (56.5 percent) strongly agree and agree to the location as a barrier. About 11.97 percent were of the view that the location neither plays negative nor positive role in homeownership. About 11.4 percent respondents agreed upon the influence of location on the homeownership. However, 2.1 percent respondents showed strong disagreement on the importance of location in house ownership. The income of the respondents played a significant role in their opinion making regarding the role of the location towards homeownership.

Table 6.27. Location: Barrier to Homeownership (n=437).

	Location	Frequency	Percent
Under N60,000	Strongly Disagree	8	2.8
	Disagree	91	31.4
	Neutral	29	10.0
	Agree	29	10.0
	Strongly Agree	133	45.9
	Total	290	100.0
Over N60,000	Strongly Disagree	1	.7
	Disagree	38	25.9
	Neutral	23	15.6
	Agree	21	14.3
	Strongly Agree	64	43.5
	Total	147	100.0
Total	Strongly Disagree	9	2.1
	Disagree	129	29.5
	Neutral	52	11.9
	Agree	50	11.4
	Strongly Agree	197	45.1
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.2.3.11 House Price

The results of the survey (Table 6:28) indicate that 63.1 strongly disagree and disagree that cost is a barrier to homeownership. This is unexpected as literature sources claim that cost of buying is a challenge.

Table 6.28. House Price: Barrier to Homeownership (n=437).

	House Price	Frequency	Percent
Under N60,000	Strongly Disagree	42	14.5
	Disagree	166	57.2
	Neutral	71	24.5
	Agree	7	2.4
	Strongly Agree	4	1.4
	Total	290	100.0
Over N60,000	Strongly Disagree	15	10.2
	Disagree	53	36.1
	Neutral	37	25.2
	Agree	37	25.2
	Strongly Agree	5	3.4
	Total	147	100.0
Total	Strongly Disagree	57	13.0
	Disagree	219	50.1
	Neutral	108	24.7
	Agree	44	10.1
	Strongly Agree	9	2.1
	Total	437	100.0

Source: Author's Field Survey (July – October 2014).

6.3 Inferential Analyses of the Quantitative Data

The variables used in binary logistic regression were explained in Table 5:7. These include socio-economic characteristics and institutional challenges of the respondents towards home acquisition (Moore, 1991; Tan, 2008). In developing countries and Sub-Saharan Africa, the factors influencing homeownership should not be seen from lenses of the developed countries, where home purchase is more common than self-build. Studies in homeownership confirmed that path to homeownership in Sub-Saharan African countries are purchase and self-build approaches (Udechukwu, 2008). Majority of studies in homeownership determinants in Sub-Saharan Africa followed the developed world model of homeownership not taking into cognisance the path to homeownership in Sub-Saharan Africa (Asiedu, 1999; Nwuba, *et al.*, 2015). These

housing factors or determinants do not include direct labour components in self-build approach. Studies confirmed that over 88 percent of the people in Nigeria prefer to self-build incrementally due to inability to access building loan (Udechukwu, 2008; EFINA, 2010; Robertson *et al.*, 2011). Keeping it in view, homeownership factors in Lagos, must therefore, include factors influencing self-build approach.

6.3.1 Factor Analysis of the Institutional Variables

Factor analysis as a technique of data reduction was used to manifest the underlying variables, which are reflected in the observed variables. Due to a large number of variables, under study, factor analysis was used to reduce the institutional variables before performing the binary logistic regression. Logistic regression can take only a maximum of 10 variables to a dependent variable (Hsieh *et al.*, 1989; Homer and Lemeshow, 2004). The data was split into low and middle-income earners for comparison between the groups. Inferences were drawn and valid observations were made.

Principal component method, a geometrical ordination technique that recognises underlying structures characterising a set of highly correlated variables is used to reduce the institutional variables into a smaller number of derived variables or components. It picks out patterns in the relationships between the variables in such a way that most of the original data can be represented by new set of data within a reduced dimensional space (i.e. reduced number of new variables). The principal components are extracted in such a way that the first component accounts for the largest amount of total variation in the data, the second accounts for the second

largest amount of total variation in that order until the last principal component is extracted (Field, 2005; Kline, 2014).

6.3.1.1 Institutional Variables Used in Factor Analysis

The institutional variables were identified in the literature review (Chapters 2 and 3).

The identified institutional variables are:

1. Building Design and Type
2. Location
3. Mortgage/Loan
4. Land
5. Documentation
6. Building Materials
7. House Purchasing Cost
8. Home Deposit
9. Labour
10. Building Permit
11. Infrastructure

For the factor analysis, income was re-coded into low and middle-income earners. As defined earlier, low-income earners are persons (employees and self-employed) earning below N60, 000 monthly while middle-income earners are persons (employees and self-employed) earning above N60, 000 monthly (Robertson *et al.*, 2011; Roberts, 2014).

The explanation and detailed description of the variables are fully discussed in Section 5.5.1.3 while the descriptive statistics resulting from the survey was discussed in Section 6.2. The degree or extent to which the variables affect the respondents' quest for homeownership are measured using the 5- point Likert scale: Strongly Disagree -1, Disagree -2, Neutral-3, Agree-4 and Strongly Agree-5.

6.3.1.2 KMO and Bartlett's Test KMO and Bartlett's Test

The suitability of the data for factor analysis was checked using Kaiser- Meyer-Olkin (KMO) and Bartlett' Test of Sphericity (Pallant, 2010). The KMO results were 0.710 and 0.615, with a significant level of <0.001. The results were above 0.6, and the significance level <0.05. According to the criteria described in Table 6:29, the results demonstrated that the factors support factorability of the correlation matrix.

Three extracted components explained up to 47.945 percent of the variance in the dependent variables (Table 6:30). It is corroborated in the Scree Plot (Figures 6:3 and 6:4) where a noticeable rise in eigenvalues is clear after three components for the two groups.

Table 6.29. KMO and Bartlett's Test

		Under N60,000	Over N60,000	Total Respondents
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.710	0.615	0.731
Bartlett's Test of Sphericity	Approx. Chi-Square	1086.031	323.114	1534.828
	df	55	55	55
	Sig.	0.000	0.000	0.000

Source: Author's Field Survey (July – October 2014).

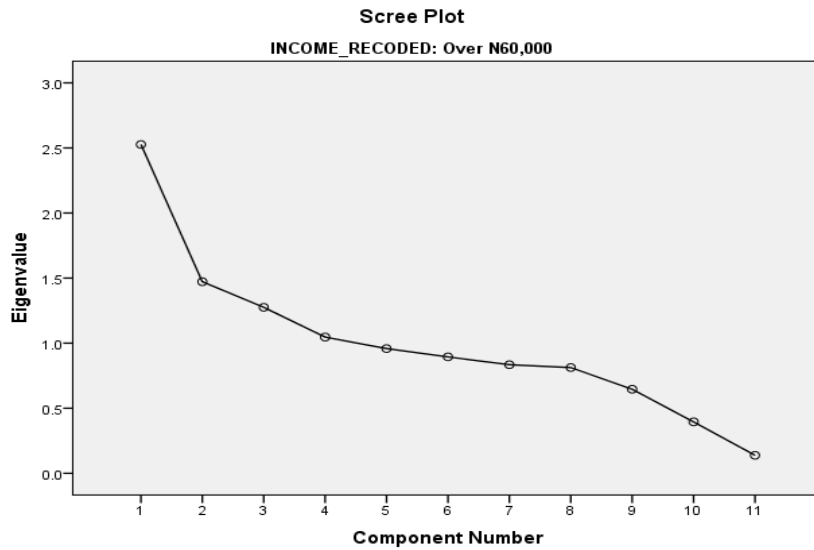


Figure 6.3. Scree Plot of the Over N60,000 (Middle-Income Respondents)

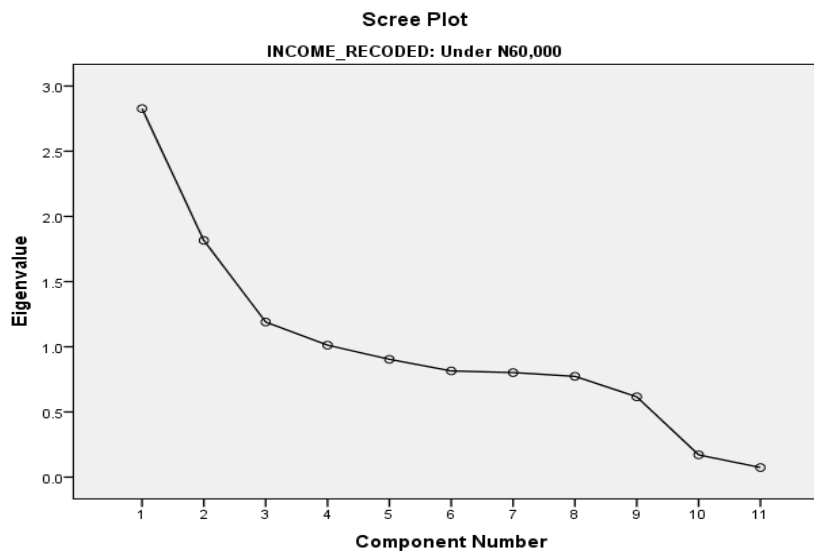


Figure 6.4. Scree Plot of the Under N60,000 (Low-Income Respondents)

Eleven components explained total variance for both middle-income and low-income respondents (Tables 6:30 and 6:31). The results revealed that the variance explained by the eigenvalues for middle-income respondents decreased from 0.138 to 2.527,

declining from factor component 1 to 11. Similarly, the eigenvalues ranged from 0.072 to 2.527, declining from component 1 to 11. There were clear differences in the eigenvalues for the components of both income groups. Component one explained most of the variance for both of the income groups. The first three top ranking eigenvalues were extracted. For middle-income respondents, the rotational sums of squares were 2.517, 1.446 and 1.310 for first 3 components, respectively. These three components also explained 22.884 percent, 13.149 percent and 11.912 percent variances for the first three extracted components, respectively (Table 6:30). Similarly, for low-income respondents, first three components having eigenvalues 2.827, 1.816, and 1.190 were extracted to calculate the rotational sum of squares. Thus, they explained 25.503 percent, 14.247 percent and 13.273 percent variances for first three components respectively (Table 6:31). The extracted and rotation loading values of the components were used for Varimax rotation.

6.3.1.3 Varimax Rotation

Varimax rotation is important and recommended for simplification of the interpretation process. This method is based on interpretation of factors that maximise the loading of each variable on one of the extracted factors while minimising loading on all the other factors (Field, 2000). From the rotated component matrix factor loadings in underlying clusters can be determined all loadings below 0.4 be suppressed (Field, 2000). These factor loadings were used to regroup variables based on the patterns of loading (Hair *et al.*, 1998).

Table 6.30. Total Variance Explained: Low-Income Respondents

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.827	25.698	25.698	2.827	25.698	25.698	2.805	25.503	25.503
2	1.816	16.508	42.206	1.816	16.508	42.206	1.567	14.247	39.749
3	1.190	10.816	53.022	1.190	10.816	53.022	1.460	13.273	53.022
4	1.012	9.204	62.226						
5	.904	8.217	70.443						
6	.815	7.405	77.849						
7	.802	7.291	85.139						
8	.773	7.030	92.170						
9	.616	5.603	97.773						
10	.171	1.557	99.329						
11	.074	.671	100.000						

Extraction Method: Principal Component Method.

Table 6.31. Total Variance Explained: Middle-Income Respondents

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.527	22.969	22.969	2.527	22.969	22.969	2.517	22.884	22.884
2	1.472	13.383	36.352	1.472	13.383	36.352	1.446	13.149	36.033
3	1.275	11.593	47.945	1.275	11.593	47.945	1.310	11.912	47.945
4	1.047	9.515	57.461						
5	.958	8.713	66.174						
6	.895	8.132	74.306						
7	.834	7.586	81.892						
8	.813	7.387	89.278						
9	.646	5.871	95.149						
10	.395	3.593	98.742						
11	.138	1.258	100.000						

Extraction Method: Principal Component Method.

6.3.1.4 Factor Analysis Results

6.3.1.4.1 Factor Analysis Result Using All the Respondents

The analysis reduced the 11 factors or variables into 3 component factors, namely: FAC_1, FAC_2, and FAC_3. The component factors FAC_1, FAC_2, and FAC_3, were explained as the Land and Legal factor, Design and Construction factor, and Pecuniary factor, respectively. Land, building permit, and documentation related to Land and Legal factor with 0.963, 0.923 and 0.922, respectively. It is also important to consider that factor 1 (FAC_1) explains most of the variance. Land, documentation and the building permit are the most important factors that determine homeownership among the respondents in the survey (Table 6:32).

Table 6.32. The Rotated Component Matrix – All Respondents (n=437).

	Component		
	FAC_1	FAC_2	FAC_3
	Land and Legal	Design and Construction	Pecuniary
HOME DEPOSIT		.645	
HOUSE PRICE			.544
LAND	.963		
LOCATION		.725	
BUILDING PERMIT	.923		
MORTGAGE		.589	.349
INFRASTRUCTURE		.382	.497
DOCUMENTATION	.922		
BUILDING MATERIALS			.491
LABOUR			.724
BUILDING DESIGN/TYPE		.641	

Extraction Method: Principal Component Method. Rotation Method: Varimax with Kaiser Normalization.
Rotation converged in 5 iterations

6.3.1.4.2 Factor Analysis Using the Low-Income Respondents

The analysis on the low-income respondents revealed similar pattern though with different loadings from the analysis on all the respondents (Table 6.2.4). Similarly, the factors, (FAC_1, FAC_2, and FAC_3) are explained as the Land and Legal Factor, Design and Construction Factor, and Pecuniary Factor, respectively. Land, building permit, and documentation related to Land and Legal factor with 0.970, 0.945, and 0.937, respectively. Location, infrastructure, home deposit, mortgage, and building material contributed to the design and construction factor with 0.678, 0.678, 0.594, 0.400, and -0.321, respectively. Mortgage, labour, house price, and home deposit were affected by the pecuniary or financial factor by 0.345, 0.725, 0.635, and 0.598, respectively. The three factors were used in the logistic regression for both of the income groups (Table 6:33).

Table 6.33. The Rotated Component Matrix: Low-Income Respondents (n=290).

	Component		
	FAC_1	FAC_2	FAC_3
	Land and Legal	Design and Construction	Pecuniary
HOME DEPOSIT		.594	
HOUSE PRICE			.635
LAND	.970		
LOCATION		.687	
BUILDING PERMIT	.945		
MORTGAGE		.400	.345
INFRASTRUCTURE			.598
DOCUMENTATION	.937		
BUILDING MATERIALS		-.321	
LABOUR			.725
BUILDING DESIGN/TYPE		.678	

Extraction Method: Principal Component Method. Rotation Method: Varimax with Kaiser Normalization.
Rotation converged in 5 iterations

6.3.1.4.3 Factor Analysis Using the Middle-Income Respondents

Performing factor analysis on the middle-income data gave similar result with different loadings (Table 6.2.3). The component factors FAC_1, FAC_2, and FAC_3, were explained as the Land and Legal factor, Design and Construction factor, and Pecuniary factor, respectively. Land, building permit, and documentation related to Land and Legal factor with 0.943, 0.848, and 0.865, respectively. Infrastructure, building material, location, building design and type, and labour contributed to the design and construction factor with 0.379, 0.687, 0.394, 0.728, and 0.308, respectively. Mortgage, house price, and home deposit were affected by the pecuniary or financial factor by 0.603, 0.601, and 0.587, respectively. It is important to note that location positively influence on design and construction factor while negatively influenced by the financial factor. It is also important to consider that factor 1 explains most of the variance, and land, documentation and the permit are the most important factors that determine about the homeownership for the middle-income families (Table 6:34).

Table 6.34. Rotated Component Matrix: Middle-Income Respondents (n=147).

	Component		
	FAC_1	FAC_2	FAC_3
	Land and Legal	Design and Construction	Pecuniary
HOME DEPOSIT			0.587
HOUSE PRICE			0.601
LAND	0.943		
LOCATION		0.394	-0.354
BUILDING PERMIT	0.848		
MORTGAGE			0.603
INFRASTRUCTURE		0.379	
DOCUMENTATION	0.865		
BUILDING MATERIALS		0.687	
LABOUR		0.308	
BUILDING DESIGN/TYPE		0.728	

Extraction Method: Principal Component Method. Rotation Method: Varimax with Kaiser Normalization.
Rotation converged in 5 iterations

The factor analysis reduced the 11 variables into three variables FAC_1, FAC_2 and FAC_3 for the low and middle-income earners data. This implies that the three component factors can explain the 11 variables. The reduced factors are used in the binary logistic regression.

6.3.2 Binary Logistic Regression Model

The dependent variable is a binary variable (i.e. homeowners and renters) took the value (homeowner =1, renter =0). The socio-economic variables and the reduced institutional factors were used to predict homeownership.

6.3.2.1 Explanation of the Variables used in Binary Logistic Regression Model

Residence status was used as proxy for homeownership. Thus, residence status was recoded into homeowners and renters. Homeowners' respondents were assigned value 1 while renters' respondents value 0 (Moore, 1991). Homeowners constitute 14.9 percent of the respondents while renters constitute 85.1 percent of the respondents. Low-income renters' respondents and middle-income renters' respondents were 29.6 percent and 70.4 percent respectively while middle-income owners and low-income owners were 56.9 percent and 43.1 percent respectively (Table 6: 35).

For the binary logistic regression, income was re-coded into low and middle-income earners. The explanation and detailed description of the variables are fully discussed in Section 5.5.1.3 while the descriptive statistics resulting from the survey was discussed in Section 6.2. The degree or extent to which the variables affect the

respondents' quest for homeownership are measured using the 5- point Likert scale:
Strongly Disagree -1, Disagree -2, Neutral-3, Agree-4 and Strongly Agree-5.

Table 6.35. Distribution of Low and Middle-Income Earners Homeowners and Renters

		Frequency	Percent
Renters	Middle-income households	110	29.6
	Low-income households	263	70.4
	Total	372	100.0
Homeowners	Middle-Income Households	37	56.9
	Low-Income households	28	43.1
	Total	65	100.0

Source: Author's Field Survey, July – October 2014

The independent variables consist of the socio-economic variables and component factors from the factor analysis. The description and the scale of the variables were explained in Table 6:36.

Table 6.36. Description of the Independent Variables in the Binary Logistic Regression

SOCIO-ECONOMIC VARIABLES				
	Symbols	Variables	Description	Measurement
1.	INC	Income	Monthly income of the respondents	Under N60, 000* = Low-income Earners Over N60, 000* = Middle-income Earners *Nigerian Currency (Naira)
2.	AGE	Age	Age of the respondents	20 – 29yrs = 1 30 – 39yrs = 2 40 – 49yrs = 3 50 – 59yrs = 4 Above 60yrs = 5
3.	HSE_SIZE	Household Size	Number of persons in the household	1-2 people household =1 3 – 4 people household =2 5 – 6 people household =3 7 – 8 people household =4 Over eight people household =5
4.	EDUC_LEVEL	Education	Educational level of the respondents	No formal education = 1 Primary Education = 2 Secondary Education = 3 Tertiary Education = 4 Postgraduate Education =5
5.	SAVNGS (1)	Savings	Monthly savings of the respondents	Yes = 1 No = 0
6.	RENT	Rent	Monthly household rent of the respondents	In Nigerian Currency (Naira)
7.	ACC_CUR	Accommodation type	Type of accommodation used by the respondents	Rooms and Room with Parlour = 1 Studio Flat/dwelling = 2 1-bedroom flat/dwelling = 3 2-bedroom flat/dwelling = 4 3 bedrooms flat or more/dwelling = 5
8.	ACC_SAT	Satisfaction with current accommodation	Level of satisfaction with current accommodation by the respondents	Not Satisfied = 1 Satisfied = 2 Very Satisfied = 3
REDUCED INSTITUTIONAL VARIABLES FROM FACTOR ANALYSIS				
9.	FAC_1	Reduced Factor	Land and Legal	Regression Factor Coefficient
10.	FAC_2	Reduced Factor	Design and Construction	Regression Factor Coefficient
11.	FAC_3	Reduced Factor	Pecuniary	Regression Factor Coefficient

6.3.2.2 Institutional Variables from the Factor Analysis

The role of public institutions in homeownership has long been established as homeownership is linked to government policy and housing market (Carliner, 1974; Oxley, 1984; Fisher and Jaffe, 2003; Shlay, 2006). Government policy determines access to land, finance, building permit, infrastructure, building materials and labour while housing market determines the building design and type, location, house price and deposit. Respondents respond to the effect of these institutional factors as they affect their residential status (tenure). These responses are measured using Likert scale. The institutional variables (n=11) were reduced using factor analysis into three component factors, FAC_1 (Land and Legal), FAC_2 (Design and Construction) and FAC_3 (Pecuniary). The variables are explained in section 5.5.1.

6.4 Measurement of the Variables

The socio-economic variables in the study are measured using ordinal and nominal measurements while the institutional variables are measured using Likert scales depending on respondents' perception of the effect of the variable on the ability to acquire a home. While the socio-economic variables are factors determined largely by the people, institutional variables are largely influenced by the industry, housing market, government-housing policy (Owusu, 1998; Fisher and Jaffe, 2003; Shlay, 2006).

In the analysis, homeownership factor is a function of socio-economic variables (age, education, current residential status, level of satisfaction with accommodation, employment status, education, household size, household income, and rent) and

reduced factors of institutional variables FAC_1, FAC_2 and FAC_3 (land and legal factor, design and construction and pecuniary factors). This can be represented as:

$$H_o = f(\text{Socio-economic Variables} + \text{Institutional Variables})$$

$$H_o = f \left(\begin{array}{l} \text{AGE, EDUC_LEVEL, ACC_CUR, ACC_SATS, HSE_SIZ, INC.,} \\ \text{RENT, SAVNGS, FAC_1, FAC_2, FAC_3} \end{array} \right)$$

Where the socio-economic variables are:

H _o	=	Homeownership Factor
TENURE	=	Residential Tenure
AGE	=	Age of the Respondent
EMPLY	=	Employment Status
ACC_CUR	=	Type of Current Accommodation
ACC_SATS	=	Satisfaction with Current Accommodation
HSE_SIZE	=	Household Size
INC	=	Monthly Income
RENT	=	Monthly Rent
SAVNGS	=	Savings

And the institutional variables are:

FAC_1	=	Component 1 (Land and Legal Factor)
FAC_2	=	Component 2 (Design and Construction factor)
FAC_3	=	Component 3 (Pecuniary Factor)

FAC_1, FAC_2 and FAC_3 are the three reduced factors from the eleven institutional variables: availability and cost of building materials (BMAT), location (LOC), building design and type (BDES/TYPE), house purchasing cost (HPC), mortgage (MORT), house deposit (HDEP), documentation (DOC), building permit (BPER), land (LAND), labour (LABR) and infrastructure (INFR).

BMAT	= Availability and cost of Building Materials
LOC	= Location
BDES/TYPE	= Building Design and Type
HP	= House Price
MORT	= Mortgage
HDEP	= House Deposit
DOC	= Documentation
BPER	= Building Permit
LAND	= Land
LABR	= Labour
INFR	= Infrastructure

6.5 Binary Logistic Regression Analysis

The data was split into low and middle-income households (those earning below N60,000 and those earning above N60,000) to analyse the factors influencing homeownership among middle-income earners critically. The study used binary logistic regression to establish the homeownership factors. Binary logistic regression is

an acceptable statistical procedure commonly used in predicting homeownership factors and affordability (Li, 1997; Asiedu, 1999; Arimah, 2007; Tan, 2008; Blaauboera, 2010; Halid and Akinnitire, 2013; Nwuba *et al.*, 2015).

The variables of interest were 19 which consisted of eight socio – economic and eleven (11) institutional variables. Homer and Lemeshow (2004) recommended that the minimum ratio of valid cases to independent variables for binary logistic regression should not be less than 10 but preferably higher. While the low-income earners analysis satisfied the minimum ratio of cases to independent variable of 15.3, with 290 valid cases and 19 independent variables, middle-income earners analysis resulted in a ratio of 7.7 with 147 case with 19 independent variables did not satisfy the minimum ratio requirement.

Factor analysis was used to reduce the 11 institutional variables into three (3) factors, FAC_1 (Land and Legal factor), FAC_2 (Design and Construction Factor) and FAC_3 (Pecuniary factor). Subsequently, eleven (11) variables consisting of eight (8) socio-economic factors and three (3) reduced factors were used in the binary logistic regression. Sample case to the independent variable ratio of 13.4 and 26.4 for middle-income and low-income respondents respectively satisfied the minimum requirement.

6.6 Results of the Binary Logistic Regression Analysis

The sample comprises of low and middle-income earners, out of 437 respondents, 147 are middle-income earners. The analysis was conducted to determine factors

influencing homeownership among the middle-income earners only. Further study will look into factors influencing homeownership among the low-income earners in Lagos Metropolis.

The data analysis indicated that 57.1 percent are male, 42.9 percent are female. About 88.4 percent are in employment 6.8 percent are retirees and 0.7 percent are in occasional employment. In addition, 40.8 percent of the Middle-Income Respondents hold university or post-graduate degrees. On tenure, 25.2 percent are homeowners, while 74.8 percent are renters or living with friends. Only 6.1 percent live in one room tenement housing, 7.5 percent in the room and parlour, while 86.4 percent live in studio flats, one, two and three bedroom flats while 36.1 percent are dissatisfied with their accommodation, 42.2 percent satisfied and 21.8 percent are very satisfied. The grouped mean household size among the Middle-Income Respondents is 6.06.

Using the tenure as the dependent variable, homeowners=1, renters=0, the binary logistic regression was performed. The model explained 30.6 percent (Cox and Snell R square) and 45.2 percent (Nagelkerke R squared) of the variance in residential tenure, and correctly classified 82.3 percent of cases, which suggests a good prediction power. Hosmer – Lemeshow test is 14.975 with a significant level of 0.060 supports the model, as the value is larger than 0.05 (Pallant, 2010 p.176).

The result for the middle-income earners indicated that seven out of the eleven factors were statistically significant (Table 6. 37). Out of the three component factors, two are statistically significant. The strongest factor in predicting homeownership was with an odd ratio of 3.237. It indicated that respondents who saved were over 3.2 times more

likely to own a home than those who did not, controlling for all other factors in the model. Household size with a negative value of β and odds ratio of 0.347 are less likely to own a home controlling for other factors in the model.

Among the low-income earners, the Wald Test indicated that six out of the eleven factors were statistically significant (Table 6. 37). Out of the three component factors, only one is statistically significant. The strongest factor in predicting homeownership was with an odd ratio of 19.041 (accommodation satisfaction). It indicated that respondents dissatisfied with current accommodation were over 19 times more likely to own a home than those who did not, controlling for all other factors in the model. Household size also with a negative value of β and odds ratio of 0.315 are less likely to own a home controlling for other factors in the model.

Table 6.37. Variables in the Equation and Coefficients

INCOME		B	S.E.	Wald	df	Sig.	Exp(B)
Under N60,000 (Low- income earners)	AGE	1.002	0.384	6.794	1	.009	2.724
	EDUC_LEVEL	1.631	0.459	12.619	1	.000	5.110
	SAVNGS(1)	-1.264	0.787	2.582	1	.108	.282
	HSE_SIZE	-1.154	0.489	5.569	1	.018	.315
	INC	.084	0.446	.035	1	.851	1.088
	RENT	-1.002	0.435	5.300	1	.021	.367
	ACC_SAT	2.947	0.839	12.349	1	.000	19.041
	ACC_CUR	.538	0.282	3.642	1	.056	1.712
	FAC_1	.017	0.352	.002	1	.962	1.017
	FAC_1	-1.805	0.483	13.948	1	.000	.164
Constant	-11.560	2.579	20.089	1	.000	.000	
Over N60,000 (Middle- income earners)	AGE	.686	0.253	7.344	1	.007	1.985
	EDUC_LEVEL	.464	0.294	2.480	1	.115	1.590
	SAVNGS(1)	1.440	0.565	6.494	1	.011	3.237
	HSE_SIZE	-1.060	0.278	14.558	1	.000	.347
	INC	1.388	0.603	.413	1	.048	1.474
	RENT	-.121	0.232	.273	1	.601	.886
	ACC_SAT	-.874	0.548	2.538	1	.111	.417
	ACC_CUR	.523	0.253	4.264	1	.039	1.688
	FAC_1	-.938	0.265	12.486	1	.000	.392
	FAC_2	-.071	0.249	.080	1	.777	.932
Constant	-2.973	3.148	.892	1	.345	.051	
All Respondents	AGE	.765	0.181	17.808	1	.000	2.149
	EDUC_LEVEL	.836	0.193	18.694	1	.000	2.306
	SAVNGS(1)	-1.224	0.367	11.121	1	.001	.294
	HSE_SIZE	-.937	0.194	23.326	1	.000	.392
	INC	.307	0.180	2.917	1	.018	1.359
	RENT	-.312	0.184	2.872	1	.009	.732
	ACC_SAT	.747	0.341	4.806	1	.028	2.111
	ACC_CUR	.500	0.173	8.344	1	.004	1.649
	FAC_1	-.583	0.171	11.594	1	.001	.558
	FAC_2	-.560	0.169	10.958	1	.001	.571
Constant	-6.078	1.129	28.998	1	.000	.002	

- a. Variable(s) entered on step 1: Age, EducLevel, SAVINGS, HseSize, Income, Rent, ACCM_SAT, ACC_R, FAC1_1, FAC2_1, FAC3_1

Table 6.38. Variables in the Equation and Coefficients for the Middle-income Earners

INCOME		B	S.E.	Wald	df	Sig.	Exp(B)
Over N60,000 (Middle- income earners)	AGE	0.686	.253	7.344	1	0.007	1.985
	EDUC_LEVEL	0.464	.294	2.480	1	0.115	1.590
	SAVNGS(1)	1.440	.565	6.494	1	0.011	3.237
	HSE_SIZE	-1.060	.278	14.558	1	0.000	.347
	INC	1.388	.603	.413	1	0.048	1.474
	RENT	-0.121	.232	.273	1	0.601	.886
	ACC_SAT	-0.874	.548	2.538	1	0.111	.417
	ACC_CUR	0.523	.253	4.264	1	0.039	1.688
	FAC_1	-0.938	.265	12.486	1	0.000	.392
	FAC_2	-0.071	.249	.080	1	0.777	.932
FAC_3	-0.532	.252	4.446	1	0.035	.588	
Constant	-2.973	3.148	.892	1	0.345	.051	

6.6.1 Statistically Insignificant Variables

The result indicated four variables are not statistically significant. These are highest educational level of the respondents, current rent, satisfaction with current accommodation, and FAC_2 (Design and Construction). The result indicated that level of education was not significant to homeownership. Most current homeowners in Nigeria are not educated, given the level of literacy in the country. However, this is expected to change as children of the current homeowners are more educated than their parents and desire to own houses.

It is expected that satisfaction with current accommodation will contribute to homeownership, but the result suggests contrary. It can be due to a result of bias in sampling. Few studies suggest high rent as a factor influencing homeownership

(Nwuba *et al.*, 2015). The result suggests that there is no significant relationship between homeownership in Lagos and rents among middle-income earners. Among the factorised institutional factors, it is not very unexpected that Design and construction factor (FAC_2) is not statistically significant as middle-income earners can afford to self-build due to more confounding factors such as education. It is possible the education of the middle-income earners made this factor statistically insignificant.

Comparing with the low-income earners, the result indicated five (5) variables are not statistically significant. These are: savings, income, current accommodation, FAC_1 and FAC_3. To the low-income earners, savings is not statistically significant. There is evidence of poor saving culture among the low-income earners, 81 percent of the low-income earners which represented 53.8 percent of the respondents do not save. Similarly, the income of the low-income earners is not statistically significant. This supports other studies that low-income earners are too poor to own house. Financial incapability dominates the reasons for renters in New Zealand (Hargreaves, 2003; Adejumo, 2008; Boamah, 2010; EFlnA, 2010).

6.6.2 Statistically Significant Variables

Since the study is on middle-income earners, the study will discuss middle-income earners and make comparison with low-income earners when necessary. The result indicated seven variables are statistically significant for the middle-income earners. These are: age, savings, household size, income, current accommodation, FAC_1 and FAC_3.

Of the statistically significant factors, three are positive factors, while four are negative factors. On the positive side, age, income and savings are positive homeownership factors among middle-income earners. These positive findings are consistent with similar researches on factors influencing homeownership. Increase in age has been found to be a contributory factor in homeownership factors (Andrew and Caldera-Sanchez, 2011; Asiedu, 1999). It was expected given the state of poor housing finance as heads of households acquire homeownership through accumulated wealth saved over time making homeowner older. Also, age often comes with work experience attracting higher income which is a positive factor influencing homeownership.

Savings is the most positive factor with $\beta=1.440$ and odds ratio of 3.237 which indicated the low level home finance in Lagos metropolis and Nigeria. The results are in line with other studies on the level of housing finance as many prospective homeowners save to acquire homes. Literature sources has confirmed that income is probability the most important factor to homeownership, after intention and motivation (Bramley, 1992, Burke *et al.*, 2007; Nwuba, *et al.*, 2015)

The result confirmed income as positive homeownership factor in Lagos metropolis. This is consistent with similar studies in Nigeria and some selected OECD countries (Moore, 1991; Ndubueze, 2009; Andrew and Caldera- Sanchez, 2011; Halid and Akinnitire 2013; Nwuba, *et al.*, 2015). However, on the negative side, household size, and institutional factors are negative factors. These negative factors are consistent with other similar studies on homeownership determinants (Nubi, 2008; Halid and Akinnitire, 2013). Large household size contributes negatively to homeownership as increase in household size decreases the chances of homeownership as expenditure

increases, all things being equal (Nwuba *et al.*, 2015). The institutional variables are FAC-1(Land and legal factor) with $p = .000$ and $b = -0.938$ and FAC-3 (pecuniary factor) with $p = 0.035$ and $b = -0.532$ contribute most negatively to homeownership among the middle-income earners. The results were according to expectations, given the level of institutional support to homeownership and housing in Nigeria. This finding agrees with Halid and Akinnitire (2013) and many researchers that there is need to develop a viable mortgage system; improve on infrastructure, and other institutional factors (Otubu, 2012).

6.7 Discussions of the Findings

There are many issues affecting homeownership. As stated, the issues are socio-economic and institutional. The socio-economic factors are largely influenced by institutional policy. Retirement age, income and asset, education, savings are all dependent on the public institutions. Therefore, the prospective homeowners make choices “to own or not own” within the resources available or better, still what the society offers him from biology, genealogy, to the environment both physical and socio-economic. This is to explain that the primary drivers of homeownership are institutional in nature and the socio-economic factors merely respond. Homeownership is reflective of the will of the society (Parsons, 2013). Munch (1982) affirmed that if institutional factors were addressed homeownership would grow.

Among several factors affecting homeownership, is demand (Carliner, 2010). However, in Lagos and many cities in Nigeria, the issue is housing supply. Ademiluyi (2010) stated

that housing production in Nigeria is very low, with only (2) two dwelling units per thousand compared to eight to 10 per thousand as recommended by United Nations. Institutional policies are needed to address the institutional factors and boost housing supply.

The study has identified three (3) very critical drivers of homeownership in Lagos that must be looked in to enhance the ownership of homes and efficiently shift from the rental contractual obligations. Based on the factor analysis undertaken in this work, these three factors entail.

1. Land and Legal obligations factors

Access to land is probably the greatest challenge in post independent Nigeria. Land title reform was intended to remove a barrier to increased homeownership in Africa but unfortunately did not deliver promised results (Payne, Lasserre and Rakodi, 2009; Otubu, 2012). Apart from the issue of land reform, the issue of land urchins in Lagos discourages home construction. Many would-be homeowners are reportedly chased away from their land resulting in long legal disputes. The issue of the lengthy period of obtaining a certificate of occupancy, a document necessary for mortgage and building permit have serious consequences on homeownership among middle-income earners.

Legal jurisprudences are relevant regulators in the homeownership process (Arimah, 1997). The legal aspect within any region can be used as a baseline to understand the modalities of homeownership in the region. As Horsewood (2006) asserts, bureaucratic tendencies in some legal jurisprudences have for a long time, stifled the

homeownership process within some regions. This research has since established that a massive percentage of the respondents did admit that the legal bottlenecks they encounter in their bid to acquire homes have since retreated to sheer reluctance in homeownership. Consequently, this has adversely affected the homeownership process in major establishments. Issuance of building permits, drafting contractual obligations between contractors and possible homeowners and other documentation procedures are currently considered very essential components of the homeownership process (Halid and Akinnitire, 2013).

2. Pecuniary Factors

Ownership of homes is intricately intertwined with the pecuniary capability of an individual (Moore, 1991). In fact, the availability of funds is the primary determinant of the ability of an individual to own a home. While the results of this research study do not put a heavy emphasis on the nexus between availability of funds and homeownership, studies indicate that availability of funds is a critical component of homeownership that cannot be ignored. As Struyk and Marshall (2010) indicate that pecuniary obligation in the homeownership process does not only determine whether one owns a house or not, but it equally determines the type of the house owned by the individual. Currently, the provision of mortgages has enhanced the ability to fund the homeownership process. The adoption of crediting facilities for home purchase has improved the financing options of individuals intending to own homes (Nwuba *et al.*, 2015).

Land costs, labour costs and other building and construction related costs, as earlier intimated, are equally involved in the determination of homeownership in the globe (Tan, 2008). Currently, the cumulated costs of construction, or rather acquiring a house are directly influenced by the cost of land and labour (Carliner, 2011). Principally, these costs contribute to the overall costs of the house (Ndubueze, 2009). In Lagos, an exponentially growing urban region, labour and land costs are the primary factors that drive the costs of homeownership.

3. Design and Construction

Tastes and preferences in terms of the design of homes is a crucial factor in the homeownership debate. In fact, according to Kurz (2004), a majority of possible homeowners are still under rental obligations because of the heavy financial obligations associated with the designs of their homes. The design of homes, according to Li (1977) is an integral consideration in the ownership debate either regarding costs associated with the design or the absence of the technical capacity to pursue the design admired. Various individuals intending to own homes (Asiedu, 1999) primarily consider the building type and the associated infrastructural provisions of any building.

The international perspective and the Sub-Saharan African perspective reveal insights which are consistent with the findings in Lagos. Nigeria attempted to alleviate its housing shortage through social housing in the 70s and 80s. Governments set ambitious targets for new housing. With oil money, in the 80s and 90s, Nigeria was unable to invest the oil money into social housing, and new construction fell short of the country's goals (Chapter 3). Studies showed that these programmes failed because

of inconsistent policies, poor policy execution and underdeveloped construction industry. The failure of housing programs and the chronic housing deficit led to overcrowding in the cities with multiple families in a single dwelling, including non-family renters. This was a modern response to a situation in growing urban locations where there was surplus demand for housing.

Most policies, in particular from the last decade, have focused on the demand side, by making it easier for Nigerians to obtain housing financing with the establishment of FMBN and the PMIs. The downside to this approach is that there is still a chronic supply issue, and major structural problems are preventing the development of greater housing supply. The clamour for the total review of the Land Reform Act continues. Land title reform has not resulted in greater security for homeowners, due in part to high levels of corruption in the system. Land and legal factors continue to be very relevant in homeownership.

Today, the middle class earner in Lagos faces several obstacles to attaining homeownership. The land title and corruption issues serve as underpinning to further complicate these basic supply and demand dynamics. Without land title, there is no access to mortgage finance. Access to mortgage finance, while the best in the country, is still inadequate and underfunded. Since the current wave of lending institutions were created in 1992, with the licensing of the PMIs, most have remained small due to limits placed on their growth, but poorly-capitalized lenders often cannot meet demand. The commercial banking sector is all but useless for housing finance at this point. Even when a wage earner can acquire the necessary financing, there remains a chronic shortage of supply. Most home developers in Lagos are incapable of building

on the scale needed to offset the massive migration into the city. Thus, Lagos falls further behind every year, which drives up the cost of housing, increasing the income threshold for somebody to even enter the housing market.

Improvement in land and legal factors will have a multiplier effect on homeownership as mortgages require land title and C-of-O. Access to mortgage continues to be relevant in homeownership as homes are acquired at a great cost of investment. As the country commits more to research and technology, new technology will improve on the design, cost and procurement of homes in Nigeria.

6.8 Chapter Summary

This chapter presented the first part of results, analyses and findings of the research. The chapter began with a discussion on the profile of the study area and then generated descriptive statistics of the respondents detailing socio-economic characteristics, drivers and institutional characteristics of the sample population. Factor analysis was used to reduce a large number of related variables in the study prior to using them in binary logistic regression. Finally, a binary logistic regression analysis on the variables to ascertain the positive and negative determinants and predict the likelihood of homeownership among the middle-income earners. The analysis was conducted for the factors influencing homeownership among the low and middle-income earners and comparisons were made. However, due attention was given to middle-income earners. Further study will look into homeownership determinants among the low-income earners in Lagos Metropolis. This research study

has identified three critical drivers of homeownership in Lagos that must be looked into to enhance homeownership and shift from the rental contractual obligations. The study revealed that land and legal obligations as a factor is more important than pecuniary factor among the middle-income earners in Lagos. The next chapter is a continuation of the chapter; it will analyse and discuss the qualitative interviews.

Chapter 7 Qualitative Study: Data Analysis and Discussions

7.1 Introduction

This chapter presents the qualitative data analysis and discussions. It discusses triangulation of the quantitative findings using qualitative interviews with the housing experts and stakeholders to ascertain the correctness of the findings as stated, in section 1.6.5 on objectives “...to examine, analyse, triangulate, and discuss the quantitative and qualitative findings”.

Data generated from the qualitative interviews were thematically analysed using directed content analysis approach. The thematic analysis was done with the use of numbers to determine importance, emphasis and relevant factors of the themes and sub-themes. The chapter discusses its findings and concludes with the summary.

7.2 Triangulation

Validity, in qualitative research, refers to whether the findings of a study are true and certain, “true” in the sense that research findings accurately reflect the situation, and “certain” in the sense that research findings are supported by the evidence. According to Guion *et al.* (2011), triangulation is used to check and establish validity of outcomes or study by analysing a research question from multiple perspectives. Kennedy (2009) opines that it is act of combining several research methods to study one thing,

overlapping, complimentary and contrary sometimes with great effect of balancing each method and giving a true picture.

Kadushin *et al.* (2008) opine that triangulation is used to compare findings using quantitative and qualitative methods or the reverse with a view to measure the same concept. In order to properly define the role of triangulation in sequential mixed-methods design, Kadushin *et al.* (2008) say that triangulation constitutes the first phase of the analysis while in the second phase; the qualitative data are examined to further verify and then deepen the analysis of the quantitative findings.

Patton (2002) cautions that the goal of triangulation is not to arrive at consistency across data but such inconsistencies may explain the need for further tests or approaches. The inconsistencies do not weaken the evidence, but creates opportunity to uncover deeper meaning in the data. Guion *et al.* (2011), classify triangulation into five types, namely: data triangulation, investigator triangulation, theory triangulation, methodological triangulation and environmental triangulation.

7.2.1 Data Triangulation

The study employed data triangulation approach using different sources of information to increase the validity of data used in further analysis. This being necessary to increase confidence in the research data and creating innovative ways to understand the themes resulting from the quantitative survey. Thurmond (2001) says that the triangulation offered a great way of understanding phenomenon providing

clearer understanding of the phenomenon from the diversity of opinions from the interviewees.

Triangulation has been found effective in verifying claims and validity of research. The obvious disadvantage of triangulation is the interviewees' bias. This bias is reduced by interviewing many people across many different professionals in the housing industry. Furthermore, the number of selected professionals was increased from two to three each to reduce bias and other community leaders were also included. Apart from possible biases based on professional experiences, which was adequately taken care by the spread of housing professionals. Time and efforts was spent on preparing, interviews, collation and analysis. This was anticipated in the study as the motive for the triangulation exceeds these challenges. Triangulation added a depth to the results that would not have been possible using only quantitative study, thereby increasing the validity and utility of the findings (Burr, 1998; Thurmond, 2001; Creswell, 2003; Saunders *et al.*, 2007).

This was the motive of the qualitative interviews with the housing professionals, community leaders and civic organizations in Lagos. In-depth interviews were conducted with these housing professionals and others to gain insight into their perspectives on programme outcomes. During the analysis stage, feedback from the stakeholder groups would be compared to determine areas of agreement as well as areas of divergence (Guion *et al.*, 2011). Data triangulation is well suited for this study for validity and getting insight into other stakeholders' views and interest in the emergent themes from the quantitative study.

7.3 Approach to Qualitative Analysis

Qualitative data sampling and data collection were discussed in Sections 5.4.2 and 5.6.2 respectively. The open interview starts with a lead question “*What do you think are the barriers to homeownership among middle-income households in Lagos?*” The interviewee was then allowed to develop his/her own story on what he/she feels are the barriers or what could enhance homeownership among the middle-income earners in urban centres in Nigeria. Probing questions were asked to clarify on issue. The interviewees responded well exploring many issues based on their experience, which they share willingly. The interviews were recorded and transcribed using Microsoft word for analysis. The analysis was done using Nvivo software.

The interviews scripts were read and re-read for understanding and thorough familiarity with the words, expressions and phrases used in the interviews. The data recorded was ‘*reduced*’ in a process termed data reduction. Huberman and Miles (1994), suggest data reduction before coding. Data reduction involves removing irrelevant discussions from the data. This occurred when the interviewees went off track discussing outside the scope of the study. Data reduction involves understanding and knowing the data before coding is very important (Rose *et al.*, 2014).

Nigatu and Woldegebriel (2011) identify five common analyses used in qualitative study namely: content analysis, narrative analysis, discourse analysis, framework analysis, and grounded theory. However, the choice of analysis in a study depends on the purpose of the study. Given the nature of this study, content analysis is appropriate and useful in confirming the findings of the quantitative study.

7.4 Content Analysis

Content analysis has widely been used in qualitative studies with different approaches. Hsieh and Shannon (2005) categorise these approaches into three distinct approaches namely: conventional, directed and summative approaches (Figure 7:1). While conventional approach uses codes derived directly from the data, and summative approach compares keywords and the interpretations, the directed approach is guided with the theory or prior study. Thus depending on the nature of the study, the approach to content analysis is dependent on the nature of the methodology (Hsieh and Shannon, 2005; Weber, 2009). In view of the prior quantitative study, this qualitative study adopted directed content analysis approach using variables of interest from the quantitative study as themes to confirm factors influencing homeownership among the middle-income earners in Lagos Metropolis (Potter and Levin- Donnerstein, 1999; Hsieh and Shannon, 2005).

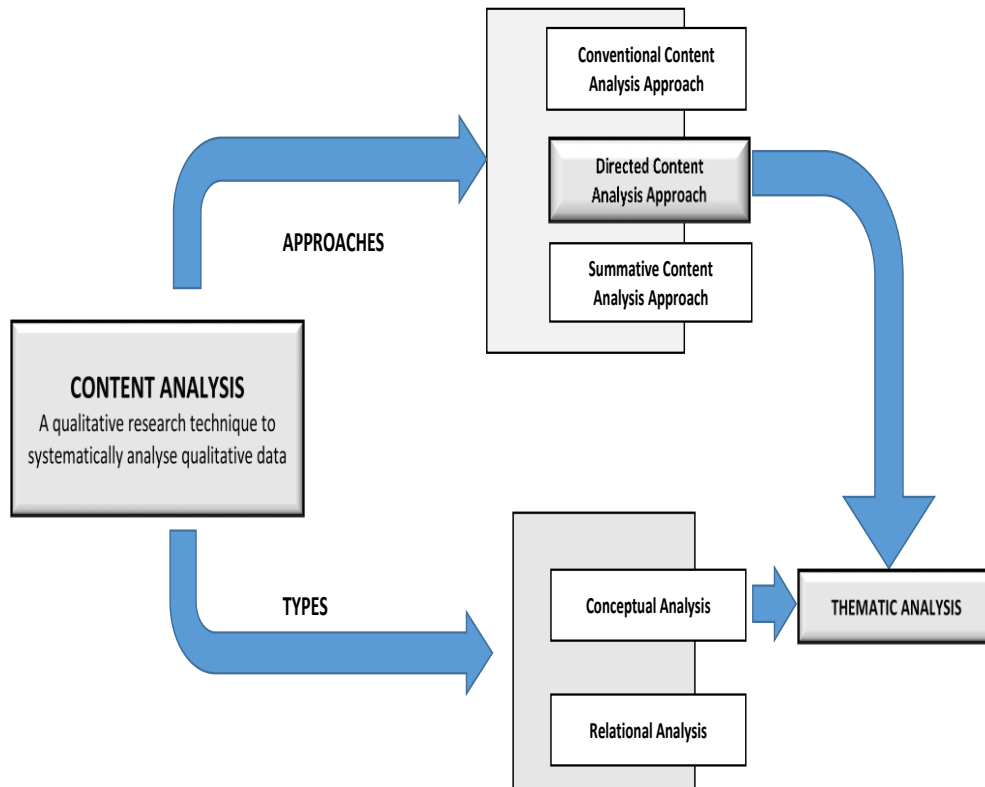


Figure 7.1. Content Analysis - Approaches and Types

Sources: Adapted from Hsieh and Shannon, 2005; Vaismoradi *et al.*, 2013; Bryman, 2015.

7.4.1.1 Directed Content Analysis

Direct content analysis approach is an acceptable approach in qualitative content analysis (Hsieh and Shannon, 2005; Humble, 2009; Bradway *et al.*, 2012; Gale *et al.*, 2013). It allows for a controlled coherent approach to qualitative data and most valuable in extending or validating existing knowledge. (Bradway *et al.*, 2012). Qualitative directed content analysis creates a logical pathway to validate the themes from the quantitative findings.

Using existing variables from the quantitative study, key concepts can provide initial coding scheme or relationships (Mayring, 2000; Potter and Levin- Donnerstein, 1999). The goal of directed content analysis in this study is confirmatory, validating or rejecting the quantitative findings. The main reason for using this approach lies in its structural and logical approach to analysis. Directed content analysis is more structured than the conventional content analysis approach as operational definitions of each category are determined from the themes from the quantitative study.

Mayring (2000) opines that directed content analysis is useful in validating theories, concepts or priori findings. With its advantage of organisational structure over conventional content analysis, it reduces irrelevant discussion or drifting away. This is not to say that conventional content analysis does not have its advantages. Its unrestricted flow of data often results in not accurately representing the data. Its main advantage lies in its exploratory function which is more useful in theory or conceptual development.

7.4.1.2 Thematic Analysis

Content analysis and thematic analysis are interchangeably used in qualitative studies. But Vaismoradi *et al.*, (2013) admit there is a distinction between content analysis and thematic analysis though the distinction is not clearly spelt out. Dong *et al.*, (2013) opine that thematic analysis is a form of content analysis, extending the initial content analysis which identified words frequencies (words or phrases count), interest of the interviewees in emphasis (emphasis factor) into aggregating similar codes to form (emerging) categories or themes. At the content analysis stage, codes were generated,

and the importance levels were determined by the sources and the frequencies at the codes. These codes were aggregated into themes and were analysed along these themes in thematic analysis.

Thematic analysis provided flexibility and richness of data allowing for exploration and quantification of the data. Boyatzis (1998) characterizes thematic analysis not as a method but a tool used across different methods while its critics see the absence of clear guidelines (flexibility) as a disadvantage (Antaki *et al.*, 2003; Braun and Clarke, 2006). The flexibility itself is an advantage as it allows a wide range of analytic options. Apart from flexibility, it offers easy summary, highlighting similarities and difference across the data and generally accessible to the educated public. The greatest advantage in this study is that it allows for easy interpretation of data thereby making the triangulation easier. It is no surprise that most researchers use thematic analysis in their studies. According to Braun and Clarke (2006) its main disadvantage is not the method itself but not asking the right question. Antaki, *et al.* (2003) caution on the use of appropriate mathematical computation in the analysis despite its flexibility. In exercising great caution, numbers and simple calculation were used to highlight very important factors under study.

7.4.1.2.1 Creating Codes

Open interviews come with a lot of information but not all the information are necessary or related to the study. Using existing variables from the quantitative study, key concepts provide initial coding scheme or relationships for the qualitative analysis

(Mayring, 2000; Potter and Levin- Donnerstein, 1999). The theme and subthemes were coded for analysis using Nvivo. Further analysis was carried out using thematic analysis.

Words or statements relating to a potential theme and sub-themes were noted and coded. All words that related to a potential factor in the word frequency query search were noted and coded. Codes are words, statements, text chunks and phrases from the variables of interest interests in directed content analysis (Potter and Levin- Donnerstein, 1999). According to Srnka and Koeszegi (2007), coding is the first step in systematic analysis of qualitative data. Priori codes came from the variables of interest from the literature and quantitative study but were revised, along as the analysis proceeded. New codes which were not among the initial variables of interest emerged. Some of these new codes can be used for further study on homeownership.

7.4.1.2.2 Themes

The codes were sorted into relevant themes and sub-themes using the variables derived from quantitative analysis as guide. Few new sub-themes emerged apart from the themes from the quantitative studies but were outliers. The analysis was able to show the frequency at which each code was mentioned and the context in which it was mentioned.

7.5 Analysis of the Qualitative Data

The qualitative analysis adopted the use of numbers using the codes. The use of numbers in qualitative has been controversial, while some do not readily accept the

idea, others support the idea because of the inherent advantages the use of number to describe in qualitative research (Sandelowski, 2001; Srnka and Koeszegi, 2007; Maxwell, 2010). The codes were aggregated into themes and are discussed using the order of importance. This is achieved using frequencies and numbers. Sandelowski (2001) contends that using number in qualitative research is beneficial in establishing significance level and generating meanings from qualitative data but warned against over counting. Srnka and Koeszegi (2007) paper, acknowledged and cited by over 220 times, enumerated the advantages of numbers to rigorously analyse qualitative material since qualitative materials are difficult to measure. Lilford and Braunholtz (2003); Richards (2004); consider qualitative techniques as unsystematic, difficult to measure and not rigorous enough to provide reliable results. In view of the inherent advantages of the use of numbers in qualitative study and the need to explain most important factors affecting homeownership among middle-income households in Lagos, it was decided to combine the use of numbers to describe and analyse the qualitative data (Sandelowski, 2001; Srnka and Koeszegi, 2007; Maxwell, 2010).

Interviews usually come with a sizeable amount of irrelevant stories. This is expected in qualitative interviews. However, the rich information obtained in the study outweighs this disadvantage. Careful analysis of the interviews (data reduction) was used identify key factors in the interview data. These factors were identified and related factors were grouped into themes and sub-themes.

7.5.1 Criteria for Determination of Importance, Emphasis and Relevance Factors

Thematic analysis allows for great flexibility in qualitative analysis (Braun and Clarke, 2006). This presents a great advantage in the study to determine importance, emphasis and relevance factors of the themes under study. The use of numbers present simple arithmetic to determine these factors is also acceptable (Maxwell, 2010). Biases from the respondents are minimised by using large sample size and selecting from various professions in housing and the community leadership. Therefore, there is need to weigh opinions across all the respondents irrespective of their primary professions. In principle, a topic, phrase or sub-theme mentioned and emphasised by majority of the respondents explains to a large extent the importance of that sub-theme or phrase while a phrase or sub-theme that was mentioned by very few respondents may reflect respondents’ biases or interests. Importance, emphasis and relevance factors were used to explain the themes and sub-themes arising from the interviews.

Codes for Interpretation

Number of sources (n)	= 21
75% of the sources	=15.75 (16)
25% of the sources	=5.25 (5)

Importance Factor

In determining importance factor, spread or convergence of factors by respondents and emphasis are used. The following three criteria were used (Brown, 2010):

1. Themes and subthemes highlighted by over 75 percent of the interviewees (n>16) is adjudged of **high importance**.
2. Themes and subthemes highlighted between 25 percent and 75 percent of the interviewees (5<n<16) is adjudged of **moderate importance**.
3. Themes and subthemes highlighted by 24 percent or less (n ≤ 5) is adjudged of **low importance**.

Emphasis Factor

Some factors were repeated for emphasis by the interviewees. Such emphasis was noted and was used in the analysis. The emphasis factor is judged by references (how much the factor is covered by the interviewees (sources)). This is obtained by dividing number of factor occurrences (references) with the number of sources (Table 7:1).

$$\text{Emphasis factor} = \frac{\text{Number of References}}{\text{Number of Sources}}$$

Relevance Factor

In order to determine factors, which are most relevant to improve homeownership among middle-income households for policy implementation, relevance factor is used.

Relevance factor is a measure of degree of relevance of a code, or sub-code. This is determined by multiplication of emphasis factor with the sources (Table 7:1).

7.6 Results of the Qualitative Study

The themes (institutional factors) derived from the quantitative findings were analysed using thematic analysis. The result of the thematic analysis is shown in Table 7.1. The findings are discussed using the order of relevance (relevance factor) as explained in section 7.5.1 as shown in (Table 7:1).

The results show the contributions of the interviewees. Sources express the number of interviewees who contributed on a theme, while references are the number of times the code or theme is discussed. The importance, emphasis and relevance factors are derived as stated in section 7.5.1. A factor or theme becomes important by the number of interviewees who discussed the factor or its sub-themes.

Many issues arose from the interviews, six themes namely: land, mortgage, documentation, building materials, building permit and infrastructure were discussed by over 75 percent of interviewees. This indicate that these factors are most important to enhancing homeownership among the middle-income earners in Nigeria. Labour, house price, location and home deposit were discussed by over 25 percent but less

than 75 percent of the interviewees while building design and types, savings, cooperative housing and tax Incentives were discussed by less than 25 percent of the interviewees. The results express that some themes are more critical in enhancing homeownership among middle-income earners in Nigeria (Table 7:1).

Table 7.1.Importance, Emphasis and Relevance Factors of the Themes

Themes	Sources (a)	Refer- ences (b)	Importance Factor	Emphasis Factor (b/a)	Relevance Factor (a*b)
Land	21	127	High Importance	6.05	2667
Mortgage Finance	20	112	High Importance	5.60	2240
Documentation	19	43	High Importance	2.26	817
Building Materials	19	31	High Importance	1.63	589
Building Permit	19	22	High Importance	1.16	418
Infrastructure	16	22	High Importance	1.38	352
Labour	14	19	Moderate Importance	1.36	266
House Price	13	19	Moderate Importance	1.46	247
Location	15	16	Moderate Importance	1.07	240
Home Deposit	10	12	Moderate Importance	1.2	120
Building Design and Types	6	7	Moderate Importance	1.17	42

Source: Author's Field Survey (October- November 2015).

7.7 Discussions of the Findings

The qualitative study identified six themes with 'high importance' and five with 'moderate importance' in enhancing homeownership among middle-income earners

in Nigeria. This section discusses the themes in the order of relevance (relevance factor).

7.7.1 Access to Land

Land remains an important component in housing production. It is also an asset both cultural and financial asset. Analysis shows land that is of '**high Importance**' in homeownership among the interviewees stressing the importance of land in homeownership. It was discussed by 21 out of 21 interviewees (100 percent) in 127 references (Table 7:2). It has the highest emphasis of 6.05 and a relevance factor (n=2667). This result confirms the quantitative findings that land is a barrier to homeownership in Lagos Metropolis. Of the middle-income earners, 93.9 percent strongly agree that access to land for home acquisition is a great barrier to homeownership (section 6.2.3.3).

Table 7.2. Land Theme

Themes	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Land	21	127	High Importance	6.05	2,667

Source: Author's Field Survey (October- November 2015).

Interviewees opined that Cooperative Associations would assist in bulk purchase of land to reduce land cost, land urchins' menace and save on collective registration with the use of global Certificate of Occupancy (Box 7:1). Others suggested that Government Site and Services Schemes as a way to relieve problems associated with land such as lengthy period of land registration, land urchins' and other many

bottlenecks related to access to land. This will go a long way in improving access to land as a barrier to homeownership among middle-income households.

Comment 1: *"Low and middle-income earners can only buy land in the outskirts of the city" (CL.02-20).*

Comment 2: *"Cooperative societies can assist members in land acquisition, processing of land documents and acquisition of building materials" (ARC.03-15.)*

Comment 3: *"Cost of land is too exorbitant in Nigeria especially for the low and middle income earners in Lagos" (LS. 02.05).*

Comment 4: *"Land and building materials can be purchased through cooperative association to reduce cost" (LS.03-06).*

Box 7:1. Interviewees' Comments on Access to Land

Under the land theme, other sub themes emerged, this include land administration, land use act, land cost, local government, site and services scheme. Others are, land cooperative association, land Information, land masterplan, land speculators, and land bank in the order of relevance (Table 7:3).

Table 7.3. Land Sub-Themes

	Sources	References
Land information	12	20
Land Urchins	10	12
Site and Services Scheme	11	14
Land Use Act	5	8
Cooperative Association- Land	5	6
Land Administration	4	4
Land Cost	4	8
Local Government	2	3
Land Masterplan	1	2
Land Speculators	1	1
Land Bank	1	1

Source: Author's Field Survey (October- November 2015).

This finding agrees with other studies that access to land is a barrier to housing and homeownership (Mabogunje, 2010; Enisan and Ogundiran, 2013). The issue of land cost as a barrier to homeownership was emphasised though this was not unexpected as land cost is higher in urban centres than the rural or semi-urban communities due to growth (Olaore, 1991). Values of land have always been based location, size, time of purchase, site and services and type of tenure (Sada, 1972; Smith, 1976; Asabere, 1981; Mabogunje, 2010; Enisan and Ogundiran, 2013). Location and tenure factors determine mostly the cost or value of land in Lagos, though other factors such as zoning policy, psychological factors do play some roles in land value (Megbolugbe, 1983; Evans, 2002). Urban land cost is high in Lagos Metropolis in recent times as population of Lagos Metropolis continues to grow very rapidly. Most buyers pay in small instalments. Though Tipple (2015) in his study on five African states (Malawi, Ghana, Zambia, Liberia and Sierra-Leone) argues that urban land cost is not more expensive than it was in the past. The study is not applicable to Lagos Metropolis where

land cost is most times higher than the cost of housing development in most local governments in the metropolis due to rapid urbanisation and high population density (Olaore, 1991). Lagos, apart from being the commercial capital of Nigeria, it has the highest population density in the country (Osoba, 2012).

Land remains an important component in housing production. The interviews reflect the importance of land to homeownership in Lagos Metropolis. The qualitative study highlighted the problem of land urchins and that may suggest the reason for the clamour for government site and services schemes. Site and services schemes can be introduced to relieve land registration, land urchins and many bottlenecks related to access to land. Such schemes with necessary infrastructure before allocation will greatly boost homeownership. Location and tenure factors determine mostly the cost or value of land in Lagos, though other factors such as zoning policy, psychological factors do play some roles in land value. Land cost in Lagos Metropolis is in most times higher than the cost of housing development due to rapid urbanisation forcing most middle-income earners to buy land in the outskirts of the city.

7.7.2 Access to Mortgage

Analysis shows that access to mortgage is of '**high Importance**' in homeownership among the interviewees stressing the importance of mortgage in homeownership. It ranked next to land in the survey. It was discussed by 20 out of 21 interviewees (95 percent) with 112 references (Table 7:4). It has a high emphasis of 5.60 with a relevance factor (n=2240).

Table 7.4: Mortgage: Importance, Emphasis and Relevance Factors

	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Mortgage	20	112	High Importance	5.6	2240

Source: Author’s Field Survey (October- November 2015).

Results confirm the quantitative findings that mortgage barrier to homeownership in Lagos Metropolis (Table 6:17). Of the middle-income earners, 67.4 percent ‘strongly agree/agree’ that access to mortgage is a barrier to homeownership (section 6.2.3.1). Interviewees discussed mostly the paucity of fund in the mortgage system in the country and the stringent conditions to access loans (Box 7:2). There were suggestions to boost the financial capacity of the mortgage banks. Other suggested that stringent conditions to mortgage is a reaction to poor funding of the mortgage industry.

Comment 1: *“Not enough money in the mortgage system regulated by the Federal Mortgage Bank of Nigeria” (ARC.01-13).*

Comment 2: *“Financial aids to the mortgage institutions by the Federal and state governments would boost the financial institutions coffers” (ARC.02 – 14).*

Comment 3: *“Access to finance and loans for building houses by private individuals sand developers can be improved by playing down on the requirement for granting mortgage loans” (FIN. 03 -03).*

Comment 4: *“Stringent conditions attached to loan often times create fear in the heart of middle men to approach borrowing” (TP.03 – 12).*

Box 7:2. Interviewees’ Comments on Mortgage

The interviews identified many sub-themes such as: self-employment, interest rate, collateral and conditionality, loan tenure, Federal Mortgage Bank of Nigeria (FMBN), Primary Mortgage Institutions (PMIs), National Housing Fund (NHF) and National Mortgage Reinsurance Corporation (NMRC). Other sub-themes include, housing loan, long term funds and cooperative finance (Table 7.5). Analysis shows that stringent loan condition and high interest rate topped the relevance table. Other issues such as high interest rate and improving the operational efficiency of the PMIs were discussed.

Table 7.5. Breakdown of Mortgage Finance and Mortgage Sub- Themes

	Sources	References
Stringent Collateral Conditions	12	17
Interest Rate	11	15
Primary Mortgage Institutions (PMIs)	7	12
Cooperative Finance	8	11
Federal Mortgage Bank (FMBN)	5	9
National Housing Fund (NHF)	5	7
Loan Tenure	5	6
Housing Loan	5	4
Self- Employment	3	3
Long Term Fund	2	4
National Mortgage Reinsurance Corporation (NMRC)	1	1

Source: Author's Field Survey (October- November 2015).

Some literature sources claim that mortgage is the greatest barrier to housing and homeownership in Nigeria (Nubi, 2000; Ojo, 2006; Amao and Odunjo, 2014). However, this qualitative study confirms the literature sources that access to mortgage is a challenge to homeownership in Nigeria but this assertion trailed second to land in Lagos Metropolis. This is not unexpected in the case of Lagos, where land matters have

so many intricacies. Lagos Metropolis is the economic capital of Nigeria (EFInA, 2010; NPC, 2015) and has the highest population density in the country (Osoba, 2012).

The effect of poor access to mortgage are many. Low access to mortgage could explain the prevalence of self-build and incremental construction in most cities in Nigeria (EFInA, 2010). Enisan and Ogundiran (2013) confirm that over 88 percent of the housing stock in Nigeria is self-built with no mortgage. Low access to mortgage contributes towards delayed homeownership (Peterside, 2005; Akeju, 2007; EFInA, 2010). The stringent conditions for mortgage include certificate of occupancy, a land document that it is acclaimed a problem not only in the literature but confirmed in this study. Akeju (2007) notes that procedure for C-of-O is lengthy and cumbersome and deters most middle-income households from accessing mortgage. Another mortgage's condition of assurance of regular monthly income, makes its access difficult for self-employed who constitute a large percentage of residents in the cities. Access to mortgage, lamented an interviewee, is even more difficult for self-employed people, who do not earn monthly salaries. An interviewee suggested a *"shift from real estate as collateral security for mortgage loan"* as a way to reduce the hardship in meeting the collateral requirement. The issue of inadequate funding of the PMIs and sharp practices to cut corners by the PMIs featured prominently, this led to suggestions on ways to improve PMIs funding using idle and long term funds.

Studies confirm that improved access to mortgage finance has significant impact on economic growth and urban development (Renaud, 1999). However, the level of mortgage finance in Nigeria is low (Akeju, 2007; Nubi, 2008) as neither the developer

nor the prospective homeowners can readily obtain mortgage finance due to paucity of fund, very stringent loan conditions (Enisan and Ogundiran, 2013). Many experts believed that if mortgage is improved, homeownership rate will improve in Nigeria, after all, the majority of U.S. homes prior to 1920 were self-financed too (Chiquier and Lea, 2009). There is a high correlation between availability of mortgage finance and high homeownership rate (Fisher and Jaffe, 2003; Proxenos, 2006). The qualitative survey highlighted paucity of fund and underfunding are attributed as barriers to homeownership among the middle-income households. The inadequate mortgage service is responsible for delayed housing and rise in incremental construction as most people have to save a long time to build or buy a home.

Access to mortgage is probably the most debated issue in housing in Nigeria. Access to mortgage in Nigeria is compounded with its stringent conditions which include valid land title or certificate of occupancy, a land document that it is acclaimed a problem not only in the literature but confirmed in the qualitative and quantitative surveys. The study confirmed that mortgage indeed is a challenge but it trailed second to access to land in the survey. This could be as a result of many other extraneous factors in Lagos such as highest land density in the country and cost of living.

7.7.3 Property Documentation in Homeownership

Thematic analysis shows that property documentation is of '**high Importance**' in homeownership among the interviewees stressing the importance of property documentation in homeownership. The result indicates that property documentation was discussed by 19 out of 21 interviewees (90.5 percent) with 43 references (Table

7:6). It has an emphasis factor of 2.26 and relevance factor (n=817). This result confirms the quantitative findings that property documentation barrier to homeownership in Lagos Metropolis. Of the middle-income earners, 70.1 percent strongly agreed that property documentation is a barrier to homeownership (section 6.2.3.4).

Table 7.6. Documentation: Importance, Emphasis and Relevance Factors

	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Documentation	19	43	High Importance	2.26	817

Source: Author's Field Survey (October- November 2015).

Excerpts from the transcripts in Box 7: 3 explain the professional opinions of the interviewees in which the challenges in the procurement of Certificate of Occupancy (C-of-O) was highlighted. It was suggested that applications for C-of-O should be computerised with minimal physical contact with the applicants to reduce corruption in the issuance. Other commented on the lack of awareness among the public on the importance of property documentation and suggested public enlightenment. Some recommended the use of appropriate database such e-La to reduce the duration of property documentation. The use of registered land surveyors by the public was advocated as a way to reduce avoidable delays resulting from inaccurate surveys.

Comment 1: *"No.1 challenge to homeownership is the acquisition of a valid LAND title document i.e. Certificate of Occupancy etc."* (FIN.02-02).

Comment 2: *"... SERVICOM tenets should transform from paper to practice. Files and issues must be treated based on time (hour, days, week etc.) and applicant should be able to check the present status of his application without making any physical contact"* (E.02- 08).

Comment 3: *"The way forward is that government should embark on rigorous public sensitisation on the relevance of property documentation"* (ES. 03 -09).

Comment 4: *"In property documentation, one of the necessary documents is the survey plan. It will be less expensive to patronise Land Surveyors instead of middle men or quacks who often present wrong survey plan to the client"* (LS.01-4).

Box 7:3. Interviewees' Comments on Documentation.

Documentation refers to problems associated with registering of land and property which are mainly certificate of occupancy (C-of-O), land assignment, ratification and other land documentation issues. The findings agreed with Mabogunje (2010) and with further enrichments by Enisan and Ogundiran, (2013) that property documentation is a challenge to housing affecting both the low and middle income earners. The importance of documentation in homeownership cannot be underestimated. C-of-O is a condition required for mortgage and building permit. Its delay has consequences on cost and often lead to proliferation of house construction without building permit.

Egbu *et al.* (2008) identify 32 keys stages in securing land and development right in Nigeria. These key stages make land documentation an uphill task lasting about 381

days. Property developers resorted to “follow up” which include corruption as it is almost impossible to scale the 32 key stages. Mabogunje (2010) confirmed that the difficulty in obtaining certificate of occupancy, the key land document, many people falsely back date land transactions before the 1978 Land Use Act. It is suggested that e-LA could reduce the period of documentation processing, thus reducing the 32 key stages. E-LA has been advocated to speed up land documentation and administration. Its advocates stated that that it has potential to government land coordination and better land management thus improving land documentation delivery (Akingbade, *et al.*, 2012).

Certificate of occupancy is not only a requirement for mortgage but required in building permit processing. Apart from cost, the issue of valid land title is an issue confronting homeownership in Lagos. The issue of delay and cost in processing certificate of occupancy (C-of-O) encouraged buildings without permit even with the attendant risk of demolition and low capital appreciation.

7.7.4 Availability and Cost of Building Materials

Apart from land, mortgage and documentation, availability and cost of building materials is the most discussed topic in housing and homeownership in Nigeria. Thematic analysis shows that availability and cost of building materials is of **‘high Importance’** in homeownership among the interviewees stressing the importance of the theme in homeownership. Building materials was discussed by 19 out of 21 interviewees (90.5 percent) with 31 references (Table 7:7). It has an emphasis factor of 1.63 and relevance factor (n=589).

Table 7.7. Building Materials: Importance, Emphasis and Relevance Factors

Themes	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Building Materials	19	31	High Importance	1.63	589

Source: Author's Field Survey (October- November 2015).

The result confirms the quantitative findings that cost and quality of building materials constitute a barrier to homeownership in Lagos Metropolis. On the median scale of 4 out of 5, denotes agreement that the cost and quality of building materials is a barrier to homeownership (Table 6.17). The quantitative findings show that 56.2 percent and 70.5 percent of low and middle income earners strongly agree/agree that cost and quality of building materials is a barrier to homeownership (section 6.2.3.5).

Interviewees discussed the need for tax relief for certain essential building materials. It was suggested that government must encourage local production of building materials by providing incentives for the industry. It was suggested that cooperative associations can be useful in procurement of building materials to reduce cost. Box 7:4 shows the excerpts of the transcripts.

Comment 1: *“Government could come in by giving tax reliefs on selected major building materials used in housing for middle income earners” (ARC. 01-13).*

Comment 2: *“Cooperative societies assists members in land acquisition, processing of documents and acquisition of building materials” (ARC. 03- 15).*

Comment 3: *“Local industries should be encouraged to produce local materials which meet acceptable standards. Defunct cement manufacturing plants should be resuscitated and granted concession” (FIN.02-02).*

Comment 4: *“Government should encourage production of building materials which are local in content with a view to reducing the cost implications of the housing unit” (TP.02-11).*

Box 7:4. Interviewees’ Comments on Building Materials

The sub-themes (Table 7:8) highlights the need for local production building materials, and tax relief for building materials. Interviewees believed that local production of building materials will be cheaper. This assumption does not hold for cement production. Price of cement, rose from N23.50 per 50 kg per bag in 1986, to N1, 800 in 2010 (Ademiluyi, 2010; Enisan and Ogundiran, 2013). Others suggested the use of local building materials. However, the use of unrefined or processed building materials is limited by technology. Mud houses do not possess the structural and aesthetical requirements to sustain multi-level construction in a city where the cost of land is the highest in the country.

Table 7.8. Breakdown of Building Materials Sub- Themes

Sub-Themes	Sources	References
Indigenous Building Materials	4	4
Subsidized Cost of Building Materials	2	3
Local Production of Building Materials	5	5

Source: Author's Field Survey (October- November 2015).

The qualitative findings confirm the literature on the importance of building materials in housing and homeownership. Nigeria relies mostly on imported building materials which as sourced in foreign currency. This is responsible for the high cost of building materials in the country (Udechukwu, 2008). Prices of building materials have been on increase due to devaluation of Nigeria's local currency, naira. This has a great effect on homeownership and the middle-income households. Even the price of locally produced cement, a major component in housing construction is on the rise while the purchasing power of average resident in Lagos is on decline (Akinmoladun and Oluwoye, 2007).

7.7.5 Building Permit

Thematic analysis shows that building permit is of **'high Importance'** in homeownership among the interviewees stressing the importance of building permit in homeownership. The results show that building permit was discussed by 19 out of 21 interviewees (90.5 percent) with 22 references (Table 7:9) explain the importance of building permit in homeownership. Building permit has an emphasis factor of 1.16 with a relevance factor (n=418). This result confirms the quantitative findings with 56.5 percent of the respondents 'strongly agree/agree' and medians of 3 and 4 among the

low and middle-income earners respectively that building permit is a barrier to homeownership (section 6.2.3.7).

Table 7.9. Building Permit: Importance, Emphasis and Relevance Factors

Themes	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Building Permit	19	22	High Importance	1.16	418

Source: Author’s Field Survey (October- November 2015).

Interviewees discussed the delay in building permit processing as it contributes to building without permit. Simplification and the use of appropriate building professionals to check relevant stages of the building permit process will fasten the process. Other interviewees suggested transparency and decentralisation of building permit process. On existing buildings without appropriate building permits, it was suggested that pulling down the structure may not be a solution but imposition of fines, corrective measures and public enlightenment on the importance of building permit in safe guarding of public health (Box 7:5).

Comment 1: *“Simplification of building permit will reduce building permit duration” (LS 02.-05).*

Comment 2: *“government pulled down there houses because of approval” (CL 02-20).*

Comment 3: *“The process should be overhauled and made more transparent on a continuous basis. The issuance of building permit should be decentralised with more professionals involved” (ARC.01-13).*

Comment 4: *“This process should be decentralised and qualified professionals engaged to assist government even at the local government level” (FIN.02-2).*

Box 7:5. Interviewees’ Comments on Building Permit

In view of the housing shortage and the government's inability to make housing accessible to majority of Nigerians, there has been proliferation of in the number of slums in most cities in Nigeria (Bobadoye and Fakere, 2013). Inability to access mortgage, contributes high rate of self-build homeownership option in Nigeria. Self-build option sometimes produces low quality structure that does not meet planning requirements (Chiquier and Lea, 2009). Some prospective homeowners build houses without building permit alleging building permit process delay, unnecessary bureaucracy of the state officials and fear of losing land to land urchins. It is the norm in major cities in Nigeria to physical take possession of the land as means to secure the land from land urchins or multiple sale. A number of private developers therefore, often go ahead and start physical construction without building permit thus violating the town planning law (Wapwera and Egbu, 2013). In the opinion of government, these are approaches are unacceptable, and such homeowners were prosecuted (Enisan and Ogundiran, 2013). In neighbouring Ogun State, such homeowners were expected to pay a friendly flat rate to regularise the property. The need to address prospective homeowners' fears, efficient and speedy building permit procedure will be beneficial.

Public perception on the need for building permit is low in Nigeria. It is still seen by many residents in emerging Sub-Saharan Africa cities a mere government bureaucracy as many people do not understand the need for building permit process (Boamah, 2010, Otubu, 2010). The importance of building permit is yet to be appreciated among some residents of major cities in the Sub-Saharan Africa despite flooding, poor sanitation and low quality of buildings without permits.

Delay in building permit processing and fear of losing land to land urchins encouraged proliferation of buildings without permit. This confirmed UN-Habitat (2008) findings that building permit process often takes long and people often build without building approval. It is the norm in Lagos to physical take possession of the land as means to secure the land from land urchins but most go ahead and start physical construction without building permit thus violating the town planning law.

7.7.6 Infrastructure

Thematic analysis shows that infrastructure is of '**high Importance**' in homeownership among the interviewees stressing the importance of infrastructure in homeownership. The qualitative survey confirmed quantitative findings that provision of infrastructure is a challenge to homeownership. The thematic analysis (Table 7:10) shows that provision of infrastructure has a relevance factor (n) =352. This result confirms the quantitative findings that provision of infrastructure is a barrier to homeownership in Lagos Metropolis with a median of 5 among the middle-income earners in the quantitative analysis. Of the middle-income earners, 63.3 percent strongly agreed that provision of infrastructure is a barrier to homeownership (see section 6.2.3.6). Under provision of infrastructure.

Table 7.10. Infrastructure: Importance, Emphasis and Relevance Factors

	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Infrastructure	16	22	High Importance	1.38	352

Source: Author's Field Survey (October- November 2015).

Interviewees decry the state of infrastructure in growing settlements in Lagos Metropolis and advise that government should embark on site and services to improve housing stock in Lagos (Box 7:6). Where land is bought in the open market, cooperative associations was recommended. Opinions were divided on how to improve the state of infrastructure in major cities in Nigeria. While some opined that government alone cannot provide infrastructure due to the huge investment involved. They suggested public private partnership in the provision of infrastructure. Others believe it is government's duty to provide infrastructure, since they collect land and infrastructural charges.

Comment 1: *"Government should also embark on site-and service schemes whereby land is serviced with requisite infrastructure, laid out in plots and sold"* (ARC.01 -13).

Comment 2: *"Lagos State government with state's local governments should consider the concept of site and services scheme as introduced by federal government, where layout of land is already provided with necessary infrastructure before allocation to would-be home owners and developers"* (BLD.01 -16).

Comment 3: *"Provision of infrastructures should be a joint effort between Government at all levels and the public"* (ES01. -07).

Comment 4: *"Site and Services and Cooperative effort since government is slow to provide infrastructure"* (BLD.03- 18).

Box 7:6. Interviewees' Comments on Infrastructure

The importance of infrastructure in homeownership allowing prospective homeowners to build has been lauded as a positive contributor towards homeownership (Bello, Oladokun and Adegunle, 2014). Many prospective

homeowners could not undertake housing construction in un-serviced sub-urban locations in the Metropolis. Other issues raised include funding of Urban Development Bank and development of master plans (Table 7:11).

Table 7.11. Breakdown of Infrastructure Sub-Themes

Sub-Themes	Sources	References
Urban Development Bank	2	2
Masterplan	1	1

Source: Author's Field Survey (October- November 2015).

Private developers shy away from developing areas due to lack of infrastructure though the land in these areas are cheaper than in the cities. In developing African countries, most homes are built by direct labour, therefore the choice of location is determined by the cost of land and the income. Majority of the interviewees discussed location as a factor in land value and opined that middle-income households may not afford choice locations due to cost but serviced locations in semi urban centres with good access roads will boost homeownership. In view of the foregoing, interviewees suggested the following to reduce the cost of homes: improve public housing supply to lower cost, subsidizing cost of houses, lower interest rate, improve land and mortgage access, encourage employers to partner with developers to mass produce for staff and sell to staff. If government cannot provide cheaper flats for the public, site and serviced land with good layout with necessary infrastructure should be provided

7.7.7 Labour

Thematic analysis shows that labour is of '**moderate Importance**' in homeownership among the interviewees stressing the importance of the theme in homeownership.

Labour trails behind infrastructure in the order of relevance. It was discussed by 14 out of 21 interviewees (66 percent) with 19 references (Table 7:12). It has an emphasis factor of 1.36 with a relevance factor (n=226). This result agrees with the quantitative findings that availability of skilled labour is a challenge to homeownership in Lagos Metropolis.

Table 7.12. Labour: Importance, Emphasis and Relevance Factors

Theme	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Labour	14	19	Moderate Importance	1.36	266

Source: Author's Field Survey (October- November 2015).

The interviewees opined that qualitative construction labour is crucial to housing delivery since most homeowners build homes directly and incrementally. The need to equip and establish more vocational schools in Lagos to train artisans as majority of houses are constructed using self-build approach. In order to improve homeownership, it was suggested that building artisans need training and re-training to meet today's challenges. Construction professional associations were enjoined to register, train, re-train, control and monitor artisans to improve quality delivery and reduce construction cost (Box 7:7).

Comment 1: “...let all labourers belong to an association who will take responsibility for their incompetency displayed in the building process. The association will admit them only if only they have satisfied both the trainer and the industry certification. Standard must be adhered to and labourer must work competently without error” (ES.02. -08).

Comment 2: “Government should re-establish the technical and vocational institutions in the mould of the Yaba Trade Centre of old and build more centres for specialised and related skills acquisition. These institutions will deliver certified masons, painters, plumbers, and other artisans that would serve the housing sector” (FIN. 02- 02).

Comment 3: “...many building artisans are not well trained. Training of artisans should be a concern of the government and construction industry” (LS.02 -05).

Comment 4: “There is need to have a register of artisans to be affiliated to the parent professional associations” (LS. 03 - 06).

Box 7:7. Interviewees’ Comments on Labour

Since self-build is the most common approach to homeownership in developing countries. Self-build approach relies on the good quality of labour to produce standard quality construction, absence of which leads to poor home construction (Abdul-Kadir, *et al.*, 2005). The importance of quality artisans in the construction industry is essential in effective housing delivery to reduce construction failure and improve housing construction quality.

7.7.8 House Price

Analysis shows that house price is of ‘**moderate Importance**’ in homeownership among the interviewees stressing the importance of the theme in homeownership. House price factor trails behind labour in the order of relevance. It was discussed by 13 out of 21 interviewees (61.9 percent) with 19 references (Table 7:13). It has an emphasis factor of 1.46 with a relevance factor (n=247). This result confirms the

quantitative findings that house price is a challenge to homeownership in Lagos Metropolis (Table 6:17).

Table 7.13. House Price: Importance, Emphasis and Relevance Factors

Theme	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
House Price	13	19	Moderate Importance	1.46	247

Source: Author’s Field Survey (October- November 2015).

Interviewees who discussed house price opined that house prices are high due to the high cost of construction. To reduce house price, it was suggested that it will be reduce cost of the construction inputs, improve public housing supply to improve housing stock, subsidize cost of houses, lower interest rate, improve land and mortgage access, and encourage employers to partner with developers to mass produce for staff and sell to staff (Table 7:17). Box 7:7 shows the excerpts of the transcripts.

Comment 1: *“...By encouraging the middle income earners to invest in housing mortgage with lower interest” (ARC.02 -14).*

Comment 2: *“if government cannot provide affordable flats, at least they should provide land. Our government is not serious about people building their homes. Honest middle income earners may not afford the flats, so we are left to building our homes by ourselves” (CL.02 -20).*

Comment 3: *Companies can partner with reputable developers to develop private estates for staff” (ES.02 -08).*

Comment 4: *“One of the ways of achieving this is by using functional and not expensive materials to bring down the cost of construction” (LS.01- 04).*

Box 7:8. Interviewees’ Comments on House Price

Table 7.14. Breakdown of House Price Sub-Themes

Sub-Themes	Sources	References
Subsidized Housing	2	2
Development Cost	1	1
Public Building Corporations	1	1

Source: Author's Field Survey (October- November 2015).

Homeownership by purchase accounts for less than 12 percent in Nigeria due to prevalent low-income in the country as resident claim that homes are too expensive especially without mortgage facilities. Cost of flats rose astronomically between N1.5 million in 2004 to over N20 million in 2015 depending on the type and location. Currently, flats are sold between N8.0 million and N20.0 million in Lagos Metropolis depending on the location and the types of flat in a country where the median income is between N52, 000 and N100, 000 per month. (Jobberman Survey, 2012; Lagos State Home Mortgage Scheme, 2015). Blondel (1994) and Omotoso (2006) in separate studies confirmed that salaries are grossly low and continue to decline thus affecting the purchasing power of Nigerians. Low salaries coupled with poor mortgage facilities are responsible for people building home incrementally (Chiquier and Lea, 2009).

7.7.9 Location

Thematic analysis shows that location is of '**moderate Importance**' in homeownership among the interviewees stressing the importance of the theme in homeownership. Location trails behind house price in the order of relevance. Location was discussed by 15 out of 21 interviewees (71.4 percent) in 16 references (Table 7:15). It has an emphasis of 1.07 and a relevance factor (n=240). The median scale of 4 out of 5 denotes agreement that location is a barrier to homeownership among the

respondents in the quantitative study (Table 6.17). Of the middle-income earners, 57.8 percent strongly agreed that access to land for home acquisition is a great barrier to homeownership (section 6.2.3.10).

Table 7.15. Location: Importance, Emphasis and Relevance Factors

Theme	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Location	15	16	Moderate Importance	1.07	240

Source: Author's Field Survey (October- November 2015).

Excerpts from the transcripts in Box 7: 9 explain the professional opinions of the interviewees expressed that preferred locations to middle-income earners are sometimes beyond their reach, except when such locations are subsidised for developers. It was suggested that locations can be improved or made attractive if there are infrastructure such as good transport system and social amenities. Some interviewees opined that well serviced site and services layout will attract middle-income earners. Under the location theme, other sub-themes emerged in the interviews such as the need for GIS maps and efficient public transport system.

Comment 1: *"...Preferable locations are expensive and makes the overall cost of owning homes in such location high and beyond the reach of middle income owners. Except the cost of acquiring such land are subsidized, it may be difficult to encourage developers to develop housing in such location"* (BLD.02-17).

Comment 2: *"The stress of locational disadvantage could be easily taken care off by an efficient transportation system and provision of good road network by government"* (FIN. 02- 02).

Comment 3: *"...Challenges in this area is minimal because location is directly tied to the cost of the building and a proper survey on the preference will be adequate"* (LS.01-04).

Comment 4: *"Government should encourage site and services approach for developers. -provide layout and development guides for excised villages coupled with effective monitoring machinery in place"* (ARC.02-14).

Box 7:9. Interviewees' Comments on Location

Literature sources confirmed that location has influence on homeownership (Pollakowski and Edwards, 1987; Dong *et al.*, 1999; Gabriel and Painter, 2001). Empirical research confirmed that location choice is influenced by socio-economic factors such as marital status, age, education and income. In Lagos, developed estates in the city are out-priced for the middle-income households and this necessitates middle-income households seeking homes in developing neighbourhoods. Private developers shy away from developing areas due to lack of infrastructure though the land in these areas are cheaper than in the cities. Prospective homebuyers are more likely to purchase homes in neighbourhoods with amenities (Gabriel and Painter, 2001) or neighbourhood with better job opportunities (Wilson, 1987). In developing African countries, most home are built by direct labour; therefore, the choice of location is determined by the cost of land and the income (Megbolugbe, 1983; Evans, 2002).

Majority of the interviewees discussed location as a factor in land value and opined that middle-income households may not afford choice locations due to cost but serviced locations in semi urban centres with good access roads will boost homeownership. Serviced sites with good road network, efficient transport and infrastructure will attract prospective homeowners into developing in new neighbourhoods. Opinions on developing the infrastructure is divided as a group suggested that private initiative on infrastructure while some opted for government delivery the infrastructure to reduce developmental cost of homes.

7.7.10 Home Deposit

Thematic analysis shows that home deposit is of '**moderate Importance**' in homeownership among the interviewees stressing the importance of the home deposit in homeownership. It trails behind location in the order of relevance. Home deposit was discussed by 10 out of 21 interviewees (47.6 percent) in 12 references (Table 7:16). It has an emphasis of 1.2 and a relevance factor (n=120). This findings agree with quantitative analysis which shows that 54.4 percent of the respondents strongly agree/agree that deposit is a great barrier to homeownership (section 6.2.3.2).

Table 7.16. Home Deposit: Importance, Emphasis and Relevance Factors

Theme	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Home Deposit	10	12	Moderate Importance	1.2	120

Source: Author's Field Survey (October- November 2015).

The interviewees noted the poor savings culture in Nigeria and interviewees suggested that financial institutions should develop attractive saving packages to encourage savings. In the absence of first home grants as obtained in some countries, it was suggested that government should set up home banks to specifically finance home acquisition or home construction at very low interest. Developers will need to reduce initial deposit (Box 7:10).

Comment 1: *"...It is necessary that any serious individual planning to own a house will have a good savings culture and must have saved certain amount of money as his equity contribution before approaching any mortgage institution for a loan. This shows a sign of commitment on the part of the would-be homeowner" (FIN.03 -03).*

Comment 2: *"Government can setup home ownership development bank or banking scheme specifically to provide finance at reduced or no interest rate to prospective home owners that need such finance" (ES.02 -17).*

Comment 3: *".... removing or reducing the initial deposit to the barest minimum and giving them and charging low interest rate on loan" (TP.02 -11).*

Comment 4: *"The idea of instalment payment for home deposit should be boldly encouraged as some developers are now doing" (BLD.01- 16).*

Box 7:10. Interviewees' Comments on Home Deposit

Literature sources claim that developers and banks in Nigeria often prefer high percentage sometimes up to 50 percent cost of the homes as deposit, due to the type finance the developer used in financing the project (Vanguard Newspapers, 2015). Even the state agency, Lagos State Home Mortgage Scheme demands 30 percent deposit (LAGHOMS, 2014). This constitutes a barrier to the prospective homeowners.

Home deposit assistance scheme is available in some countries to assist low and middle-income first time buyers to overcome deposit gap is not available in Lagos (Flood and Yates, 1989; Wood, 1990). This makes down payment a challenge to the middle-income households who need homes. Kohansal and Mansoori, (2009) caution that low down payment may assist home acquisition but increases the risk of default. With improved record keeping in Lagos, it may be possible to assist first time young homebuyer with low payment deposit.

7.7.11 Building Design and Type

Thematic analysis shows that labour is of '**moderate Importance**' in homeownership among the interviewees stressing the importance of the building design in homeownership. It trails behind home deposit in the order of relevance. Building design and type was discussed by 6 out of 21 interviewees (28.6 percent) with seven references (Table 7:17). It has an emphasis of 1.17 and a relevance factor (n=42). While this theme was discussed by only six interviewees, it suggests that while building design may not of high importance, it contributes to homeownership. This finding agrees with quantitative analysis which shows that 61.1 percent of the respondents strongly agree/agree that building design and type is a barrier to homeownership (section 6.2.3.5).

Table 7.17. Building Design and Type: Importance, Emphasis and Relevance Factors

Themes	Sources	References	Importance Factor	Emphasis Factor	Relevance Factor
Building Design and Types	6	7	Moderate Importance	1.17	42

Source: Author's Field Survey, October - November, 2015

Under the building design and type, other sub themes were discussed, this include pre and post occupancy survey, bottom up approach and functional design (Table 7:3). The sub-themes revealed the need for bottom-up approach in design. Majority of the interviewees believe that bottom up approach, post-occupancy survey and functional design will improve building design and in effect reduce cost of home. Some interviewees believe that expandable design or phased construction with the prospective homeowners finishing up the housing will reduce cost and afford the owner to finish up at its time and cost. The interview suggested that poor design may not encourage prospective homeowners into investing in homeownership. Improvement in building design can stimulate and boost homeownership among middle-income households. Developers and housing consultants should develop flexible designs and products to meet changing family needs. This will enable families to alter design to taste and conditions. Others advise that developers should undertake pre-development survey which will help in better design to changing taste of housing consumption. Box 7:10 shows the excerpts of the transcript on building design and type.

Comment 1: *“Developers should produce flexible and expandable design as exhibited in the Shagari Housing Scheme in Ipoja, Lagos” (BLD.01 -16).*

Comment 2: *By designing simple functional housing units which are affordable, and giving of housing loan which is in tandem with the cost of a housing unit” (TP.02 11).*

Comment 3: *“Developers should showcase available types of flexible building scheme and designs. Developers need to undertake pre-development and post occupancy surveys to meet design requirements of middle income earners” (BLD.01-16).*

Comment 4: *“ A study should first be carried out to ascertain users’ desires and level of affordability. This can be done through survey and determination of housing needs” (ES.01-07).*

Box 7:11. Interviewees’ Comments on Building Design and Type

The importance of design was brought to fore front as a barrier to homeownership by purchase. Interviewees expressed poor designs as contributory to high cost of homes. Poor design results in higher development cost. It is believed that better designs will optimize construction cost and may likely reduce the cost of homes. Bali (1986) maintains that building form or type is a function of the end user. He enjoined developers to consider not only the cost of construction but the buying public. The public buying a house inevitably determines the building type needed.

Form and residential building types are preferences made by prospective homeowners. While some prospective homeowners prefer bungalows, flats, detached houses or semidetached houses. Studies have shown that preference for certain building types is not only a function of price but also socio-economic characteristics of the prospective homeowners such as age, gender and income.

Contrary to the quantitative survey 89 percent of the respondents believe that building type as a major barrier, qualitative survey respondents did not think it is a major barrier. It has the lowest relevance factor rating of 35. Many qualitative study respondents see owning a home is more important than the building type. It can be argued that the qualitative study interviewees that supply of more homes to reduce the staggering housing deficit in Lagos is more important.

7.8 General Remarks

The story telling approach allows the interviewees to freely express what they believe will improve homeownership among middle-income households. Issues or factors that were discussed by only one or two interviewees were noted but were considered of low importance to the study. These issues in the broader sense may contribute to national development. It is worthy to mention that cooperative association was discussed in almost all the themes. Though, it was not a theme but it resonates in all discussions. This could be as a result of weak institutional structure and citizens' faith in government provision of facilities for homeownership.

Cooperative association was recommended in most of the interviews. It is envisaged that cooperative associations may tackle bulk of the challenges facing the middle-income households towards homeownership. They asserted that cooperative association will assist in reducing problems associated with land, assist in securing loan, help in bulk purchase of materials, property registration and even collectively provide infrastructure.

7.9 Chapter Summary

The use of numbers in qualitative research is beneficial in establishing significance level and generating meanings from qualitative data but warned against over counting. Qualitative techniques are difficult to measure and not rigorous enough to provide reliable results. In view of the inherent advantages of the use of numbers, it was decided to combine the use of numbers to describe and analyse the qualitative data. Importance, emphasis and relevance factors were used to explain the themes and sub-themes arising from the interviews. Thematic analysis allowed for great flexibility in qualitative analysis. Biases from the interviewees are minimised by using large sample size and selecting from various professions in housing and the community leadership.

The qualitative survey confirmed the institutional factors as barriers to homeownership among the middle-income earners. The survey emphasised that access to land is the biggest barrier to homeownership in Lagos with the highest emphasis and relevance factors. The issue of land urchins may have informed the clamour for site and services and cooperative associations. The study also confirmed mortgage as a barrier to homeownership, but it trailed second to land in Lagos. The reason may be as a result of land density and population. The stringent condition for mortgage include certificate of occupancy, a land document that it acclaimed a problem not only in the literature but confirmed in the qualitative and quantitative surveys. The next chapter discusses validation of the research findings.

Chapter 8 Validation and Refinement of the Framework

8.1 Introduction

This chapter seeks to validate the findings of the research outlined in the preceding chapters to meet research objective seven which states as follows: *to validate the results of the study on enhancing homeownership among middle-income earners and confirm whether the results reflect reality*. It debuts with the background which gives an overview of the validations used in the study. It proceeds to discuss the methods used in the external validation and summarises the findings of the validation interviews with policy makers and housing experts. It will then provide the refined conceptual framework for the study.

8.2 Background

Research validation is a fundamental element of the process of any research and is critical to generating scientifically valid knowledge (Kim, 2009). Validation is a key to the development of in a model or theory that will address the question as to whether a research genuinely measures what it intends to measure and the accuracy of the measurement (Kerlinger and Lee, 2000; Joppe, 2004; Straub *et al.*, 2004; Kim, 2009). The purpose of validation, therefore, is to establish that the researcher's claim about the study findings (knowledge) accurately reflect reality (Cho and Trent, 2006). It seeks to establish that the study measures what it intends or purports to measure. Validation is also a process by which an attempt is made to determine the accuracy of the

conceptual model (Hahn, 2013), and over the past few decades has become increasingly an open-ended concept (Secolsky *et al.*, 2011).

There are many types of validities used in research depending on the type of research and the researcher. Maxwell (1992) discusses five different types of validity namely, interpretative, descriptive, theoretical, evaluative and generalisability validities. Bryman (2015) identifies four types of validity in social science – construct (measurement) validity; internal validity; external validity; and ecological validity. Others categorised validity into face validity, content validity and statistical conclusion validity (Straub *et al.*, 2004; Kim, 2009; Burton and Mazerolle, 2011) with some of these categories overlapping. Kerlinger and Lee, (2000) and Lucko and Rojas, (2010) simplify the categorisation of validities into two broad categories: internal and external validities. Considering these various categorisations of validities, the simplified categorisation was used to describe the validities used in this study due to its clarity of purpose. Thus, the study discussed the internal and external validities (Table 8.1).

8.2.1 Internal Validity

Internal validity is primarily concerned with the integrity of the research, taking into account with the research design, the dependent and the independent variables, selection of research participants and the control of extraneous variables. Kerlinger and Lee (2000) explain that a research which did not take into account extraneous variables in the research design or analysis has poor internal validity. It is the extent or confidence to which the independent variables affect or predict the dependent

variable. Construct and content validities approaches in validity were used to achieve a high internal validity in the study.

Construct validity measures the extent to which the study measures what it claims, or purports, to be measuring. In the context of this study, it measures the extent to which the independent variables in the study measures homeownership. This is achieved through appropriate research design. The research design guided in the selection of appropriate techniques to meet the research aims and objectives. Sampling was used to select the research population (section 5.4). Pilot study and triangulation were used to check the appropriateness of the questionnaire and to validate the quantitative findings (sections 5.5.3, 7.2 and 7.7). Content validity measures the degree to which the method of measurement adopted measures all facets of a given construct. This is done using SPSS to statistically determine the relevance and the contribution of the questions to the construct (section 5.7). Table 8:1 explains the validations used in the study.

Table 8.1. Validations Used in the Study

VALIDITY TYPE		DESCRIPTION	WHERE MET?	HOW MET?
Internal	Construct	Measures the extent to which the conceptual definitions match the operational definitions, in order words, whether the study measures what it is being investigated matching concept (asking the right questions)	Research Design and Methodology (Chapter 5)	Research Design (Section 5.3.2)
				Sampling (Section 5.3)
				Pilot study (Section 5.5.3)
			Qualitative Study: Analysis and Discussion (Chapter 7)	Triangulation (Section 7.2). Discussions of the Findings (Section 7.7).
	Content	The degree to which the method of measurement adopted in the study actually measures what it is expected to measure.	Research Design and Methodology (Chapter 5)	Cronbach Alpha Reliability Test (Section 5.7)
External	Replicability/ Generalizability	The extent to which research findings can be generalized beyond the context of the study or sample used in the study.	Validation (Chapter 8)	Discussion of the research findings with policy makers and housing experts (Section 8.4)

Source: Adapted by the author from literature sources. Kerlinger and Lee (2000) Straub *et al.* (2004); Kim (2009); Burton and Mazerolle (2011).

8.2.2 External Validity

External validity relates establishing the accuracy of the research to other population of interest (Maxwell, 1992; Kerlinger and Lee, 2000) in terms of persons, settings, treatments and outcomes (Ferguson, 2004). Contrary to Hahn (2013) suggestion that studies should be primarily concerned with internal validity, this study is concerned with internal and external validities. Given the importance of the study, the practicability and applicability necessitated external validity. This being necessary to

consider other opinions from experts, for practicability of the model and the generalisability beyond the context of the (Mills *et al.*, 2009; Yin, 2014). It is not suggested that the study should not be directly replicated in other cities. Generalisability is limited to theory and analysis; as same procedures can be used in other cities.

8.3 Validation Method

Apart from the internal validations used in the study, external validation is used to strengthen the validity of the research findings (Table 8:1). The purpose of external validation is to find out how valid or true to life is the conceptual framework utilized in the study. The validation of the conceptual framework helps to determine whether conceptual framework corresponds to and explains the homeownership study in the real world (Rand and Wilensky, 2006).

Literature agreed that there is no standard procedure for validation, but care and diligence must be adhered to for credibility (Buchbinder, 2011). In view of this, it was decided to set some clear guidelines in the choice of external validation procedure. Firstly, a decision was taken not use those who participated in qualitative interview as interviewee validation is viewed here as being insufficient to contribute to external validity. Rather it would contribute to error reduction (Mays and Pope, 2000).

In validating the research findings, six housing experts from Lagos Metropolis were contacted to discuss the research findings and the refined conceptual framework. The

experts were selected from the public and private sectors because of their in-depth insights and extensive experience in housing, mortgage, and land issues in Lagos ranging between twenty to thirty years. The private housing experts includes: a director of mortgage bank, a land surveyor in the private practice, and a private housing developer while the public housing experts are, the Chief Lands Officer with the Lagos State Lands Bureau, Chief Town Planning Officer with the Lagos State Ministry of Physical Planning and Development Control, and Chief Estate Officer with Lagos State Development and Property Corporation (Table 8.2).

The selected six housing experts were sent a copy of the summary of the findings, the refined conceptual framework with accompanying explanations and thereafter appointments were made for telephone interviews. This was done to allow the experts ample time to go through the summary of the findings, the refined conceptual framework and accompanying explanations.

Telephone interviews has numerous advantages interviews as it reduces interviewer characteristics on the interviewees' responses but could not capture body language and less quality data than face-to-face interviews (Bryman, 2015). The interviews were recorded and handwritten notes were also taking during the telephone interviews. Since they have gone through the refined conceptual framework, the interviews did not take much time as the interviews did not last more than 30 minutes per expert.

An interview based around the findings was undertaken, using a summary of the findings as a topic guide to discuss the validity of the model and assess whether further refinement necessary. The notes taken based on the validation interview recordings

were sent to the interviewees for review (‘member validation’ or ‘respondent validation’) (Torrance, 2012). Responses obtained from these experts were discussed together with the main research findings.

Table 8.2. Validation Experts (Interviewees)

Validator	Sector	Role	Years of experience	Description
Validator 01	Private	Managing Director Mortgage Bank (Banker)	32 years	A professional banker and a fellow of the Institute of Banking. Validator 1 heads a mortgage bank with over 60 staff, three branches and two cash centres
Validator 02	Private	Principal Partner, Surveying Consultants (Licensed Surveyor)	33 years	Validator 2 is a Land Consultant in Lagos and heads a consulting firm with a staff strength of 15
Validator 03	Private	Managing Director Developer Company (Engineer)	30 years	An engineer, and managing partner of a construction. The firm is a household name in Design and Build in Lagos. Operation covers Nigeria
Validator 04	Public	Chief Town Planning Officer (Town Planner)	25 years	An experienced town planner working in the Lagos State Civil Service and has been involved in Building Permit in the state
Validator 05	Public	Chief Lands Officer (Estate Surveyor)	26 years	Land administrator with the state’s Land’s Bureau involved state master plan for land use
Validator 06	Public	Chief Estates Officer (Estate Surveyor)	28 years	Estate Surveyor with the state’s property and development corporation (LSDPC) handling land and property valuation

8.4 Results of the Validation Interviews with the Housing Experts

The validation interviews agreed that the challenges facing homeownership in Nigeria is not limited to any particular socio-economic grouping in the country and steps must be taken to address the issue considering the benefits of homeownership in nation building. However, it was agreed that middle-income earners can play a pivotal role in improving housing in the country as middle-income earners are the catalysts for development in the country (EFInA, 2010; Robertson *et al.*, 2011; Roberts, 2014).

The challenges affecting homeownership in Nigeria are not only socio-economic but largely institutional. The conceptual framework recognised the challenges as factors contributing to or inhibiting homeownership. There was a high level of convergence on the model and the model explanation (Table 8:3).

Table 8.3. Results of the Validation with the Housing Experts

QUESTIONS		VARIABLES		NO. OF RESPONSES
1	Does the framework address homeownership challenges among the middle-income earners in Nigeria?	1	Yes, quite significant	5
		2	Yes, but not significant	1
		3	No, it would make no difference	0
		4	Not sure of its significance	0
2	Would you say that the framework is capable of enhancing homeownership among the middle-income earners in Nigeria?	1	Yes, it is capable	6
		2	No, it is not capable	0
		3	Not sure, if it is capable	0
3	Would you say that the framework is simple and easy to implement?	1	Yes	6
		2	No	0
4	If you answer 'No' in Q3, please provide comments in specific aspects of the framework, which in your view, are likely to cause major difficulties in its implementation.			Nil
5	What is your opinion of the description of the revised conceptual framework and its layout?	1	It is comprehensive	5
		3	It is adequate	1
		3	It is not adequate	0
		4	Not sure	0
6	In your opinion, is there any further matter of importance, which ought to be included or considered in the revised conceptual framework?	1	Yes	1
		2	No	5
		3	Not sure	0
7	If 'Yes' to Q6, please specify			

8.5 Discussion on the Validation

8.5.1 Socio–Economic Factors

The validation confirmed that socio-economic factors are the primary factors influencing homeownership but the governmental institutions can encourage factors that will enhance homeownership through public enlightenment, poverty eradication programmes, and improve income. Salaries in Nigeria remained low compared to some African countries Namibia and South Africa. In 1998, Nigeria's lowest salary was about \$228 per annum against Namibia's \$4,411 (Ndubueze, 2010; Ayodele *et al.*, 2011. Jobberman Survey, 2012).

The interviewees were of the opinion that most homeownership is delayed especially in Nigeria's urban centres due to poor access to land finance, and a myriad of institutional challenges. Lagos Metropolis with its high population is no exception to this delayed homeownership. The median age of the respondents who are homeowners in the survey was 44.25 years in a country where the median age of 18.2 years with over 60 percent people under 24years (CIA, Fact book, 2015). Comparing the mean age of first time homeowner in UK to Nigeria, most people acquire home at older age in Nigeria. The interviewees opined that the early entrance to homeownership ladder will benefit the nation's economy and improve the quality of life. Early homeownership planning was suggested to prevent delayed homeownership.

The views of the validation interviewees differed over whether or not gender is a determinant of homeownership among the middle-income earners in Lagos. The pro gender interviewees who held that gender is a homeownership determinant argued that women are not favoured in inheritance as women do not have as much access to land in some communities in Lagos Metropolis. This group argued that women are even discriminated in certain jobs, thus affecting incomes and reduced ability to own properties. According to an interviewee, officially female have as much rights as their male counterparts but the culture imposes some constraints on women as some families will not readily allocate family land to female children. Women are more disadvantaged in homeownership compared to men in access to land, and may not be able to withstand the menace of the land urchins in Lagos, opined an interviewee. While the issue of single parent with large family is to be contributing negatively to homeownership, female single parents are worse off compared to men. On the other side of the argument, which held that that gender is not determinant in homeownership among middle-income earners in Lagos stated that the laws of land are not gender biased. The group said that women have as much right as men to income, land and other resources which facilitate homeownership and are equally affected by the institutional factors. The interviewees upheld that gender is not considered a housing factor in Lagos as women do have as much access to income, land and other factors affecting homeownership in Lagos. Women have equal and unrestricted access to wealth, income and are not disfavoured in homeownership in Lagos Metropolis. It can be argued that gender may have a significant part in the rural sector but not in the city of Lagos.

This issue of current accommodation status was not unanimous. Two interviewees upheld that education is more important factor than present accommodation as educated person has higher chances of employment. The argument was that present accommodation is a determinant among more educated individuals with regular income as there will be greater motivation to acquire home. On household size, interviewees emphasized that larger household size with higher number of dependants among middle-income earners is an important determinant in homeownership. Large household size correlates with high household expenses, maintenance costs and reduced savings. In a country where most homes are acquired through savings rather than from housing loans or mortgages, larger households have reduced chances of homeownership. Interviewees suggested that there is need for more public enlightenment on family planning. This is to strengthen gains made by the Family Planning Association of Nigeria. The mean household size in urban centres is lower than in the rural areas is a good indication for homeownership in the cities. One interviewee commented that large household size is common in our extended family structure. This situation is manageable in Lagos as these family members often fend for themselves except in sharing sleeping rooms and increasing the room occupancy ratio. The interviewees agreed that household size is a determinant to homeownership.

Some interviewees opined that employment in itself is not a determinant to homeownership but as a mean to earning income. Others argue that employment gives income but income can also come from other sources such as inheritance, stocks or pension. It was therefore suggested that employment should be deleted from the conceptual framework as regular income plays a more significant role than

employment. Income and rent were unanimously agreed as factors influencing homeownership. It was however stressed by most of the interviewees, that high rental cost affects not only the middle-income earners but also the low-income earners who sometimes spend over fifty percent of income on rent. While higher income is agreed by all the interviewees to contribute positively to homeownership, conversely higher rent is not in Lagos. Higher rents also affect savings, which the interviewees agreed that it is an important determinant. The interviewees confirmed that most houses in Lagos were built from savings.

The need to encourage savings was expressed by all interviewees due to the poor level of housing finance in Nigeria. Such encouragements include cooperative savings, thrift societies, and traditional age group savings.

8.5.2 Institutional Factors

The interviewees agreed with the institutional factors but suggested merging the self-build and purchase factors as institutional factors and building design and building type as building design. These were the major changes recommended in the conceptual framework by the interviewees. It was argued that there is no need to sub-divide the institutional factors into two as in the earlier conceptual model. It was claimed that some of the factors could be either way in housing supply. Land affects the individual who intends to build as well as the corporate developer who intends to build large number of housing for sale to the public. The issue of loan is as applicable to prospective self-build homeowner as well as prospective home buyer. In view of these, the self-build institutional factors and purchase institutional factors were renamed

institutional factors. These were the only structural changes suggested in the validation interviews. Detailed suggestions supporting the factors are hereby explained below.

There was an agreement of opinion on the building materials as a determinant. Interviewees agreed that the cost, quality and availability of building materials hinder homeownership in Nigeria. The interviewees lamented the importation of substandard iron reinforcement rods imported into the country which often lead to building collapse.

8.5.2.1 Building Design and Types of Buildings

The interviewees noted that the constraints imposed by housing market in the choice of housing location, design and building types affect prospective homeowners. Tastes and preferences in terms of design of homes are crucial factors in the homeownership as high cost of choice land, and design increase cost of homes (Kurz, 2004). The design of homes, according to Li (1977) is an integral consideration in the ownership debate either in terms of costs associated with the design or the presence/absence of the technical capacity to pursue the design admired. The building type and the associated infrastructural provisions of any building are primary considered by various individuals intending to own homes (Asiedu, 1999). The interviewees agreed that building design and type significantly affect homeownership and suggested that housing developers should produce flexible and expandable design as a way of addressing the design issue. This method was used successfully in 1979-1984 Lagos low cost housing scheme at

Ipaja, Abesan and Isolo in Lagos. The method did not only reduce cost of housing but allowed homeowners to expand and modify the original design at their time and cost.

8.5.2.2 Location of Land and Housing Properties

Location of land for residential development is determined by the cost of the land and the amount the developer wants to invest. Cheaper land is often bereft of infrastructural facilities in Nigeria. The interviewees suggested prospective homeowners could form cooperative associations and buy land in wholesale and liaise with state and the federal agencies for infrastructure.

The interviewees agreed that developers need site residential developments where there are infrastructural facilities and access to increase the acceptability by the prospective home buyers. The stress of location disadvantage could be easily taken care of by an efficient transportation system and provision of good road network. The interviewees agreed on the contributions of location to homeownership.

8.5.2.3 Property Documentation for Homeownership

Property documentation in Nigeria is known to be below standard, though Lagos and Abuja are currently digitising land to speed up the documentation. The effect of the delay in property documentation affects the housing market. The interviewees agreed with Arimah, (1997) that legal jurisprudences are relevant regulators in the homeownership process. The legal aspect within any region can be used as a baseline to understand the modalities of homeownership in the region. The delay in completing

property transaction in Nigeria stifles the homeownership process concluded the interviewees (Akeju, 2007).

The interviewees upheld that legal bottlenecks encountered by prospective homeowners in their bid to acquire homes created reluctance in homeownership. Therefore, the validators suggested that government agencies must speed documentation for housing transaction to improve homeownership.

8.5.2.4 House Price and Home Deposit

Opinions varied on high cost of homes as some insisted that house price is a function of many factors including quality and taxes. However, there was convergence on deposit as some developers demand up to 20 percent cost of housing. It was believed that if deposit for land or home is affordable, it could attract more middle-income earners and reduce late housing consumption. The interview confirmed that house price and deposit were among homeownership determinants in Nigeria

8.5.2.5 Access to Land for Housing

The interviewees lamented the cost and access of land for housing in Lagos. The issue of land urchins even on state allocated land was mentioned. Access to land was discussed as currently the most important determinant of homeownership as middle-income earners can self-build with minimal or no credit facilities. It was agreed that access to land will not only improve housing conditions but will also promote employment through construction of houses

8.5.2.6 Mortgage and Savings

It was generally accepted that access to mortgage can assist homeownership not only among the middle-income earners but also the low-income earners. The interviewees agreed that majority of the middle-income earners do build with savings more than the low-income earners, who remained renters. The interviewees confirmed the research findings that more middle-income earners save and build from savings compared to the low-income earners. Of the middle-income earners who are homeowners, 33.8 percent contributed to some form of savings scheme compared to 14.5 percent of the low-income earners. Savings is generally low among both groups though the experts agreed that savings need to improve to boost homeownership. There were suggestions that the financial institutions should design products that will encourage savings for homes due to the difficulty in accessing National Housing Fund Mortgage. Others suggested that government should commit idle pension fund to long term mortgage.

8.5.2.7 Availability and Cost of Building Materials

The experts agreed that building materials was a determinant of homeownership. The availability and cost raised many issues such as local production of building materials, acceptability and limitations of local building materials in growing modern cities. It unanimously agreed that importation of key building materials was responsible for the high cost of building materials due to scarce foreign exchange.

8.5.2.8 Skilled Labour

Many agreed that construction labour should be organised. They agreed that professional bodies should organise regularly refresher courses regularly to train and certify building artisans to improve quality. Though, some argued that this will increase the cost of construction and eventual cost of homeownership. Other argued that a small fraction for quality workmanship will pay off in the long run as collapsed buildings caused more losses. The interview confirmed that labour is a component of housing and a determinant to homeownership in Nigeria

8.5.2.9 Availability of Infrastructure in Housing Estates

The interviewees agreed on the poor state of infrastructure in Nigeria. Though, while it was agreed that provision of infrastructure is government responsibility, some suggested that a public private partnership on infrastructure will pay off for both the public and the private sectors. The interview confirmed that infrastructure is a determinant to homeownership in Nigeria.

8.6 Conceptual Framework and Modification

The initial conceptual framework was modified with few changes. The institutional variables were unchanged and the 10 socio-economic variables were reduced to five as shown in Table 8:4 and as modified in Figure 8:1.

Table 8.4. Variables Before and After Validation Refinement

VARIABLES BEFORE VALIDATION		VARIABLES AFTER VALIDATION	
Socio-economic Variables	Institutional Variables	Socio-economic Variables	Institutional Variables
1. Age	Land	1. Age	Land
2. Gender	Mortgage	2. Household Size	Mortgage
3. Employment	Documentation	3. Income	Documentation
4. Education	Building Materials	4. Rent	Building Materials
5. Accommodation Satisfaction	Building Design and Type	5. Savings	Building Design and Type
6. Accommodation	Infrastructure	6.	Infrastructure
7. Household Size	Labour	7.	Labour
8. Income	House Price	8.	House Price
9. Rent	Location	9.	Location
10. Savings	Home Deposit	10.	Home Deposit
11.	Building permit	11.	Building permit

Source: Author's Statistical Data

8.7 The Revised Conceptual Framework

The revised conceptual framework is thus presented in Figure 8:2.

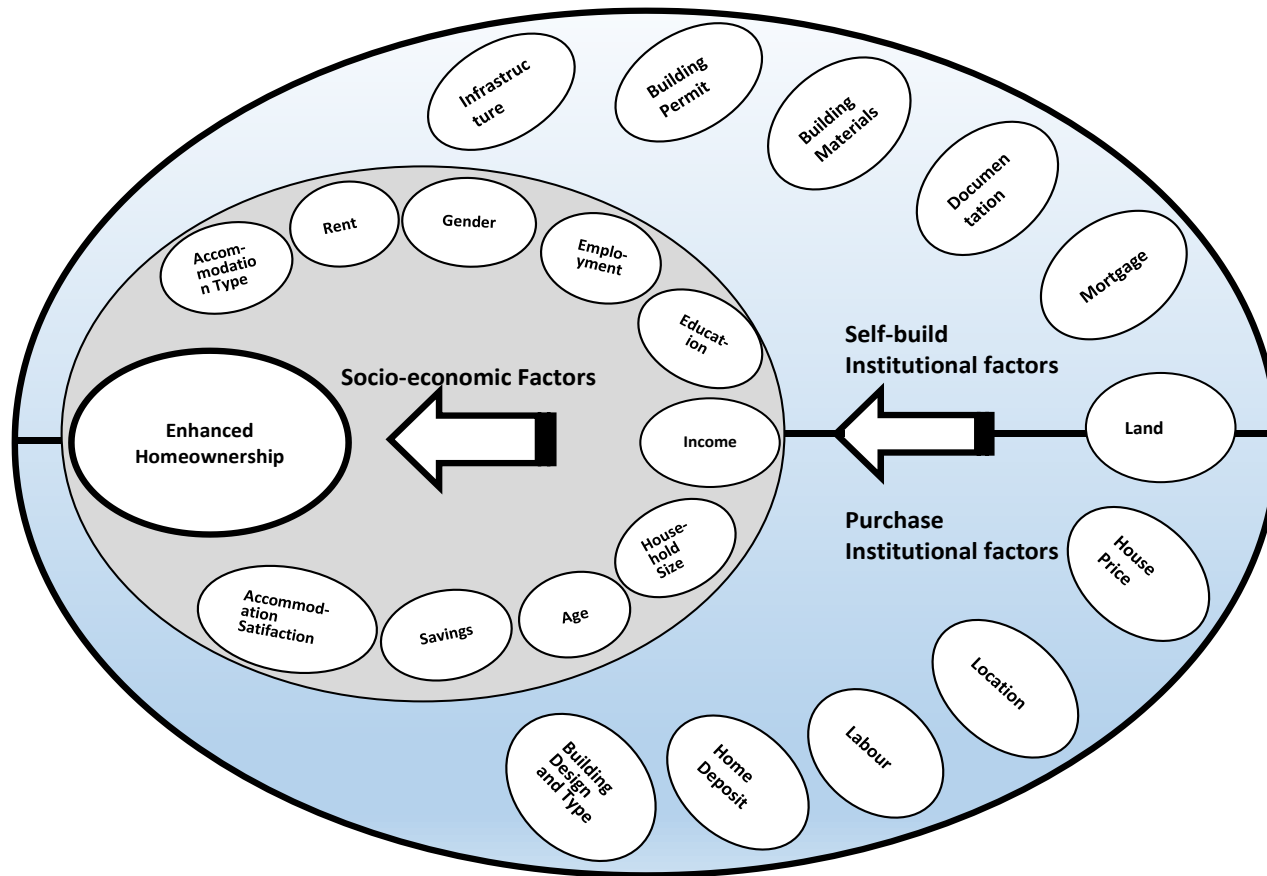


Figure 8.1. Conceptual Framework of Enhancing Homeownership Among Middle Income Earners in Nigeria

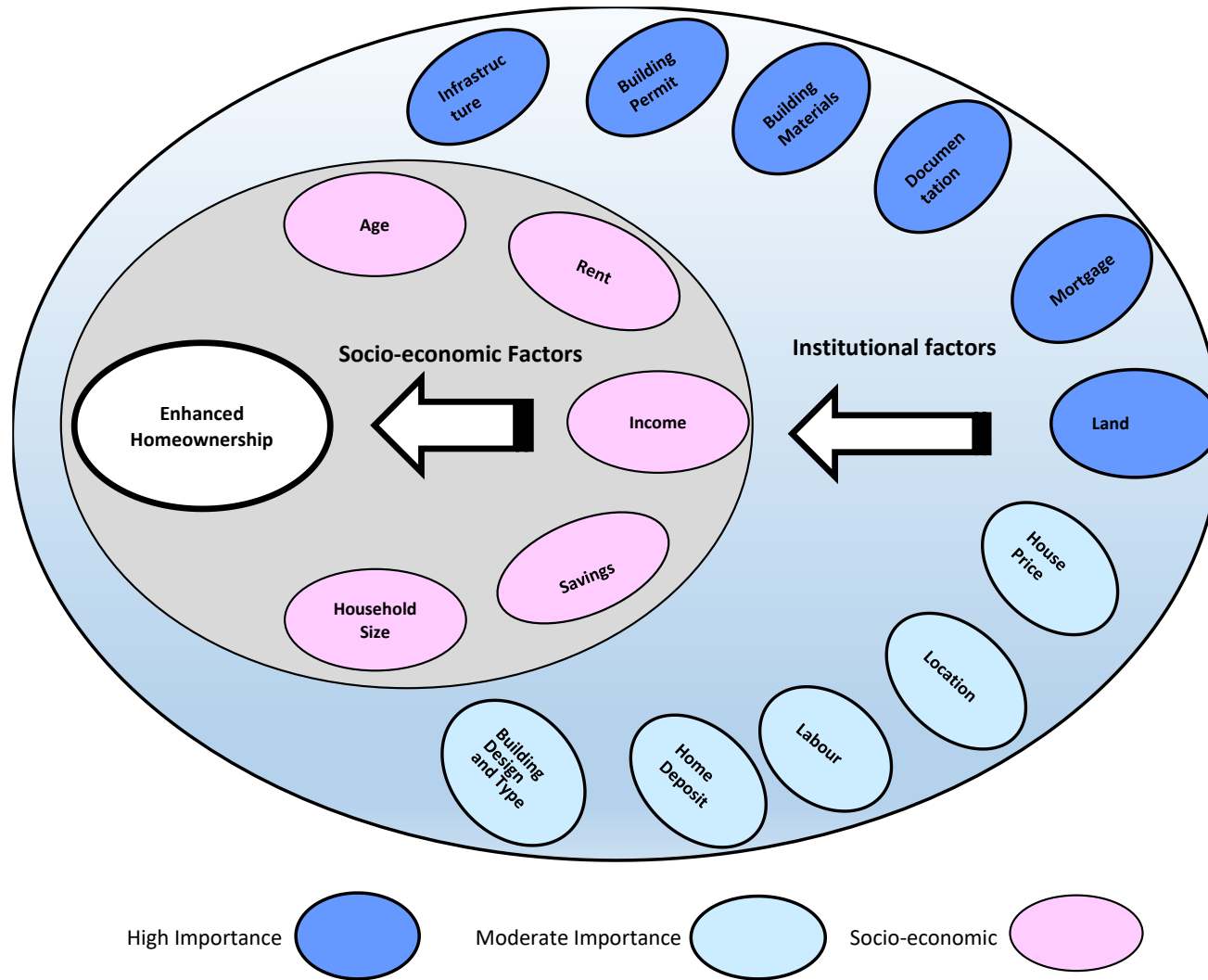


Figure 8.2. The Revised Conceptual Framework of Enhancing Homeownership Among Middle Income Earners in Nigeria

8.8 Description of the Revised Conceptual Framework

Validation interviewees all confirmed that homeownership was a complex with inter-related factors. These factors are intrinsic and extrinsic of the middle-income earners. The intrinsic factors mostly socio-economic still depends on the macro-economic factors beyond the middle-income earners. The extrinsic factors are institutional, of which middle-income earners can only change through political process. The validation with the selected government officials involved in housing and policy was a further step to bring to the fore the issue of homeownership among the middle-income earners.

The consensus during validation was that the conceptual framework was useful, and 'fitted together well'. The usefulness of the framework was attributed to the potential for stimulating debate. It was recognised that the framework was non-linear as homeownership itself is not linear. A number of specific comments were also made regarding the conceptual framework during the validation process. There were issues that were not unanimous; these could be as a result of biases and experiences.

The experts commended the simplistic representation of conceptual framework but advised that institutional factors should be represented as a category rather subdividing it into self-build institutional and purchase institutional factors. It was agreed that the socio-economic factors affecting homeownership is dependent on the governing institutions. However, it was accepted that enlightenment could play a role in homeownership. The fact that people spend so much money that could be invested in homeownership on social events was mentioned.

Current employment was seen as not necessary as regular income is better proxy and more important in homeownership. There was no consensus on gender and current accommodation as factors influencing homeownership among middle-income earners. It was agreed that age, household size, savings and rent were crucial to homeownership especially among middle-income earners.

There was agreement on the need for stronger institutional support for homeownership. Experts from the public sector lamented civil service bureaucracy may be responsible for the lapses as reflected in the institutional factors. The validation process confirmed that, the institutional factors were real but the experts assured improvement in quality service delivery.

Some interviewees needed clarifications regarding the relationship between self-build and purchase factors, and consequently it was decided to merge the factors into institutional factors. Although there is some overlap between these factors in relation to their position as all the factors; loan, access to land, labour, building permit, documentation equally affect the developers too. These will therefore be passed on to the home buyer. There was therefore justification in merging them as institutional factors and was amended in the revised conceptual framework.

The validation process helped to confirm and refine the conceptual model. Based on the validation process, the conceptual model was further revised to clarify the interaction between the socio-economic and institutional factors. The revised conceptual framework was presented above (Figure 9.2) provides a new way of thinking homeownership.

8.9 Chapter Summary

The chapter validated the research findings on enhancing homeownership among middle-income earners and confirmed that the results reflect reality thus meeting objective six (Section 1.7.6). Based on interviews with key experts in housing policy, the chapter discussed some of the key aspects of the conceptual model and study findings, resulting in some minor refinement of the conceptual model. This refinement was in the form of graphically altering the arrow representing the relationship between the socio-economic and institutional factors for greater clarity. The following chapter provides a conclusion to the study.

Chapter 9 Conclusions and Recommendations

9.1 Introduction

This chapter outlines conclusions and recommendations of the study in accordance with objective 7 (section 1.4.7), which was to draw conclusions and propose recommendations for policy formulation and practice, as well as to identify areas for future research. It begins with an overview of the study and how each research objective has been met. It provides a summary of the research findings upon which conclusions are drawn and recommendations proposed for policy formulation and practice. The chapter thereafter proceeds to outline what contributions the study adds to the body of knowledge, assumptions, limitations and areas for its future. It concludes with some final remarks.

9.2 Overview of the Study in Line with the Research Objectives

Table 1.1 explains the thesis structure and outlines the research objectives in chapters. This overview explains how these objectives are met in the thesis chapters.

Chapter 1 gave a general introduction and outline of the research stating the research questions, aim and objectives. It outlined the research methodology, scope and significance, demonstrating the need for improved housing access, especially among the low and middle-income earners in Nigeria. The chapter highlighted the deplorable state of housing, poor housing supply and recalcitrant housing deficit in Nigeria.

Housing production is only two dwelling units per thousand compared to eight - ten per thousand as recommended by United Nations, as stated in section 3.5. Studies have agreed on the need to improve housing supply, offering various approaches but, sadly, housing deficit continues and the majority of the urban population continues to live in sub-standard housing. Post independent Nigerian government employed the “*provider approach*” until 1991 and the policy changed in line with the IMF structural adjustment programme (SAP) towards a self-enablement strategy in the mid-90s. The self-enablement strategy was to make homeownership fully private sector driven. The strategy failed in many developing countries due to over reliance on the developing private market and government failure to adapt the strategy to specific national socio-economic requirements. The policy did not seriously consider the socio-economic conditions in Sub-Saharan Africa, as many people are simply too poor to benefit from the scheme. The strategy though, encourage homeownership but the majority of the population earn too low to own decent homes. The supplier and enabler approaches to a large extent have not been able to redress the problem.

Objective One

Chapter 2 addressed objective 1 (section 1.4.1), which proposed “*to examine theories and factors influencing homeownership to provide background insights for systematic inquiry*”. The chapter examined a number of economic theories to provide framing for enhancing homeownership and provided a contextual definition for homeownership. It discussed the impact of socio-economic, political and institutional factors influencing homeownership and the determinants of high homeownership rates. Finally, it

identified points of similarity and differences in the literature between the developed and developing countries.

Objective Two

Chapter 3 addressed research objective 2 (section 1.4.2), which proposed “*to evaluate the state of housing and factors influencing homeownership in Nigeria using the insights of objective 1*”. It discussed the historical background to housing in Nigeria as it affects homeownership, highlighting the paradigms and the performances of the housing policies. It demonstrated how changes in the socio-economic, political and institutional factors affected homeownership in Nigeria. From the insights gained in Chapter 2, the chapter identified a set of factors that contribute towards increases in homeownership rates and unearth peculiar factors influencing homeownership in Nigeria. Finally, the chapter admitted that studies investigating homeownership in Nigeria are scant. However, there appears to be no study that specifically investigates factors that could enhance middle-income household homeownership in Nigeria.

Objective Three

Chapter 4 addressed research objective 3 (section 1.4.3), which proposed “*to develop a conceptual framework for enhancing homeownership and identify potential factors that could improve middle-income household homeownership in Nigeria*”. The chapter discussed the conceptual framework and explained the pathway towards achieving increased homeownership in Nigeria. The chapter described the variables in the conceptual framework.

Objective Four

Chapter 5 addressed research objective 4 (section 1.7.4), which proposed “*to develop and deploy a suitable methodology to collect and analyse relevant data to examine the extent to which the potential factors that could affect middle-income household homeownership*”. This chapter discussed study area and the research methodology adopted to accomplish the research aim and objectives. The chapter started with the introduction of Nigeria and the study area and proceeded to the research methodology and the choice of research paradigm that guided the study. It explained the sequential mixed method approach used and described various sampling methods used in the study. It outlined the method of data collection, sample size, pilots study and reliability test was performed to check to what extent the instruments are measuring what they are supposed to measure. Before summarising the chapter, it explained the guidelines for ethics and ethical considerations applied in the study.

Objective Five

Chapter 6 and 7 addressed research objective 5 (section 1.4.5), which was “*to examine, analyse and discuss the quantitative and qualitative data, findings and the factors contributing towards homeownership among middle-income earners*”. The chapter discussed the quantitative data analysis and discussions. It focussed on the statistical analyses used in the study: descriptive statistics, factor analysis and binary logistic regression to establish the factors influencing homeownership in Lagos Metropolis. The determinants were used to respond to the main research question, which tried to identify factors necessary to improve homeownership among middle-income households in Lagos Metropolis. Using binary logistic regression, the positive and

negative determinants to homeownership in Lagos were determined. The outcomes were explained in the findings section. The findings showed that the negative determinants are mostly institutional factors, which are dependent on the State. Chapter 7 discussed qualitative study, data analysis and discussions. Triangulation was used to further explain the quantitative findings in the mixed-methods approach. Thematic analysis was used in the qualitative study. Thematic analysis was performed with the use of numbers to determine importance, emphasis and relevance factors. Importance levels and relevance factors were used to discuss the themes.

Objective Six

Chapter 8 addressed research objective 6 (section 1.4.6), which was to *“validate the research findings with housing experts to confirm whether the results reflect reality and explore new themes”*. In addressing the objective, the chapter discussed external validity. Internal validity was already discussed in Chapter 5 on research methodology. The chapter explained the validation method and approach used. It involved interviews with six experts from the public and private sectors, with not less than twenty-five (25) cognate experience in housing and homeownership issues. The chapter validated the research findings and revised the conceptual framework.

Objective Seven

Chapter 9 addresses research objective 7 which was to *“draw conclusions and propose recommendations for policy formulation and practice, as well as identify areas for future research”*. In addressing this objective, the chapter further discusses limitations,

key research findings, conclusions, recommendations, limitation of the study, contribution to knowledge and prescription for further study.

9.3 Research Assumptions and Limitations

Without doubt there are variations in Nigerian cities, therefore, the analysis does not attempt to generalise its findings to other Nigerian cities at the risk of over-generalisation. Despite the comparative socio-economic similarities among large cities in Nigeria, the sole focus is Lagos Metropolis, the case study. Lessons could be drawn from the research findings for application in other major cities in Nigeria.

Due to time and resource constraints the economic analysis could not be extended to all the Local Government Areas in Lagos Metropolis. In other words, the research was limited to low and middle-income earners in the selected 10 Local Government Areas as stated in the methodology chapter.

9.4 Review of Research Findings

The study carried out statistical analysis to establish the factors influencing homeownership among middle-income households in Lagos Metropolis with a view to providing input into policy formulation and practice that could help improve homeownership among middle-income earners in Nigeria. The findings discussed factors influencing homeownership under two broad categories: socio-economic and institutional determinants.

9.4.1 Socio-economic Determinants

The findings agreed with similar studies on homeownership that socio-economic determinants: age, income, high rent, highest educational level, household size, savings, type and satisfaction with accommodation contribute to homeownership (Table 6-43). However, the findings established that the socio-economic determinants influencing homeownership differ between low and middle-income earners. It revealed that the socio-economic determinants of middle-income homeownership differ from the socio-economic determinants of low-income homeownership. Savings, age, household size and income are socio-economic determinants of middle-income homeownership, while educational level, rent, current accommodation and satisfaction with accommodation do not contribute significantly to homeownership among the middle-income earners in Lagos Metropolis (Table 6:37). The findings present an opportunity for focussed attention on middle-income homeownership as efforts can be channelled towards these determinants to improve middle-income homeownership. Since rent is not a socio-economic determinant of homeownership among middle-income earners, rent control will not likely contribute towards enhancing homeownership among middle-income earners; whereas, encouraging savings will likely improve homeownership among middle-income earners. This can be achieved through fiscal policies encouraging savings (sections 3.6 and 4.3.1). Savings has always been useful in home acquisition since the pre-colonial era. Cooperative associations, thrift societies, and primary mortgage institutions can be strengthened to design new savings-friendly products.

9.4.1.1 Savings

Of the socio-economic variables, savings is the greatest positive determinants of homeownership. The results revealed that savings improved the likelihood of homeownership by over three times among the middle-income respondents. Encouraging savings and reduction in other non-housing expenses including rents, maintaining minimal household size will improve middle-income homeownership. Due to problem of low access to mortgage in Nigeria, savings remain a good source of housing finance.

9.4.1.2 Age

Age is a positive determinant to homeownership among low and middle-income earners in the study. Age increases the likelihood to about twice among middle-income earners. Age correlates with income until retirement age. This implies that middle-income earners should plan towards homeownership early.

9.4.1.3 Income

Income is a positive determinant to homeownership among the middle-income respondents in the study. Increase in incomes increases the likelihood of homeownership by 47.4 percent among the middle-income earners. It confirms the literature that income is critical to homeownership, low incomes contribute the inability of the respondents to own homes. With the increasing house prices, building materials and other housing products, higher incomes will continue to determine homeownership in Lagos. The implication of this is that homeownership will be much

difficult for people with low incomes. Without income, there can be no savings, therefore, income is a major factor that determines homeownership in Nigeria. In Nigeria, middle-income earners are likely to become homeowners compared to low-income earners.

While income is important, it did not fully explain homeownership, which corroborates the findings that there are other factors at play in homeownership. These factors were identified as institutional factors and were determined by government policies and the housing market.

9.4.1.4 Household Size

Household size contributes negatively to middle-income homeownership as the household size increases the likelihood of homeownership decreases. Middle-income earners should be advised to take advantage of existing family planning policy. Large household size especially with unemployed members contribute negatively to homeownership.

9.4.2 Institutional Determinants

Policies create wealth, reduce poverty, and regulate construction and housing markets. Developed nations used policies to influence and encourage homeownership (section 2.5.2) and weak policies constitute institutional challenges to homeownership. These challenges are identified as institutional factors: access to land, access to mortgage, high cost of building materials, low level of infrastructure, building

permits, high deposits for home or land, cost of housing units, building design and type, location and documentation.

The findings from the quantitative and qualitative analyses revealed that land and legal factors (access to land, documentation and building permit) are the strongest homeownership factors among the middle-income earners in Lagos, pecuniary factor (access to mortgage, deposit and cost of property) comes next, and design and construction (building materials, building design and type, infrastructure, labour and location) are the least factors. The study confirmed that all these three factors are determinants to homeownership among low and middle-income earners but revealed the scale of importance among the middle-income earners (Table 6:37). The implications of these findings are that easing access to land and legal factors will likely encourage homeownership among middle-income earners more than other factors for the middle-income earners in Lagos Metropolis.

The findings relate to other findings in homeownership that the majority of Nigerians acquired homes through self-build approaches (section 4.3.1). Availability and accessibility of land becomes the primary concern of the prospective middle-income earners seeking homeownership. In the absence of mortgages, middle-income earners engage in incremental construction usually with savings.

9.4.2.1 Land and Legal Factors

Land and legal factors ranked highest among middle-income earners. The factor includes access to land, documentation and building permit, of which land is the

greatest negative determinant (Tables 6:37; 6:38) in Lagos Metropolis. This does not contradict earlier studies on homeownership in Nigeria's urban cities, which established that access to housing finance is the greatest negative determinant to homeownership. Earlier studies were general in nature and were not specific about the income groups such as middle-income earners. Second, the socio-economic characteristics of Lagos differ largely from other cities in Nigeria. Lagos is the most populous city in Nigeria but with the smallest land area. It is, therefore, not unexpected that land is a strong determinant in homeownership among middle-income households who enjoy relatively higher incomes than the low-income households. The study confirmed that finance is important but ranked second to land for middle-income households in acquiring homeownership in Lagos Metropolis

9.4.2.2 Pecuniary Factors

Pecuniary factors ranked next to the land and legal factors among middle-income earners. The factors include access to mortgage, deposit and cost of property, of which mortgage finance plays important role in homeownership. Mortgage finance determines accessibility of other housing inputs, such as building materials, land, labour, and infrastructure. The study confirmed that difficulty to secure loans from mortgage banks impedes homeownership in Nigeria. This is connected with the level of housing finance and conditionalities to mortgage in Nigeria, as the majority cannot meet the conditions laid down by the commercial banks. Among the documentation required for mortgage is land title, which the findings confirmed as strong barrier to homeownership

9.4.2.3 Design and Construction Factor

Design and construction factors ranked lowest among the factors influencing homeownership middle-income earners in Lagos Metropolis. The factors include building materials, labour, building design and type, infrastructure and location. The implication of this finding is that middle-income earners consider other factors more important as they build incrementally with available and affordable building materials using direct labour.

9.5 Research Conclusions

Having summarised the research findings in the preceding section, this section proceeds to outline its main conclusions based on the findings. The study confirmed that homeownership among the middle-income earners in Lagos Metropolis is determined by socio-economic and institutional factors. The socio-economic factors are largely dependent of the prospective homeowners, the institutional factors are dependent on the public, government policies and the housing markets.

Government needs to use policies to address such socio-economic gaps in homeownership in Lagos. Use of policies in addressing homeownership is not new, policies are used to adjust and correct imbalances in society for the common good of the society. The idea of using policies to increase homeownership is supported by many social theorists (section 2.3). For instance, the USA made deliberate policies to improve homeownership among socio-economic groups (low-income earners), migrants and black community. Public policies were also responsible for the higher

homeownership rate in the USA after the Second World War, with homeownership rising from 48 percent to 64 percent. It has been estimated that around one-quarter of this growth arises not from socio-cultural factors but directly from public policy to increase homeownership. Such policies are used to improve entry into the housing market and stabilize the economy and democracy. These include tax related policies, inclusion policy, right to buy, subsidies and first time buyer grants. In Australia, the homeownership assistance programme is designed for young and first time buyers. UK introduced the right to buy to assist low-income earners living in rented council flats to become house owners. Most Sub-Saharan nations (excepting South Africa) do not have workable public policy towards increasing homeownership rate and improving housing stock despite the benefits of homeownership to the family and the nation. The drivers of high homeownership rates in developed and developing economies nations hinge on easy access to housing finance and favourable housing policies.

Lagos needs policies to make land easily affordable and accessible to the middle-income earners. Delay in procurement of property titles and building approval should be minimised. Such policies directed to promote homeownership will benefit middle-income homeownership. Cost of land is high in Lagos, site and services schemes can make land accessible and affordable. Measures to enhance middle-income homeownership will benefit the society, as middle-income earners continue to play a very active role in the economic development of Lagos Metropolis. The social and economic stability provided by homeownership delivers benefits, such as betterment on children education, and civic participation.

Policies addressing the findings on middle-income homeownership as stated above will boost homeownership and increase the low housing stock. Literature confirmed the need to increase housing stock in Lagos, with over one million out of the country's 18 million people affected by the housing deficit. A substantial portion of the Nigerian economy is in the informal sector as discussed in Chapter 3, but the informal sector alone is incapable of meeting the housing needs of Nigeria's growing population. Indeed, the main sources of the informal sector housing finances are family savings, individual moneylenders and voluntary housing movements, but these are not adequate to deal with the need in urban centres.

Other policies to focus on site and services schemes, improve private sector participation in PPP and encouragement of cooperative associations. These policies will directly assist middle-income earners in the quest for homeownership. Middle-income earners, groups, communities can be encouraged to form multi-purpose cooperative associations to relieve hardships from institutional factors through collective procurement of building materials, land, and access to micro-finance. Cooperative housing has been used in many developed countries as a panacea for housing sustainability in the face of a growing urban population. Multi-purpose cooperative associations have been helpful in home acquisition and has had an appreciable degree of success in some Nigerian cities.

The study concluded that, enhancing homeownership among middle-income earners requires directed policies towards homeownership taking consideration of the factors highlighted in the findings. On the other hand, middle-income earners should be

encouraged to join and form cooperative societies to reduce problems associated with access to land, mortgage, building materials procurement, and infrastructure.

9.6 Recommendations for Policy, Practice and Research

As part of the present research, Objective 7 (Section 1.4.7.) stated that*and makes recommendations for policy formulation and practice, and also identify areas for future research.* Based on the research findings and conclusions, the study presents herewith recommendations for policy formulation and practice. The study provides findings relevant to theory in contributing to new knowledge in homeownership in Nigeria.

Factors that explain homeownership depend on socio-economic and institutional developments. Since socio-economic climate is ever changing to policies, factors influencing homeownership are dynamic and this should be taken into consideration in further research.

The findings also confirmed that there is higher likelihood of homeownership among the middle-income earners. The finding supports the use of middle-income earners to boost housing production. Enhancing the homeownership among middle-income earners will boost housing production, and will likely reduce rents. It will also provide housing for the low-income earners from vacancies created by the middle-income earners.

9.6.1 Recommendations for Policy

The findings can be used by policy-makers to shape housing policy. Based on the findings of this study, policy-makers need to understand that middle-income homeownership, has its peculiar determinants.

Improvement in middle-income homeownership has the potential to help redress the housing problem, while government focuses attention and resources to address housing for the low-income households in the country.

Shared homeownership is used in developed countries as an option to boost homeownership among low and middle-income households but this is not in use in Nigeria. With the current level of socio-economic development in Nigeria, it will be appropriate to fine tune the modalities for shared homeownership policy for use in Nigeria.

9.6.2 Recommendations for Practice

The conceptual framework can be used to inform practice. In practice, practitioners can use the findings and the framework to better understand middle-income homeownership.

The findings can be utilized by practitioners from a wide range of backgrounds including architects, engineers, credit officers, building contractors and surveyors to better assess the needs of the middle-income homeownership and create appropriate products. By doing so, not only will this potentially enable professional services to be

better tailored to middle-income homeownership, but more importantly reduce the starting age of joining the property ladder.

Shared homes are common in developed countries; housing practitioners should be pro-active and think of modalities to implement shared homeownership in Nigeria especially in urban centres.

9.6.3 Recommendations for Research

Previous research into homeownership did not sufficiently explore institutional factors, as most studies have concentrated on homeownership affordability in Nigerian cities. Improving homeownership rates requires a holistic approach. This study provides an advanced way of looking at homeownership in Nigeria, not only from the affordability angle but also from the institutional determinants, since income alone does not explain homeownership fully.

Contrary to some studies, the study found that land, not finance, is the most critical determinant of homeownership in urban centres. This outcome needs to be further investigated in other parts of Nigeria to generate additional and further insights to confirm its authenticity or otherwise to aid policy formulation and practice. Furthermore, there is need for more research on homeownership among different social and economic groups in Nigeria to showcase cultural diversity and stabilise democracy.

9.7 Contribution to Knowledge

The study makes three contributions to knowledge. Firstly, it contributes to the extension of the literature that provides conceptual understanding of homeownership and policy in Nigeria. Secondly, it provides a new framework within which homeownership determinants can be examined. Until now, it is believed that mortgage is the greatest barrier to homeownership but this study found that land and property documentation are the greatest determinants to homeownership among middle-income earners. Thirdly, it created new knowledge on homeownership. These contributions undoubtedly will be useful for housing experts and in planning policy formulation, and academic discourse in other developing nations.

9.8 Prescriptions for Further Research

In addition to recommendations for policy and professional practice, Objective 7 (section 1.4.7) required that recommendations for future research be provided. Based on the present study, a number of areas have been identified for extension of this research.

Considering the increasing population of Lagos, shared homeownership may present an option to reduce delayed homeownership and improve homeownership access among the low and middle-income earners. Due to time and resources, this study explored peripherally shared homeownership during the qualitative studies, as a way to increase homeownership. However, further detailed research will be necessary to examine shared homeownership as a way to boost homeownership in Lagos.

Furthermore, since the research concentrated on Lagos Metropolis as the case study, the findings from the research are technically restricted to Lagos Metropolis. There is, therefore, a need for similar studies to be conducted in other cities in Nigeria to inform policy direction.

9.9 Final Remarks

This study set out to investigate factors that could enhance homeownership among middle-income households with a view to improving housing condition in Nigeria urban centres using Lagos Metropolis as the case study

It has also provided the positive and negative determinants to homeownership in Lagos Metropolis. Apart from being different from other relevant studies, the study provided unique contribution to knowledge for enhancing homeownership in Lagos Metropolis among the middle-income earners and this can be replicated in other major cities in Nigeria.

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APPENDIX A - Survey Questionnaires

Local Govt. Area: Research Assistant Code: Respondent ID. ... Date: ... /... / 2014

1. Gender
 Tick as applicable

Male	Female
1	2

2. What is your Age Range?

20 – 29yrs	30– 39yrs	40 – 49yrs	50– 59yrs	Above 60 yrs.
1	2	3	4	5

3. Which of the following categories best describes your employment status?
 Tick most appropriate

Unemployed/Casual	Retired	Employed
1	2	3

4. What is your highest educational attainment?

No Formal Education	Primary Education	Secondary Education	University Education	Postgraduate Education
1	2	3	4	5

5. What is your current residential status?
 Tick most appropriate

Tenant/ Renter	Home-Owner
1	2

6. Counting yourself, how many people live in your household?

1-2	3-4	5-6	7-8	>8
1	2	3	4	5

7. What type of accommodation do you have?
 Tick most appropriate

One Room,	Room and Parlour	Studio Flat	1 bedroom Flat	2 bedroom flat/dwelling	≥3 bedroom flat/dwelling
1	2	3	4	5	6

8. How satisfied are you with the comfort of your accommodation
 Tick most appropriate

Not satisfied	Satisfied	Very satisfied
1	2	3

9. What is your approximate monthly average household income?

Under N20,000	N20, 000- N39, 999	N40, 000 – N59, 999	N60, 000 – N79, 999	Above N80,000
1	2	3	4	5

10. What is your monthly rent or mortgage payment?

Under N10, 000	N10, 000- N24,999	N25, 000 – N39, 999	N40, 000 – N54, 999	Above N55, 000
1	2	3	4	5

11. Are you aware of the National Housing Fund?
 Tick as appropriate

Yes No

12. Do you contribute to the National Housing Fund?
 Tick as appropriate

Yes No

13. If yes to Question Number 11, what is your monthly contribution?

Under N10, 000	N10, 000- N19,999	N20, 000 – N29, 999	N30, 000 – N39, 999	Above N40, 000
1	2	3	4	5

14. Do you save or contribute to a Cooperative/Thrift Society?

Tick as appropriate

Yes No

15. If yes to Question Number 13, what is your monthly contribution?

Under 10, 000	N10, 000- N19,999	N20, 000 – N29, 999	N30, 000 – N39, 999	Above N40, 000
1	2	3	4	5

16. How do you intend acquiring your home?
 Tick as appropriate

By purchase By self-build

17. Do you intend financing this project (you own home)?
 Tick as appropriate

Personal Savings	Loans /Mortgage
1	2

18. Due to cost, would you consider shared homeownership as an option towards homeownership?

Tick as appropriate

Yes No Do Not Know

19. What are your barriers towards buying or building your home?
 Rate your barriers in the following order. Tick

		Strongly Disagree	Disagree	No Barrier	Agree	Strongly Agree
		1	2	3	4	5
a.	Cost/Quality of Building Materials					
b.	Location					
c.	Cost of Purchasing Home					
d.	Property Documentation					
e.	Access to Mortgage					
f.	Building Permit					
g.	Access to Land					
h.	Deposit for Home/Land					
i.	Building Design and Type					
j.	Cost/Quality of Labour					
k.	Infrastructure					

20. Would you be willing to take part in a future interview?

Yes No Do Not Know

APPENDIX B - Validation Pack

Introduction

My name is **Adekunle Ogunnaike**, a postgraduate student in the Faculty of Environment and Technology, University of the West of England (UWE), Bristol, UK under the supervision of Dr Colin Booth.

Please carefully read the following.

Purpose of the Study:

The research aims to explore possible ways to enhance homeownership among middle-income households in Nigeria using Lagos Metropolis as a case study. This is predicated on the belief that enhanced homeownership rate within the middle-income household group in Nigeria has the potential to improve the poor housing situation in the country.

Procedures:

Once you have read the information about the study and you choose to participate in the study, kindly endorse the consent form. We can proceed with the telephone interview on the date agreed. The interview will be in the form of a discussion of the key findings, provided later in this information pack.

Unless otherwise indicated, the interview will be recorded (audio). It is suggested that you leave around 30 minutes for the interview.

Voluntary Participation:

Participation in this study is purely voluntary. You can decline to answer any questions, and you are free to terminate the investigation at any time. There is no penalty if you decide not to answer particular questions or end your participation. Should you wish to leave the study; any data collected from you will be removed and destroyed.

Right to Ask Questions:

You are welcome to ask questions or concerns about this research by contacting Adekunle Ogunnaike at Adekunle2.ogunnaike@live.uwe.ac.uk or on +44 (0) 7455185746.

Use of Data:

The data produced from the investigation will be used for a PhD study on homeownership in Lagos. It is also likely that it will be used in academic publications.

Confidentiality and Anonymity:

Your participation and data is confidential. You will have the option of opting out of anonymity where you do not mind having your name and company disclosed in the study. Where you choose to remain anonymous, you will be assigned an identification code, your real identification retained in a lockable safe only for the duration of the study and not retained electronically. Audio recordings will be placed on a USB stick and this will also be stored in the safe for the duration of the study. This information will be destroyed after the completion of the study. No information will be passed on to anyone connected with you.

If you have, any queries that you want them to be addressed by an independent person, you may contact the following:

Dr Alistair Clark

Chair, Faculty Ethics Committee

University of the West of England

Email: Alistair.Clark@uwe.ac.uk,

Phone: +44 (0) 1173283134

and/or

Dr Colin Booth (Associate Professor)

Director of Studies,

Email: Colin.booth@uwe.ac.uk.

Phone: +44 (0) 117 32 835

CONSENT FORM

My name is **Adekunle Ogunnaike** and the purpose of this consent form is to outline the study procedures, inform you of your rights as a participant and the data being collected on you in this study.

If you wish to confirm that I am a postgraduate research student at **The University of the West of England** in the Faculty of Environment and Technology, you are free to contact my supervisor, Dr Colin Booth, Email: Colin.booth@uwe.ac.uk. Phone: +44 (0) 117 32 835

Please indicate whether you give consent for any of the following:

I am happy for the interview to be recorded (audio)

Yes No

1. The anonymised records may be used in research publications

Yes No

Please retain a signed copy of this consent form for your records.

Signed [participant] _____

Printed name [participant] _____

Signed [participant] _____

Signature of researcher] _____

Definition of Terms

A number of terms were used and defined specifically for the survey. For the purpose of consistency, avoidance of misunderstanding, and to enhance smooth interview process, the terms are defined in the same way as used in the survey below:

Middle-income Earners

Middle-income earners in Nigeria as persons (employees and self-employed) whose monthly income is between earning N60, 000 and N180, 000 per month.

Low-income earners

Low-income earners in Nigeria as persons (employees and self-employed) whose monthly income is between earning below N60, 000 per month

Homeownership

It is defined here as a form of housing tenure in which a person or a group of persons owns the home (flat or house) either buy purchase, or self-build with corresponding bundles of rights.

Summary of Key Findings

The survey identified twenty-one factors contributing positive and negatively towards homeownership in Nigeria. These factors were socio-economic and institutional barriers. The socio-economic factors were identified as gender, age, employment, education, current residential status, accommodation type and satisfaction. Others include household size, income and rent. The institutional factors were sub divided into two, along the paths to homeownership in Nigeria: self-build institutional factors and purchase institutional

factors. Self-build factors were building permit, building materials, labour, access to land, documentation and infrastructure and the purchase institutional factors were mortgage, location, building design and type, home deposit and cost.

The findings showed that the following were statistically significant among the respondents: age, household size, income, and rent. Others were the eleven institutional factors, of which land and documentation were most significant to middle-income earners. The study also found that these determinants differed among the Low-Income Respondents. The findings concluded that in addressing the issue of homeownership in Nigeria, each economic group must be carefully taken care, as a solution to the middle-income earners homeownership will not solve the low-income earners homeownership. The findings is consistent with studies in United States in improving the homeownership among the low-income families, racial disadvantaged groups (Shlay, 2006). These findings were triangulated in qualitative interviews with housing professionals to confirm if the instrument was appropriate and if the study measured what it purports to measure and the accuracy of the measurement (Kim, 2009; Cho and Trent, 2006).

The Conceptual Framework and Explanations

The framework established that the socio-economic and institutional factors were factors influencing homeownership. It hinged on the amelioration of socio-economic factors and improvement in institutional factors. While the socio-economic factors are intrinsic, they are not islands as these depended on the macro-economy and the institutional factors.

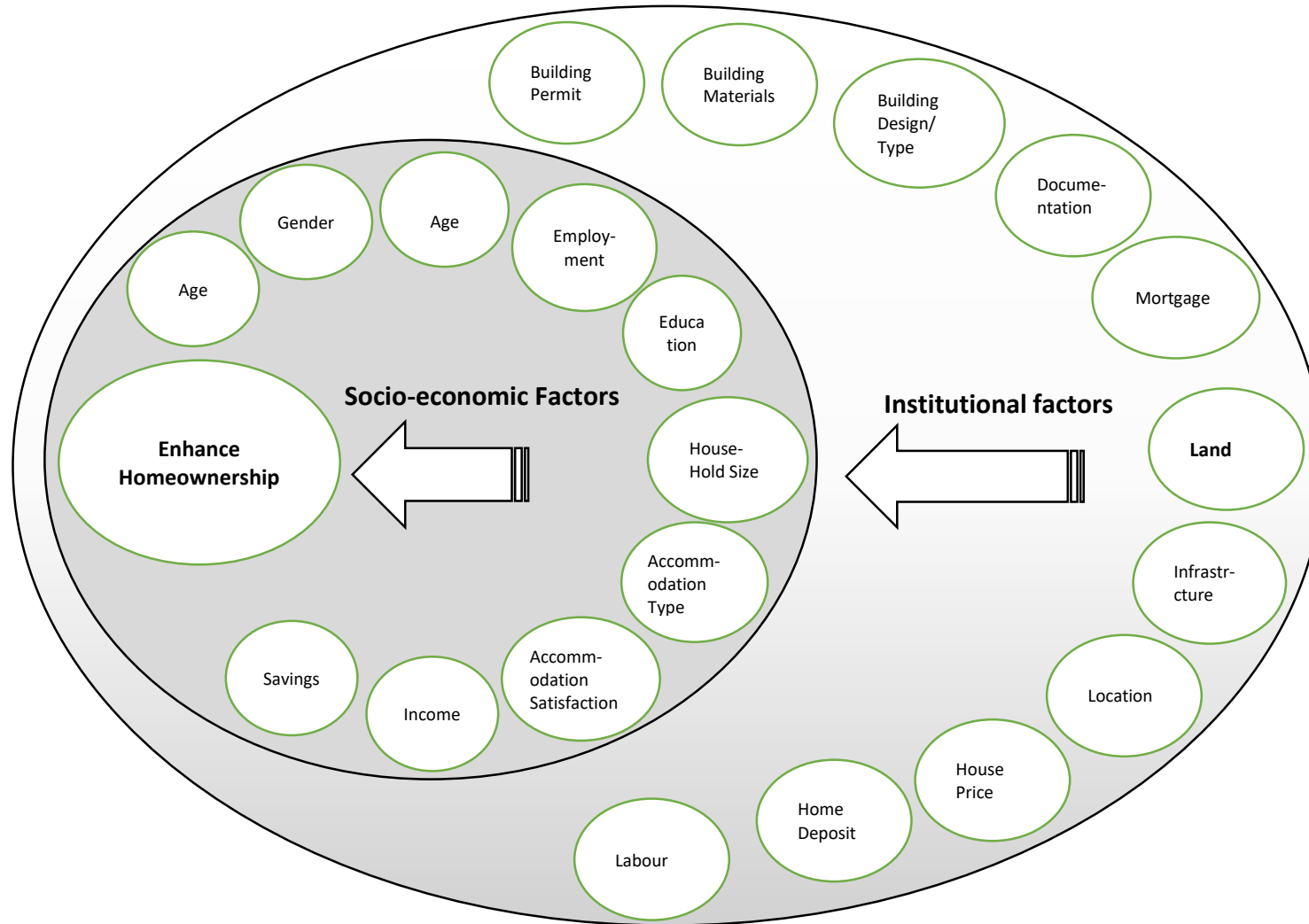


Figure 1: The Conceptual Framework

APPENDIX C - Publications to Date

Ogunnaike, A., Squires, G. and Booth, C. (2013). A pluralistic Conceptual Model for Affordable Housing in Lagos, Nigeria. *Sustainable City VIII – Urban Regeneration and Sustainability*, Volume 2, UK: WIT Press. Available from:

<http://www.witpress.com/elibrary/wit-transactions-on-ecology-and-the-environment/179/25235>

Abstract

Housing is one of the challenges caused by urbanisation in Nigeria. Since independence, it has always been on the agenda of past governments to reduce the housing shortage and improve the quality of housing. In 1991, Nigeria made the paradigm shift from direct provision to enablement strategy as promoted by the United Nations. The housing problem remains intractable especially in the urban centres across the country forcing many urban residents to continue to live in poor housing conditions. It therefore becomes necessary to re-examine the affordable housing agenda in a new perspective. This contribution is an attempt to offer solutions to the perennial housing shortage in Lagos, Nigeria, drawing inspirations from an extensive review of literature and suggesting a new pluralistic approach. The pluralistic approach consolidates on the gains of a private sector driven approach, while recognising the new roles for the public sector.

Keywords: urbanisation, poverty, public housing, Sub-Sahara Africa, enablement strategy, public-private partnership.