

BARRIERS AND DRIVERS OF HOUSE OWNERSHIP IN SOUTH-EAST AND SOUTH-SOUTH, NIGERIA

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ABSTRACT

Purpose: Barriers to house ownership are inhibitors of house ownership while drivers of house ownership are enablers of house ownership. The aim of this paper is to appraise the barriers to house ownership, and assess the drivers to house ownership, in the South-East and South-South geo-political zones of Nigeria, with the view to promote house ownership.

Design/methodology/approach: To achieve this aim, the barriers to house ownership and the drivers to house ownership were collated and evaluated. Research request for information form was used to generate the number of residential building permits issued for the year 2021 in the capitals of the eleven states that comprise the South-East and South-South geo-political zones of Nigeria. Survey Research Design was employed. Quantitative structured questionnaire was used to obtain primary data from house owners and selected building professionals. Out of 1412 questionnaires administered, 1,123 were returned, valid, to achieve an 83.78% return rate. Data collected were analyzed using Fussy Theory and Factor Analysis.

Findings: The results showed that lack of political will and commitment by government on housing provision, were the most critical barrier to house ownership, while affordable cost of building materials was the most critical driver of house ownership.

Research limitations/Implications: The limitations include the use of building permits as the indicator of potential house owners, due to the dearth of data on certificate of completion in the study area. The contribution to knowledge is that the study established the influence of the barriers and drivers of house ownership on house ownership promotion.

Practical implications: It is recommended that policy makers on housing, government agencies on housing provision and stakeholders on house ownership should prioritise the latent dimensions of the drivers and barriers to house ownership and their attendant critical factors in devising viable strategies for enhancing house ownership in Nigeria.

Originality/value – The study revealed the percentage contributions of the control instruments to building development and the need to harmonize the process and costs of obtaining the instruments for development in Uyo metropolis.

Keywords: Building plan approval; Development control instruments; Environment impact assessment; Site plan analysis report; Uyo metropolis

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1. INTRODUCTION

Housing is a very important need of man. It is as crucial as food and clothing (Abbas, Abdullahi, and Abdullahi, 2018). Studies by Udoh (2020); and Botello-Peñaloza (2020) indicated that if given the choice, people would opt for house ownership instead of renting. This is because, house ownership imbues the owner with security, self-esteem, higher status as well as prevention from incidences of harassment and humiliation from landlord or tenants (Abbas et al., 2018). Furthermore, house ownership is preferred because it gives the owner the freedom to create the house of his taste (Udoh, 2020).

Many countries and international bodies recognise the enormous importance of house ownership to man and the necessity for its provision (Ikediashi and Ajiero, 2019; Abbas et al., 2018). As a result, many statutes, conventions, policies and even constitutions amongst others, have been designed to promote house ownership. For instance, Nigeria's constitution recognises the importance of housing, and mandates the government to ensure the provision of suitable and adequate housing for all citizens, irrespective of economic status, religion, or tribe (Ikediashi and Ajiero, 2019; Ugonabo and Emoh, 2013; Mohammed and Bichi, 2014). Specifically, the mandate can be seen in section 16 (1) (d) of the 1999 Constitution of Nigeria, under the Fundamental Objectives of State Policy (Ikediashi and Ajiero, 2019; Ugonabo and Emoh, 2013).

In this regard, governments at different tiers in Nigeria have over the years, articulated several policies, legislations, and strategies (Ibimilua and Ibitoye, 2015; Ibem and Amole, 2010). These efforts by government have amongst others resulted to provision of mass housing, establishment of agencies like the Federal Housing Authority, Federal Mortgage Bank of Nigeria, etc. Apart from the government, the private sector is also involved in the efforts to promote house ownership (Olotuah and Taiwo, 2015; Ibem and Amole, 2010; Ayedun and Oluwatobi, 2011; Aliyu, Kasim and Martin, 2011). However, despite all the efforts by successive governments, and the private sector, house ownership promotion still remains one of the most intractable challenges facing human and national development in Nigeria (Amao and Odunjo, 2014).

According to Udoh (2020), over 80% of Nigerians do not have houses of their own despite the efforts by the government and private sector. Similarly, studies by Ikediashi and Ajiero (2019); and Ajayi (2019) indicated that the housing deficit in Nigeria is still over 17 million units despite all the efforts. Due to oil spillage and pollution which have destroyed several means of livelihood, the housing problem is more severe in the Niger Delta region which encompasses most of the states in the South-East and South-South geo-political zones (Ikediashi and Ajiero, 2019). For instance, in Uyo - Akwa Ibom State, over 90% of the residents do not have their own houses (Udoh, 2020).

With the housing problem persisting despite concerted efforts made over the years to tackle it, Udoh (2020) believe there are some factors responsible for the futility of the efforts. These factors are barriers working against the efforts made by the government, and other house ownership stakeholders towards achieving house ownership for all. On the other hand, there are factors which enable house ownership. These factors are drivers which aid and promote house ownership. Mitigating the barriers to house ownership while amplifying the drivers of house ownership will lead to house ownership promotion. Hence, there is need for an in depth understanding of the drivers of house ownership and the barriers to house ownership in order to effectively promote house ownership.

Regrettably, researches that seek to identify and evaluate the barriers to house ownership and drivers of house ownership in Nigeria, are scanty. All previous research efforts known to the authors have not established and assessed barriers to house ownership and drivers of house ownership in the South-South and South-East, Nigeria. It is against this background that this study aims to investigate the barriers to house ownership, and also the drivers of house ownership with the view to promote house ownership. The specific objectives are to establish the barriers and drivers of house ownership in Nigeria, appraise the barriers to house ownership, and assess the drivers of house ownership.

2. LITERATURE REVIEW

This section presents literature that are very relevant to the objectives and components of the study. Amongst others, the section comprises synthesis of literature relating to housing, house ownership. Essentially, it involved reviewing relevant literatures, development of a conceptual framework that depicts the relationship, interrelationship, including the direction and type of relationship between all the variables involved in the study, amongst others.

2.1. Housing

The study by Ibimilua and Ibitoye (2015) indicated that housing can be described in two ways; as a process and as a product. As a process, housing involves construction, neighbourhood planning, urban and regional planning, as well as environmental management. As a product, housing refers to the end product of the construction work in terms of the structure, design, space, lighting, heating, sanitary facilities, as well as other conveniences. This second definition is what is applicable in this study.

Housing is a dwelling place, constructed as a house for one or more persons (Iheme, 2017). It is any permanent shelter for man, which gives him an identity (Iheme, 2017). Housing can also be defined as a permanent structure for human habitation (Iheme, 2017). According to Iheme (2017); Ibimilua, and Ibitoye (2015); and Ibem and Amole (2010), housing is very fundamental to the welfare, survival, and health of man. It is central to the existence of man (Ibimilua and Ibitoye, 2015). This is why its provision is of great necessity (Abbas et al., 2018).

Several research studies indicate that governments in developing countries like Nigeria are not relenting in their efforts at ensuring housing for all its citizens (Ibem and Amole, 2010). Both the public and private sectors have continued to take actions aimed at addressing social and economic challenges posed by the housing provisions in most countries of the world (Ibem and Amole, 2010). These actions are in the form of legislations, policies, strategies and reforms, which most often have culminated in different housing programmes (Ibem and Amole, 2010). However, despite the efforts of both the public and private sector, house ownership still remains a big problem in Nigeria with over 80% of Nigerians not having houses of their own (Udoh, 2020). The study by Udoh believed the reason the efforts made by the public and private sectors had not been able to yield the expected fruit was because there were factors opposing the efforts. These factors were barriers, inhibiting house ownership.

2.2. House Ownership

According to Udoh (2020), there are two main housing tenure available to households. These include; renting and house ownership. Renting is a form of housing tenure where a person called “renter” rents the house in which he lives. On the other hand, house ownership is a form of housing tenure where a person, called ‘house owner’ owns the house in which he lives (Udoh, 2020). Udoh (2020) indicated that people preferred house ownership to renting. This was because, house ownership is a source of self-esteem (Elsinga and Hoekstra, 2005). Self-esteem is an important factor in individual wellbeing and is largely determined by how a person believes others see him (Elsinga and Hoekstra, 2005). Elsinga and Hoekstra (2005) also listed basic security, freedom, self-esteem and financial advantage which leads to higher housing satisfaction as some of the benefits of owning a house. Amongst other reasons, house ownership is preferred to renting because house ownership gives the owner the freedom to create the house he wants (Udoh 2020), it provides security, self-confidence, a rise in status as well as protect the owner from harassment and humiliation by landlords and fellow tenants (Abbas et al., 2018).

Asides the many benefits of house ownership, Abbas et al. (2018) indicated that the number of people who own houses is one of the major indices for measuring economic growth and development of a country. In this regard, the study by Amao and Odunjo (2014) suggested that government should provide assistance to citizens who are interested in house ownership. Similarly, the study by Elsinga and Hoekstra (2005) argued that government is expected to provide the enabling environment for people to own their

houses. The study by Udoh (2020) indicated that in advanced economies such as the United States, government's effort towards encouraging house ownership has been quite significant. Amongst others, these efforts comprise a number of federal programmes and policies which include the federal tax code, Federal Housing Administration (FHA) programs, the Clinton Administration's National Homeownership Strategy and others (Rohe, Zandt, and McCarthy, 2000). Similarly, Grimes, Stillman and Young (2011) indicated that tax breaks and subsidies are also used by the US government to encourage citizens to become house owners. In the UK, several initiatives have also been implemented to support house ownership; such as the 'housing act', the 'affordable homes programme', 'help to buy', the 'right to buy' schemes amongst others (Munford, Fichera, and Sutton, 2017). Also, the School of Estate (2015) indicated that governments of countries like India, Mexico, Jamaica, Malaysia, Brazil and Thailand had used several strategies and models including House Loans Guarantee, Mortgage Insurance, Liquidity Facilities, Pass, amongst others in order to improve house ownership rates in their countries. In Nigeria, the government has used provision of mass housing, establishment of agencies like the Federal Housing Authority and Federal Mortgage Bank of Nigeria, promulgation of policies and programmes to support citizens to become house owners (Amao and Odunjo, 2014).

However, despite all these efforts by different governments in different countries to support its citizens towards house ownership, house ownership still remains a problem in countries. According to Yadeta (2020), there is no country in the world that does not have house ownership problems, the magnitude is the only difference between countries.

2.3. Barriers to House Ownership

Barriers to house ownership are inhibitors of house ownership. They are factors which inhibit house ownership. In other words, they are factors which are directly against house ownership efforts. In essence, barriers to house ownership are factors actively working against the promotion of housing/house ownership. Hence, without mitigating these factors, efforts towards house ownership would not be fruitful. In this wise, this study established and collated 29 of these factors (barriers to house ownership) from literature and presented the same in Table 1.

2.4. Drivers of House Ownership

Drivers of house ownership are enablers of house ownership. They are factors which support and promote house ownership. In other words, they enable house ownership. Paying attention to these factors and promoting them will lead to improvement in house ownership. In this wise, this study established and collated 39 of these factors (drivers of house ownership) from literature and presented the same in Table 2

2.5. Conceptual Framework

For this study, barriers to house ownership, drivers to house ownership and house ownership were conceptualized using three principal variables; barriers to house ownership, drivers to house ownership and house ownership variables. Barriers to house ownership and drivers to house ownership are the independent variables while house ownership is the dependent variable. The study hypothesizes that barriers to house ownership and drivers to house ownership influence house ownership directly. While the influence of barriers to house ownership is negative and inhibits house ownership, the influence of drivers to house ownership is positive and promotes house ownership. The conceptual framework for the study is depicted in Figure 1.

Table 1: Barriers to House Ownership in Nigeria.

BARRIERS	SOURCE
Bad government policies on housing	Ezeigwe, 2015; Ibimilua and Ibitoye, 2015; Olugbenga and Adekemi, 2013; Ayedun and Oluwatobi, 2011
Lack of political will and commitment by government on housing provision	Ayedun and Oluwatobi, 2011; Iheme, et al., 2015
Availability, ease, and affordable cost of land acquisition	Ezeigwe, 2015; Ibimilua and Ibitoye, 2015; Olugbenga and Adekemi, 2013; Ayedun and Oluwatobi, 2011; Aliyu, <i>et al.</i> , 2011; Udoh, 2020; Kitila, 2019; Jayantha and Oladinrin, 2019
High cost and difficulty of securing residential building permit	Jayantha and Oladinrin, 2019; Odekunle, <i>et al.</i> , 2019; Fasakin, <i>et al.</i> , 2019
Low profit employment and unfavourable business environment resulting in inadequate disposable income	Yadeta, 2020; Lemire, 2022; Jayantha and Oladinrin, 2019; Effiong and Nissi, 2018; Kitila, 2019; Khorunzhina and Miller, 2019; Okeke <i>et al.</i> , 2020
Indebtedness	Goodman <i>et al.</i> , 2018; Jayantha and Oladinrin, 2019
Absence of job security and unstable job tenure resulting in lack of pensionable opportunities	Goodman <i>et al.</i> , 2018; Jayantha and Oladinrin, 2019
High unemployment rate	Okeke <i>et al.</i> , 2020; Hilber, 2007; Lemire 2022; Tan, 2008; Effiong and Nissi, 2018; Kitila, 2019
Lack of supplementary income	Tan, 2008; Lemire, 2022; Okeke <i>et al.</i> , 2020; Hilber 2007; Fasakin <i>et al.</i> , 2019; Cabrera, 2012; Udoh, 2020; Ayedun and Oluwatobi, 2011; Hilber, 2007
Low standard of living/Poverty	Ajayi, 2017; Ezeigwe, 2015; Ibimilua and Ibitoye, 2015; Olugbenga and Adekemi, 2013; Aliyu, <i>et al.</i> , 2011; Kitila, 2019; Jayantha and Oladinrin, 2019; Effiong and Nissi, 2018
Difficulty to access housing credit service	Yadeta, 2020; Kitila, 2019; Hilber, 2007
High credit interest rate	Yadeta, 2020; Kitila, 2019; Hilber, 2007
Difficulty in accessing loan	Yadeta, 2020; Kitila, 2019
High loan interest rates with uncomfortable repayment period	Yadeta, 2020; Kitila, 2019; Jayantha and Oladinrin, 2019
Non-availability of mortgage facilities	Hilber, 2007; Lemire, 2022; Jayantha and Oladinrin, 2019; Yadeta, 2020; Goodman <i>et al.</i> , 2018
Stringent (inflexible) loan conditions from mortgage banks	Hilber, 2007; Lemire, 2022; Jayantha and Oladinrin, 2019; Yadeta, 2020; Kitila, 2019; Goodman <i>et al.</i> , 2018
High cost of living	Udoh, 2020; Sukereman et al., 2021; Yadeta, 2020; Jayantha and Oladinrin, 2019
High cost of building material	Udoh, 2020; Ezeigwe, 2015; Ibimilua and Ibitoye, 2015; Olugbenga and Adekemi, 2013; Ayedun and Oluwatobi, 2011; Kitila, 2019
High construction cost	Olugbenga and Adekemi, 2013; Udoh, 2020; Jayantha and Oladinrin, 2019; Yadeta, 2020
Absence of low-cost housing	Yadeta, 2020; Ibimilua and Ibitoye, 2015; Sukereman <i>et al.</i> (2021)
Poor access to low-cost housing	Yadeta, 2020; Ibimilua and Ibitoye, 2015; Sukereman <i>et al.</i> (2021)
Low level of education arising from rising cost of education and poor education facilities	Udoh, 2020; Fasakin <i>et al.</i> , 2019; Goodman and Mayer, 2018
Declining health status arising from inadequate health facilities	Sukereman et al., 2021; Edewor, 2014; Eme <i>et al.</i> , 2014
Low rate of urbanization	Yadeta, 2020; Ajayi (2019)
Declining gross domestic product	Popoola, 2014; Falaki <i>et al.</i> , 2013; Abdu, 2017; Iheme, 2017
Rising inflation rate/consumer price index	Ayodele and Alabi (2011); Ayedun and Oluwatobi, 2011; Udoh (2020); Sukereman <i>et al.</i> (2021)
Inadequate financial inclusion	Yadeta, 2020; Goodman <i>et al.</i> , 2018; Kitila, 2019
Inadequate infrastructure provision	Udechukwu, 2008; Ajayi, 2017; Adediran <i>et al.</i> , 2020; Sukereman <i>et al.</i> , 2021
Lack of investment in building material manufacturing companies	Ayedun and Oluwatobi, 2011; Yadeta, 2020

Compiled by the Researcher from literature

Table 2: Drivers to House Ownership in Nigeria

DRIVERS	SOURCE
Good government policies on housing	Ezeigwe, 2015; Ibimilua and Ibitoye, 2015; Olugbenga and Adekemi, 2013; Ayedun and Oluwatobi, 2011; Yadeta, 2020; Udoh, 2020; Iwedi and Onuegbu, 2014
Adequate political will and commitment by government towards housing	Ayedun and Oluwatobi, 2011; Itheme, et al., 2015
Availability, ease, and affordable cost of land acquisition	Ezeigwe, 2015; Ibimilua and Ibitoye, 2015; Olugbenga and Adekemi, 2013; Ayedun and Oluwatobi, 2011; Aliyu, <i>et al.</i> , 2011; Udoh, 2020; Yadeta, 2020; Effiong and Nissi, 2018; Kitila, 2019
Affordability and ease of securing residential building permit	Jayantha and Oladinrin, 2019; Odekunle, <i>et al.</i> , 2019; Fasakin, <i>et al.</i> , 2019
Gainful employment and favourable business environment which leads to adequate disposable income	Fasakin <i>et al.</i> , 2019; Udoh, 2020; Tan, 2008; Fasakin <i>et al.</i> , 2019; Cabrera, 2012; Udoh, 2020; Ayedun and Oluwatobi, 2011; Khorunzhina and Miller, 2019; Okeke <i>et al.</i> , 2020; Hilber, 2007; Lemire 2022; Tan, 2008; Effiong and Nissi, 2018; Kitila, 2019; Abbas <i>et al.</i> , 2018; Sukereman <i>et al.</i> , 2021
Job security and stability of job tenure with pensionable opportunities	Tan, 2008; Effiong and Nissi, 2018; Kitila, 2019; Goodman, McCargo, Golding, Bai, and Storchak, 2018; Abbas <i>et al.</i> , 2018
Availability of supplementary income	Fasakin <i>et al.</i> , 2019; Cabrera, 2012; Udoh, 2020; Ayedun and Oluwatobi, 2011; Tan, 2008; Lemire, 2022; Okeke <i>et al.</i> , 2020; Hilber 2007
High standard of living (Wealth)	Tan, 2008; Yadeta, 2020; Effiong and Nissi, 2018; Lemire 2022; Okeke <i>et al.</i> , 2020; Hilber, 2007
Stability of the period stayed in a place (especially in towns and cities)	Yadeta, 2020; Tan, 2008
Ease of access to housing credit service	Yadeta, 2020; Kitila, 2019
Low credit interest rate	Yadeta, 2020; Kitila, 2019
Easy access to loan	Yadeta, 2020; Kitila, 2019
Low loan interest rates with comfortable repayment period	Yadeta, 2020; Kitila, 2019
Availability of mortgage facilities	Yadeta, 2020; Goodman <i>et al.</i> , 2018
Availability of down payment arrangement	Yadeta, 2020; Goodman <i>et al.</i> , 2018
Affordable loan conditions from mortgage banks	Yadeta, 2020; Goodman <i>et al.</i> , 2018
Low cost of living	Sukereman et al., 2021; Yadeta, 2020
Incessant increases in house rent (i.e. a motivator or driver for a renter to own a house)	Yadeta, 2020; Khorunzhina and Miller, 2019; Effiong and Nissi, 2018; Kitila, 2019
Affordable cost of building materials	Ezeigwe, 2015; Ibimilua and Ibitoye, 2015; Olugbenga and Adekemi, 2013; Ayedun and Oluwatobi, 2011; Yadeta, 2020
Low construction cost	Olugbenga and Adekemi, 2013; Udoh, 2020; Yadeta, 2020
Availability of low-cost housing	Yadeta, 2020; Ibimilua and Ibitoye, 2015
Easy access to low-cost housing	Yadeta, 2020; Ibimilua and Ibitoye, 2015
Gender responsibility (i.e. house ownership being more of a man's responsibility)	Fasakin <i>et al.</i> , 2019; Yadeta, 2020, Effiong and Nissi, 2018; Kitila, 2019; Okeke, Dakhin, and Victor, 2020
Age group influence	Fasakin <i>et al.</i> , 2019; Cabrera, 2012; Udoh, 2020; Yadeta, 2020; Effiong and Nissi, 2018; Kitila, 2019; Khorunzhina and Miller, 2019; Okeke <i>et al.</i> , 2020; Hilber, 2007; Lemire, 2022; Tan, 2008; Jayantha and Oladinrin, 2019
Higher level of education	Udoh, 2020; Fasakin <i>et al.</i> , 2019; Goodman and Mayer, 2018; Yadeta, 2020; Tan, 2008; Effiong and Nissi, 2018; Kitila, 2019; Khorunzhina and Miller, 2019; Lemire, 2022; Okeke <i>et al.</i> , 2020; Jayantha and Oladinrin, 2019
Good health (Health status)	Sukereman et al., 2021; Edewor, 2014; Eme <i>et al.</i> , 2014
DRIVERS	SOURCE

Marital status (Married couple are more motivated to own a house because of family needs)	Fasakin <i>et al.</i> , 2019; Udoh, 2020; Yadeta, 2020; Kitila, 2019; Khorunzhina and Miller, 2019; Lemire, 2022; Okeke <i>et al.</i> , 2020; Jayantha and Oladinrin, 2019
Increasing household size (i.e. space requirements from increasing family size could serve as an influence to own a house)	Effiong and Nissi, 2018; Khorunzhina and Miller, 2019; Yadeta, 2020; Tan, 2008; Kitila, 2019; Okeke <i>et al.</i> , 2020
Supplementary income from spouse	Sukereman <i>et al.</i> , 2021; Fasakin <i>et al.</i> , 2019; Cabrera, 2012; Ayedun and Oluwatobi, 2011
Reduced financial burden from fewer number of children to raise/train	Khorunzhina and Miller, 2019; Fasakin <i>et al.</i> , 2019; Udoh, 2020; Cabrera, 2012)
Influence of parental affluence	Udoh, 2020; Hilber, 2007; Lemire 2022
Increasing rate of urbanisation	Yadeta, 2020; Ajayi (2019); Udoh (2020)
Lower land and construction costs of building a house in the village	Fasakin <i>et al.</i> , 2019; Cabrera, 2012
Desire/interest in low-cost housing and house types	Cabrera, 2012; Tan, 2008; Kitila, 2019; Hilber, 2007
High and stable gross domestic product	Popoola, 2014; Falaki <i>et al.</i> , 2013; Abdu, 2017; Iheme, 2017
Low and stable inflation rate/consumer price index	Ayodele and Alabi (2011); Ayedun and Oluwatobi, 2011; Udoh (2020); Sukereman <i>et al.</i> (2021)
Adequate financial inclusion	Yadeta, 2020; Goodman <i>et al.</i> , 2018; Kitila, 2019
Adequate infrastructure provision	Udechukwu, 2008; Ajayi, 2017; Adediran <i>et al.</i> , 2020; Sukereman <i>et al.</i> , 2021
Increasing investment in building material manufacturing companies	Ayedun and Oluwatobi, 2011; Yadeta, 2020

Compiled by the Researcher from literature

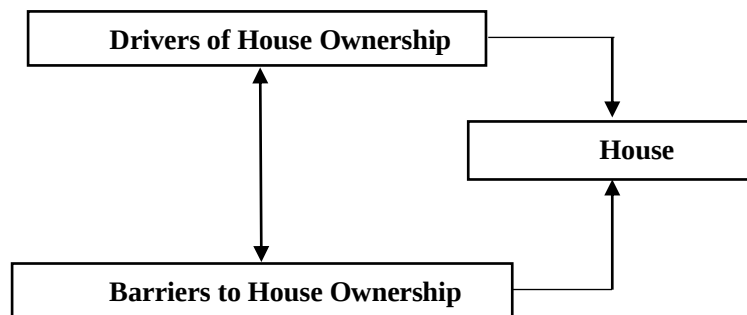


Figure 1: Conceptual Framework for exploring the relationship between Barriers to house ownership, Drivers of house ownership, and house ownership in South-East and South-South, Nigeria

2.6. Environmental Impact Assessment Report as Development Control Instrument

In terms of Environmental Impact Assessment Report (EIAR), Ikejide (2011) opined that it is a process or study in which the potential physical, biological, economic and social impacts of proposed developments on environment are identified, analysed and predicted. Environmental Impact Assessment is an important mechanism for translating the principles of sustainable development into action by studying the effect of a proposed action on the environment. The results of the assessment help to predict the likely changes in the environmental quality, which would result from the proposed action, thereby finding ways to reduce unacceptable impacts and provide options in design, sitting and operation of the proposed development. This is corroborated by Ojo and Olapade (2014) who defined EIA as a tool that identifies, predicts, interprets, as well as communicates impacts of proposed, planned, and on-going projects on the ‘total’ environment and puts in place a monitoring plan for mitigating and/or ameliorating identified negative impacts of proposed projects after evaluation of alternatives. According to Nwoko (2013) the EIAR is not a one-off process which terminates in the production of a report on the effects of the project and associated mitigation measures, but also deals with monitoring

the construction and operational phases, till the project is decommissioned together with the post-closure care.

According to World Bank (2014) the EIAR, lists the potential impact of the project on the environment, such as the noise, traffic, flooding and increase in human density issues that might arise as a result of the development. In order to adequately draft the SPAR and EIAR in Uyo metropolis, the environmental specialist first verifies the site plan (attached to the Certificate of Occupancy or letter of consent) as well as the preliminary drawings prepared by architects and engineers, before conducting an on-site inspection. Sometimes, interviews are conducted with relevant stakeholders living in the area to obtain all relevant information.

2.7. Requirements for Approval of Plan for Residential Building in Uyo Metropolis

According to Usip (2008) and World Bank (2014) a developer who wants to obtain a building plan approval, must submit a duly completed application form to the Uyo Capital City Development Authority, along with the following documents:

- i. Proof of ownership (such as land agreement, affidavit of land ownership, a Certificate of occupancy/ letter of consent);
- ii. Survey plan (attached to the Certificate of Occupancy);
- iii. Drawings showing elevations, sections, storm drainage system, construction details, and doors and windows schedules) duly signed by a registered architect;
- iv. Drawings showing foundation layout, structural details on beams, columns, and staircases, duly signed by a registered structural engineer;
- v. Drawings showing calculation, power point layout, lighting point layout, and schedule of fittings and fixtures, duly signed by a registered electrical engineer;
- vi. Drawings showing calculations, waste disposal layout, soil disposal layout, and schedule of sanitary fittings, duly signed by a registered mechanical engineer;
- vii. Environmental Impact Assessment Report (EIAR);
- viii. Site Plan Analysis Report (SPAR);
- ix. Receipt of payment of fees including Tax clearance and three years local government rate tickets.

Among the requirements for building approval in the study area the EIAR and SPAR appear to be the two most recent development control tools implemented in 2011 to enhance environmental sustainability through a systematic compilation of expert quantitative analysis and qualitative assessment of construction projects, land use and property development viability, including its effect on the surrounding area, and the presentation of results in a manner that enables proper evaluation of the predicted results, and the scope of modifying or mitigating them by the relevant decision making body before a planning permission is rendered. Consequently, the low awareness among developers regarding the relevance of these documents in the application for building permit and the associated costs of obtaining them provided justification to the importance attached to the two control tools in this study.

2.8. Area of the Study

The area selected for the study is Uyo metropolis, which is the Capital City of Akwa Ibom State. The state was created in 1987 and situated in the Niger-Delta, South-South, Nigeria. Its locational latitudes and longitudes are between 7°47' and 8°03' north and between 4°52' and 5°07' east respectively. Demographically, the total estimated population based on 2006 Population Census is 273,000 persons; this must have gone higher by the present situation of the city (Mbina and Edem, 2015). Uyo as a capital city which houses many federal and state establishments has other parts of Uruan, Ibiono Ibom, Itu, Ibesikpo and Etinan Local Government Areas carved out and added to the former Uyo Township. Its former nature of rural local government headquarter has witnessed tremendous transformation and metamorphosed into a Municipality with many modern roads which have completely changed the landscape and aesthetics of the city (Udoh, 2014). These uncommon transformations have also encouraged rural-urban migration and steady influx of people from neighbouring states, thereby imposing several housing problems like health, high cost of land and building development (James, Akpan, Essien and Ekpo, 2012; Udoh, 2014). With the available good road networks and other

infrastructures many public servants and business men have chosen the place for settlement and resorted to the development of their personal houses within and outside Uyo metropolis to provide for themselves a more comfortable shelter. However, Usip (2008) observed that there has been low and poor public compliance to planning and development standards resulting in increasing number of illegal developments in the Metropolis, a phenomenon which necessitated this study.

3. METHODOLOGY

The study was conducted in the South-East and South-South Geopolitical Zones of Nigeria. The South-East geo-political comprise five states – Abia, Anambra, Ebonyi, Enugu, and Imo. The zone has a population of 16,381,729 people (Nwaiwu et al., 2014). On the other hand, the South-South Geo-Political zone comprise six states - Akwa Ibom, Cross River, Bayelsa, Rivers, Delta, and Edo (Awa, Kalu and Awara, 2010). According to Awa et al. (2010), the zone is a significant area of the Niger Delta region. Based on the 2006 census, the South-South zone has a total population of more than twenty-one (21) million people (Iheme, 2017). In terms of natural resources, the zone is blessed with huge crude oil reserves, and as result, produces more than eighty (80%) percent of total Nigerian crude oil which accounts for over eighty (80%) percent of the Federal Government revenue (Iheme, 2017). Fishing and peasant farming are the main occupations in this region with more than 45% engaged in these sectors while 17% are engaged in trading and selling activities (Iheme, 2017).

The study was conducted in the capitals of all the states that comprise the two geopolitical zones. They are eleven states in total. The capitals include; Umuahia, Awka, Abakiliki, Enugu, Owerri, Uyo, Calabar, Yenagoa, Port-Harcourt, Asaba and Benin. For this study, the population comprise residential building permits issued in the year 2021 (representing potential house ownership) and also, some stakeholders considered to be involved in house ownership issues, in the study area. These stakeholders consisted of House Owners, Architects, Builders, Estate Surveyors, Urban and Regional Planners, and Land Surveyors. Considering that the number of building permits issued in the year 2021 represented potential house ownership and it is the dependent variable, this is adopted as the sampling frame for house owners. The data on building permits was obtained from housing development authorities in the respective state capitals that comprise the study area, while the population of the building professionals was obtained from the registers of practising registered professionals of the professional bodies concerned in the study area. Essentially, the housing stakeholders comprise 3,598 house owners, and 2,569 professionals (Architects, Builders, Estate Surveyors, Urban and Regional Planners, and Land Surveyors). Taro Yamane formula was employed to get the sample sizes. Sample size for house owners was 360, while that of the building professionals was 346. To ensure that the returned valid questionnaire does not fall short of the sample size for the population of the study, and also to beef up the sample which was small, the sample size was increased by 100%. The study employed purposive and simple random sampling techniques. The study required respondents that had at least a HND/B.Sc. level of education for an efficient and adequate response to the questionnaires. In this regards, purposive technique was used in selecting house owners that had at least a HND/B.Sc. educational qualification in each of the study areas. In other words, the technique was used to sieve out house owners that had below HND/B.Sc. educational qualification in each of the study areas from the sample. Since building professionals cannot have below HND/B.Sc. educational qualification, purposive sampling was not used for the sample. To select the respondents from the building professionals and house owners' sample, simple random sampling techniques was employed.

Total questionnaire administered was 1412. For valid questionnaires, 1,123 were retrieved. Generally, the valid questionnaire obtained surpassed the calculated minimum sample size for the study with an overall efficiency rate of 79.53% while the overall response rate is 83.78%. Details on Questionnaire Administration is presented in Table 3.

Table 3: Questionnaire Administration

Respondents	No. Administered	No. Retrieved	% Retrieved	Valid responses	% Efficiency
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House owners	720	501	69.58	441	61.25
Professionals	692	682	98.55	682	98.55
Total	1412	1183		1123	
Overall Response rate			83.78		
Overall Efficiency rate					79.53

Source: Field Study (2023)

The study was anchored on Survey research design. Data for the study was collected through research request for information form, and structured questionnaire. The research request for information form was used to collect data on house ownership via the number of building permits issued in the year 2021 in the eleven state capitals in the study area by the relevant authorities. The number of building permits was used as the indicator of potential house ownership (number of house owners). The structured questionnaire consists of three sections; Section A, Section B, and Section C. Section A dealt with demography and bio data of respondents. Questions in this section were closed ended. Section B dealt with the assessment of barriers to house ownership. Section C dealt with the evaluation of drivers of house ownership. For sections B and C, Likert scale with the minor and major symmetric scaling was employed; where one (1) represented minor, and five (5) represented major. Collected data were analysed using Fussy Set Theory and Factor Analysis.

4. PRESENTATION AND DISCUSSION OF RESULTS

In order to get a proper perspective on respondents who participated in the survey, their demographics were analysed using descriptive statistics. The result is presented in Table 4.

Result in Table 4 shows that under the sample category section, house owners have the highest number at 441 which is 39.3% of the total sample. The number of male respondents (68.2%) far exceeds that of female (31.8%). In terms of age, majority of the respondents (42.1%) are 46 years and above. Over 65% of the population are married (still married). In terms of employment, over 78.5% are employed while the remainder (21.5%) indicated unemployed. Based on income, over 48.9% earn below N200,000.00 monthly while a paltry 18.2% earn above N400,000.00. In terms of education, 100% of the respondents have at least a first degree (HND/BS.c). 65.4% of the respondents belong to the selected built environment professions (builders, architects, estate surveyors, land surveyors, and urban and regional planners) used for the study. In terms of experience, over 33.9% of the respondents have 16 years and above experience in the construction industry.

Apart from the general characteristics of respondents, the study also examined the housing/house ownership related characteristics of respondents in the study. Result showed that 65.6% of the respondents are house owners. Within this group, 60.4% live in their own houses while the remaining 5.2% live on rented houses even though they are house owners. 73.1% of the sample are household heads in their families. In terms of the household size of the respondents, 82.4% of the sample have ten or less as number of householders.

Table 4: Respondents' Characteristics

Category of respondents	N	%	Age group	N	%
House owner	441	39.3%	Less than 25	16	1.4%
Builder	154	13.7%	25-35	233	20.8%

Architect	167	14.9%	36-45	401	35.7%
Estate Surveyor	128	11.4%	46 and above	473	42.1%
Urban/ Regional Planner	121	10.8%	TOTAL	1,123	100%
Land Surveyor	112	10.0%	Marital Status	N	%
TOTAL	1,123	100%	Single	277	24.7%
Gender	N	%	Married	731	65.1%
Male	766	68.2%	Divorced	41	3.7%
Female	357	31.8%	Widowed/Widower	74	6.6%
TOTAL	1,123	100%	TOTAL	1,123	100%
Current Employment	N	%	Type of Employment	N	%
Employed	882	78.5%	Self-employed	336	29.9%
Unemployed	241	21.5%	Public Servant	441	39.3%
TOTAL	1,123	100%	Private sector	185	16.5%
Monthly Income Range	N	%	Business	37	3.3%
Below N200,000.00	549	48.9%	Pensioner	81	7.2%
N200,000.00 - N400,000.00	363	32.3%	Others	43	3.8%
Above N400,000.00	211	18.8%	TOTAL	1,123	100%
TOTAL	1,123	100%	Profession	N	%
Education Level	N	%	Builder	163	14.5%
HND	153	13.6%	Architect	182	16.2%
BSC	474	42.2%	Estate Surveyor	135	12.0%
MSc	322	28.6%	Urban & Regional Planner	138	12.3%
PhD	89	7.9%	Land Surveyor	117	10.4%
Others	85	7.6%	Others	387	34.5%
TOTAL	1,123	100%	TOTAL	1,123	100%
Experience in Construction	N	%	Work Experience	N	%
None	248	22.1%	Less than 5years	209	18.6%
Less than 5years	183	16.3%	6-10 years	239	21.3%
6-10 years	144	12.8%	11-15 years	183	16.3%
11-15 years	167	14.9%	16-20 years	211	18.8%
16-20 years	174	15.5%	Above 20 years	281	25.0%
Above 20 years	207	18.4%	TOTAL	1,123	100%
TOTAL	1,123	100%			

Source: Field Study (2023)

Table 5: House ownership

House ownership	N	%	Tenure of house ownership	N	%
Yes	737	65.6%	I own the house where I live	678	60.4%
No	386	34.3%	The house I live in is rented	445	39.6%
TOTAL	1,123	100%	TOTAL	1,123	100%
Headship in household	N	%	Household size	N	%
Yes	821	73.1%	Less than 4	159	14.2%
No	302	26.9%	4-6	413	36.8%
TOTAL	1,123	100%	7-10	353	31.4%
			Above 10	198	17.6%
			TOTAL	1,123	100%

Source: Field Study (2023)

Table 6: Evaluation of Barriers to House Ownership using Fussy Set Theory (n = 1,123)

S/N	Barriers	Mean	Std. Dev	Z-Score	M(xi)	Decision
1	High cost of building material	4.34	0.89	0.98	0.85	Critical

2	High construction cost	4.31	0.90	0.99	0.85	Critical
3	High cost of living	4.18	0.97	1.07	0.86	Critical
4	High unemployment rate	4.18	0.96	1.05	0.87	Critical
5	Lack of supplementary income	4.15	0.93	0.93	0.85	Critical
6	Low standard of living/Poverty	4.13	1.00	1.13	0.87	Critical
7	Bad government policies on housing	4.11	1.05	1.24	0.89	Critical
8	Lack of political will and commitment by government on housing provision	4.00	1.12	1.32	0.91	Critical
9	Low profit employment and unfavourable business environment resulting in inadequate disposable income	4.00	0.98	0.95	0.85	Critical
10	Absence of job security and unstable job tenure resulting in lack of pensionable opportunities	3.96	0.92	0.72	0.76	Not critical
11	High loan interest rates with uncomfortable repayment period	3.93	0.96	0.80	0.79	Not critical
12	Difficulty to access housing credit service	3.89	0.90	0.56	0.71	Not critical
13	Rising inflation rate/consumer price index	3.86	0.93	0.65	0.74	Not critical
14	Indebtedness	3.84	0.98	0.77	0.78	Not critical
15	Difficulty in accessing loan	3.80	1.12	1.14	0.87	Critical
16	Poor access to low-cost housing	3.79	0.80	0.02	0.51	Not critical
17	Inadequate financial inclusion	3.79	0.96	0.66	0.74	Not critical
18	Low level of education arising from rising cost of education and poor education facilities	3.77	1.12	1.09	0.86	Critical
19	Non-availability of mortgage facilities	3.75	0.95	0.59	0.72	Not critical
20	High credit interest rate	3.73	0.95	0.59	0.72	Not critical
21	Absence of low-cost housing	3.72	0.98	0.65	0.74	Not critical
22	Inadequate infrastructure provision	3.72	1.06	0.90	0.85	Critical
23	Declining gross domestic product	3.68	0.93	0.45	0.67	Not critical
24	Stringent (inflexible) loan conditions from mortgage banks	3.68	0.95	0.52	0.70	Not critical
25	High cost and difficulty of securing residential building permit	3.66	0.95	0.51	0.69	Not critical
26	Declining health status arising from inadequate health facilities	3.65	1.17	1.09	0.86	Critical
27	Lack of investment in building material manufacturing companies	3.64	0.99	0.61	0.73	Not critical
28	Availability, ease, and affordable cost of land acquisition	3.63	1.19	1.10	0.87	Critical
29	Low rate of urbanization	3.34	1.12	0.67	0.75	Not critical

Source: Field Study (2023)

The study determined the significant barriers to house ownership in Nigeria using 29 variables extracted from literature on the subject matter. The data were ranked using a 5-point Likert scale and the significance of each barrier is based on the critical performance using degree of association of each variable to a set of critical barriers to house ownership. The analysis of barriers to house ownership involved two basic tests, namely: Fussy Set Theory and Test and Factor analysis. Fussy Set Theory (FST) was applied to reduce fussiness in qualitative ranking perceptions of respondents to aggregate the overall level of association of each to the set of critical drivers of house. The critical performance of each barrier is based on the 0.85 cut-off benchmark (Ekung *et al.*, 2020).

The results presented in Table 6 reveal that 14 (48%) out of the 29 theoretical barriers evaluated in the study are significant barriers inhibiting house ownership in Nigeria. Barriers in this category obtained λ -cut (Lambda Cut, $M(x_i)$) values greater than the 0.85 benchmark adopted in the study. Factors above this benchmark are deemed critical barriers to house ownership including the high cost of building materials, high

cost of overall construction, high cost of living, high unemployment rate and lack of supplementary income (λ , $0.85 - 0.89 > 0.85$).

Other critical barriers to house ownership are low standard of living, bad government policies, poor political will to provide housing, low access to loans, low level of education, inadequate infrastructure provision, declining health status, and low cost and ease of land acquisition. (λ , $0.88 - 0.99 > 0.85$). The results imply that reducing the high cost of building materials, overall cost of construction, high cost of living, high unemployment rate and providing supplementary income would improve house ownership in Nigeria.

Conversely, 15 factors (52%) out of the 29 barriers evaluated in the study did not obtain the benchmark for critical barriers in the study. The degree of association of this set of drivers is weak and less than the benchmark of critical barriers (λ , $0.51 - 0.76 < 0.85$). The result suggests that this group of factors does not belong to the set of critical barriers hindering house ownership, hence, mitigating them may not significantly improve house ownership. Factors in this category include increasing unstable job security, high interest rates on loans and difficulty in accessing housing credit among others. Others are indebtedness, poor access to low-cost housing, inadequate financial inclusion, high interest of credit, declining gross domestic products, high cost of building permits and low rate of urbanisation.

Further, exploratory factor analysis was explored to determine the principal barriers to house ownership from the lists of critical and non-critical barriers (Table 7). The test of significance of the factor analysis using the Kaiser-Mayer-Olkin (KMO) test ($0.844 > 0.50$; p (0.000) shows that the correlation matrix is compact and reliable with zero multicollinearity.

Table 7: Exploratory factor analysis of barriers to house ownership

Barriers	Component					
	1	2	3	4	5	6
Bad government policies on housing					.305	.793
Lack of political will and commitment by government on housing provision						.858
Availability, ease, and affordable cost of land acquisition		.611				.421
High cost and difficulty of securing residential building permit			.427			.536
Low profit employment and unfavourable business environment resulting in inadequate disposable income			.344		.312	.522
Indebtedness			.422			
Absence of job security and unstable job tenure resulting in lack of pensionable opportunities	.740					
High unemployment rate	.657		.397		.379	
Low standard of living/Poverty	.773					
High credit interest rate	.709			.334		
Difficulty in accessing loan	.643	.319				
Stringent (inflexible) loan conditions from mortgage banks	.328			.762		
High cost of living				.304	.767	
Low level of education arising from the rising cost of education and poor education facilities		.864				
Declining health status arising from inadequate health facilities		.781				
Rising inflation rate/consumer price index	.344		.781	.310		
Inadequate infrastructure provision			.716	.390		

Source: Field Study (2023).

Six principal drivers were generated with an explained variance of 79.17%. The six components obtained a commonality score greater than 0.7. The results indicate that in addition to the critical barriers in Table 6, low standard of living, low level of education,

rising inflation, high cost of living, burdening conditions of obtaining loans, and bad government policies must improve to enhance house ownership.

Table 8: Evaluation of Drivers of House Ownership using Fussy Set Theory (n = 1,123)

Drivers of house ownership	Mean	Std. Dev	Z-Score	M(xi)	Decision
Low construction cost	3.61	1.40	1.46	0.93	Critical
Affordable cost of building materials	3.58	1.52	1.60	0.95	Critical
Gender responsibility (i.e. house ownership being more of a man's responsibility)	3.50	1.28	1.17	0.88	Critical
Low cost of living	3.50	1.38	1.32	0.91	Critical
Availability of supplementary income	3.49	1.39	1.33	0.91	Critical
High standard of living (Wealth)	3.45	1.41	1.33	0.91	Critical
Marital status (Married couples are more motivated to own a house because of family needs)	3.45	1.13	0.80	0.79	Not Critical
Higher level of education	3.43	1.36	1.23	0.89	Critical
Health status	3.43	1.25	1.04	0.85	Critical
Increasing household size (i.e. space requirements from increasing family size could serve as an influence to own a house)"	3.39	1.19	0.87	0.81	Not critical
Gainful employment and favourable business environment which leads to adequate "disposable income"	3.38	1.29	1.05	0.85	Critical
Incessant increases in house rent (i.e. a motivator or driver for a renter to own a house)"	3.34	1.17	0.77	0.78	Not critical
Desire/interest in low-cost housing and house types	3.31	1.27	0.94	0.85	Critical
The increasing rate of urbanization	3.31	1.17	0.73	0.77	Not critical
Increasing investment in building material manufacturing companies	3.29	1.40	1.14	0.87	Critical
Lower land and construction costs of building a house in the village"	3.29	1.23	0.86	0.80	Not critical
Supplementary income from spouse"	3.29	1.21	0.80	0.79	Not critical
Availability of low-cost housing	3.22	1.35	0.99	0.85	Critical
Low credit interest rate	3.20	1.12	0.53	0.70	Not critical
Job security and stability of job tenure with pensionable opportunities	3.16	1.28	0.82	0.79	Not critical
The reduced financial burden from fewer children to raise/train"	3.16	1.11	0.47	0.68	Not critical
High and stable gross domestic product	3.15	1.34	0.91	0.82	Not critical
Low loan interest rates with a comfortable repayment period	3.15	1.33	0.89	0.81	Not critical
Easy access to low-cost housing	3.13	1.24	0.72	0.76	Not critical
Influence of parental affluence"	3.13	1.33	0.87	0.81	Not critical
Availability, ease, and affordable cost of land acquisition"	3.13	1.18	0.59	0.72	Not critical
Low and stable inflation rate/consumer price index	3.13	1.24	0.71	0.76	Not critical
Good government policies on housing"	3.11	1.41	0.98	0.85	Critical
Adequate financial inclusion	3.07	1.25	0.68	0.75	Not critical
Affordability and ease of securing residential building permit	3.07	1.05	0.22	0.59	Not critical
Ease of access to housing credit service	3.06	1.12	0.39	0.65	Not critical

Drivers of house ownership	Mean	Std. Dev	Z-Score	M(xi)	Decision
Adequate infrastructure provision	3.04	1.24	0.62	0.73	Not critical
Affordable loan conditions from mortgage banks	3.02	1.34	0.79	0.78	Not critical
Stability of the period stayed in a place (especially in towns and cities)	3.02	1.06	0.19	0.57	Not critical
Age group influence	3.00	1.31	0.71	0.76	Not critical
Adequate political will and commitment by the government towards housing	2.99	1.38	0.82	0.79	Not critical
Availability of mortgage facilities	2.93	1.29	0.62	0.73	Not critical
Easy access to loan	2.93	1.24	0.51	0.69	Not critical
Availability of down payment arrangement	2.91	1.22	0.45	0.67	Not critical

Source: Author's Field Survey (2023).

The study determined the significant drivers of house ownership in Nigeria using 39 variables extracted collectively and individually from literature. These are factors the study considered as aids or necessities for house ownership. The data were ranked using a 5-point Likert scale and the significance of each driver is based on critical performance using the degree of association of each variable to a set of critical drivers of house ownership. The analysis of drivers of house ownership involved two basic tests, namely: Fussy Set Theory, and Factor Analysis. Fussy Set Theory (FST) was applied to reduce fussiness in qualitative ranking perceptions of respondents to aggregate the overall level of association of each to the set of critical drivers of house ownership. The critical performance of each driver is based on the 0.85 cut-off benchmark (Ekung *et al.*, 2020).

Table 8 reveals that only 13 drivers (33.3%) out of 39 theoretical drivers evaluated in the study are significant drivers of house ownership in Nigeria. Drivers in this category obtained λ -cut (Lambda Cut, M(xi)) values that are equal to or greater than the 0.85 benchmark adopted for the study. Drivers above this benchmark are deemed critical drivers of house ownership. These include; low construction cost, affordable cost of building materials, promoting male gender-based ownership, low cost of living, and availability of supplementary income (λ , 0.88 -0.95 > 0.85). Other critical drivers of house ownership are high standard of living, higher level of education, good health, gainful employment and business environment, investment in the manufacturing of building materials, good government policies on housing, and availability of low-cost housing (λ , 0.88 -0.99 > 0.85). The results imply that lowering construction costs, affordable building materials, encouraging male-gender ownership, lowering the cost of living and having supplementary income would enhance house ownership in Nigeria.

Conversely, 26 factors (66.7%) out of the 39 theoretical drivers evaluated in the study did not obtain the benchmark for critical drivers in the study. The degree of association of this set of drivers is weak and less than the benchmark of critical drivers (λ , 0.67 -0.83 < 0.85). The result suggests that prioritising these sets of factors may not have significant impact on house ownership improvement strategies to be adopted in the study area and in Nigeria as a whole. Drivers in this category include, increasing the size of households, increasing house rent, increasing urbanisation, and lowering land costs in rural areas.

Further, exploratory factor analysis was explored to determine the principal drivers of house ownership from the lists of critical and non-critical drivers (Table 9). The test of significance of the factor analysis using the Kaiser-Mayer-Olkin (KMO) test (0.832 > 0.50; p (0.000) shows that the matrix is compact and reliable with zero multicollinearity.

Table 9: Exploratory factor analysis of drivers of house ownership

Drivers	Component					
	Loan	Cost	Family size	Infrastructure	Stay period	Policy
Good government policies on housing						.742
Adequate political will and commitment by government						.664
Availability, ease, and affordable cost of land acquisition"						.489
High standard of living (Wealth)						.499
Gainful employment and favourable business environment						.464
Stability of the period stayed in a place					.749	
Marital status					.735	
Increasing household size					.700	
Easy access to loan"	.736					
Low loan interest rates with comfortable repayment period	.755					
Availability of mortgage facilities	.681					
Availability of down payment arrangement"	.643					
Affordable loan conditions from mortgage banks	.738					
Age group influence"			.700			
Higher level of education			.708			
Reduced financial burden from fewer number of children to raise/train"			.715			
Lower land and construction costs of building		.723				
Desire/interest in low-cost housing and house types		.662				
Low and stable inflation rate/consumer price index				.609		
Adequate financial inclusion				.718		
Adequate infrastructure provision				.725		

Source: Field Study (2023)

Six principal drivers were generated with an explained variance of 79.88%. The six components obtained a commonality score greater than 0.7 (Table 9). They include good government policies on housing, Stability of the period stayed in a place, Low loan interest rates with comfortable repayment period, reduced financial burden from fewer number of children to raise/train, Lower land and construction costs of building, and Adequate infrastructure provision. In contrast to the results in Table 8, drivers with insignificant degrees of association are critical component concerns that enhance the desire to own a house. Therefore, the result of the factor analysis is held valid in addition to the critical drivers in Table 8.

5. CONCLUSION AND RECOMMENDATIONS

This study has provided an in-depth knowledge on the barriers and drivers of house ownership, and also an insight into the extent to which they influenced house ownership, with a view to promote house ownership. The result shows that out of the 29 house ownership barriers appraised by the study, 14 are critical while 15 are non-critical. The implication is that the critical barriers have higher potentials to inhibit house ownership than the non-critical barriers. Hence, more attention and priority should be directed to the critical barriers in order to promote house ownership. Also, the study found that, out of the 39 house ownership drivers assessed by the study, 13 are critical while 26 are non-critical. The implication is that prioritising the non-critical drivers may not have significant impact on house ownership. In other words, the critical drivers have to be given more priority and attention because they have a significant impact in house ownership promotion.

The study found lack of political will and commitment by government on housing provision as the most critical barriers to house ownership. This implies the government has a huge role to play in the promotion of house ownership. The government needs to have adequate political will and commitment towards house ownership promotion. Also, the study found affordable cost of building materials as the most critical driver of house ownership. This could be attributed to the fact that building materials are the most significant input in project development (Akanni, Oke and Omotilewa, 2014; Udechukwu, 2008). The cost of materials in building projects is estimated to be as high as 75 per cent of the total project costs (Udechukwu, 2008). Hence, the importance of affordable cost of building materials cannot be overemphasized. Furthermore, result shows there are 6 principal barriers to house ownership and also 6 principal drivers of house ownership. The implication is that, in addition to the critical barriers and drivers of house ownership, attention must be paid to the principal barriers and drivers, with a view to scale house ownership.

The study has added to the housing literature by establishing the barriers to house ownership and the drivers of house ownership, to aid the government, housing policy makers, the construction industry amongst other house ownership stakeholders, to tackle the problem of house ownership from a point of knowledge. This is because, past efforts by the government and other stakeholders towards house ownership promotion, may have been misguided, haphazard, and uncoordinated, which had led to little or no results over the years. However, with the knowledge from this study, the efforts of the government and others towards house ownership promotion, would be deliberate, measured, and systematic.

Consequent upon the findings of this study, it is concluded that the critical barriers to house ownership and critical drivers of house ownership have significant influence on house ownership. Therefore, if priority and adequate attention is not given to these barriers and drivers, promotion of house ownership may not be realised. It is therefore recommended that policy makers on housing, government agencies on housing provision and stakeholders on house ownership should prioritise the latent dimensions of the barriers and drivers to house ownership and their attendant critical factors in devising viable strategies for enhancing house ownership in Nigeria.

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