FACTORS OF AFFORDABILITY IN HOUSING IN THE CITY OF IBADAN, NIGERIA

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To the glory of God Almighty, the Alpha and Omega, the owner of heaven and the earth who loves and cares for His own.

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ABSTRACT

Housing affordability remain a challenge in urban centres around the world. The increasing housing demand in Nigerian urban centres resulted in rising prices of houses leading to widespread of urban slums and squatters, poor quality housing and unsanitary environments. Affordable housings are available in the market, but affordability may no longer relate directly to quick supply, high density or low quality houses. Criteria of affordable houses for better living quality to users of different socio-economic status is not easily defined. Previous studies have failed to address this aspect in society with unequal affluence especially in Nigeria. This study aimed to address this gap through users' perspective in redefining improved and pragmatic set of criteria for affordable houses. Three objectives were developed. The first measured the effects of users' socio-economic status on current affordable housing satisfaction. The second determined the expected tangible and intangible criteria of affordable houses. The final objective developed a grounded theory to suggest ways in achieving expected criteria for policy making. The study employed a stratified random sampling in Ibadan urban centre among 494 respondents. In addition, 27 participants were selected through purposive sampling for interview. Questionnaire, informal interview and photographs were used for data collection. Statistical methods were performed with the use of SPSS and AMOS software to analyse quantitative data to achieve Objectives One and Two. The qualitative data was transcribed and theme coded with the aid of QSR-NVivo10. Domain Analysis and Thematic Network analysis helped basic themes to converge to higher order themes to achieve Objective Three. The findings revealed that the changing dynamics of socio-economic status of users, creates awareness on facilities to be associated with affordable houses and not satisfied with anything less. The owners need to be more aware that tenant users are being more concerned about the physical tangible and intangible features related to housing. They need to improve the housing quality, otherwise, overall quality of a neighbourhood and the city at large will be in serious jeopardy. Furthermore, the finding also revealed that users are not being given proper recognition in housing policy making. Users are interested to be part of the policy making process of housing delivery. This study implied that users' inclusion in certain stages will contribute to power sharing among housing policy makers and housing users. This will help in achieving affordable housing delivery.

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ABSTRAK

Kemampuan memiliki perumahan kekal sebagai satu cabaran di pusat bandar di seluruh dunia. Permintaan perumahan yang semakin meningkat di kawasan bandar Nigeria menyebabkan peningkatan harga rumah yang mengakibatkan pertumbuhan secara meluas kawasan miskin bandar dan setinggan, perumahan berkualiti rendah dan persekitaran yang tidak bersih. Perumahan mampu milik wujud dalam pasaran, tetapi kemampuan mungkin tidak berkait secara langsung dengan bekalan yang pantas, kepadatan yang tinggi, atau rumah berkualiti rendah. Kriteria perumahan mampu milik untuk meningkatkan kualiti taraf kehidupan kepada pengguna dengan latar belakang status sosio-ekonomi yang berbeza adalah sukar untuk ditakrifkan. Kajian-kajian terdahulu telah gagal menangani aspek ini dalam masyarakat dengan kemewahan yang tidak sama rata, terutamanya di Nigeria. Kajian ini bertujuan untuk menangani jurang ini melalui perspektif pengguna bagi pentakrifan semula penambahbaikan dan kriteria set pragmatik untuk perumahan mampu milik. Tiga objektif telah dibangkitkan. Yang pertama adalah mengukur kesan status sosio-ekonomi pengguna terhadap kepuasan perumahan mampu milik semasa. Yang kedua adalah menentukan jangkaan kriteria ketara dan tidak ketara untuk perumahan mampu milik. Objektif terakhir adalah membina teori polisi asas yang mencadangkan kaedah bagi mencapai jangkaan kriteria untuk pembinaan polisi. Kajian ini menggunakan satu persampelan rawak berstrata di tengah bandar Ibadan melibatkan 494 responden. Di samping itu, 27 peserta telah dipilih melalui persampelan bertujuan untuk temuduga. Borang soal selidik, temu bual tidak rasmi, dan gambar-gambar foto telah digunakan untuk pengumpulan data. Kaedah statistik telah dijalankan dengan menggunakan perisian SPSS dan AMOS bagi menganalisis data kuantitatif untuk mencapai Objektif Satu dan Dua. Data kualitatif telah disalin dan dikodkan dengan bantuan QSR-NVivo10. Analisis Domain dan analisis Rangkaian Tema membantu pengumpulan tema menjadi tema berasas lebih tinggi bagi mencapai Objektif Tiga. Penemuan mendedahkan bahawa arus perubahan dinamik status ekonomi pengguna mewujudkan kesedaran terhadap kemudahan berkaitan rumah mampu milik dan tidak akan berpuas hati sekiranya tidak dipenuhi. Pemilik rumah perlu sedar bahawa penyewa rumah akan lebih prihatin terhadap ciri-ciri fizikal yang ketara dan tidak ketara yang berkaitan perumahan. Mereka perlu meningkatkan kualiti perumahan untuk memastikan keseluruhan kualiti kejiranan dan perbandaran secara besar tidak terjejas dengan serius. Tambahan pula, penemuan juga menunjukkan bahawa pengguna tidak diberi pengiktirafan yang sewajarnya dalam membuat dasar perumahan. Pengguna amat berminat untuk terlibat sebagai sebahagian dari proses menggubal polisi. Kajian ini menunjukkan bahawa penglibatan pengguna di peringkat tertentu akan menyumbang kepada perkongsian kuasa di kalangan pembuat dasar perumahan dan pengguna perumahan. Ini akan membantu dalam mencapai penyerahan perumahan mampu milik.

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LIST OF ABBREVIATION AND TERMINOLOGY

AGFI - ADJUSTED GOODNESS OF FIT INDEX

This degree of freedom is taken into account in testing the model. Data that fit the model gives AGFI value greater than 0.8. \agfi is used in text macro to display AGFI value in output path diagram.

AIC - AKAIKE INFORMATION CRITERIA

Discrepancy measure between model-implied and observed covariances. Data that fit the model gives small AIC values close to 0. \aic is used in text macro to display AIC value in output path diagram.

BUMPAN - Building Materials Producers Association of Nigeria

CFI - COMPARATIVE FIT INDEX

This Compares data against the null model. Data that fit the model gives CFI values closer to 1 but not less than 0.8. \cfi is used in text macro to display CFI value in output path diagram.

CHI-SQUARE AND CHI-SQUARE/DF

This is the test of model discrepancy indicates the extent to which the data (sample covariances) is incompatible with the hypothesis (implied covariances). Data with a better fit with the model gives small chi-square values and chi-square/df ratio with value 5 or less. In other words, the more the implied and sample covariances differ, the bigger the chi-square statistics, and the stronger the evidence against the null hypothesis that the data fits the model. $X2 = (O - E)/E$.

DEVELOPER

Developers are defined as agents, individuals or company, who invest and manage the whole housing construction project.

ESTATE AGENT

Estate Agents are defined as person or group of people, who do not invest, but in charge and manage the letting or sales of the whole or part of a house. They can be engaged by individuals or government both in private and public sector.

FHA - Federal Housing Authority

FMHE   -   Federal Ministry of Housing and Environment

FMHUD   -   Federal Ministry of Housing and Urban Development

FMWH   -   Federal Ministry of Works and Housing

FMBN   -   Federal Mortgage Bank of Nigeria

GFI   -   GOODNESS OF FIT INDEX

It measures the fit between observed or actual data (Covariance or Correlation) matrix and that predicted from the proposed model. Values closer to 1 but not less than 0.8 indicates good fit. \gfi is used in text macro to display GFI value in output path diagram.

HIGH INCOME EARNERS/HOUSEHOLDS

All employees and self-employed persons whose annual income is equivalent of salary grade level of 12-16 within the civil service.

IFI   -   INCREMENTAL FIT INDEX

Must be greater than or equal to 0.80. \ifi is used in text macro to display IFI value in output path diagram.

LANDLORD

Landlord is defined as a person who owns a particular housing unit including the land. The Landlord's household usually lives in part of the house for example one unit or more, and the rest of the house if left, is rented to tenants. In some cases, there can be more than one Landlord especially when the house is inherited and has become family house.

LEDB   -   Lagos Executive Development Board

LOW INCOME EARNERS/HOUSEHOLDS

All employees and self-employed persons whose annual income is equivalent of salary grade level of 01-06 within the civil service.

LSDPC   -   Lagos State Development and Property Corporation

MIDDLE INCOME EARNERS/HOUSEHOLDS

All employees and self-employed persons whose annual income is equivalent of salary grade level of 07-10 within the civil service.

NBS   -   Nigerian Building Society

NFI   -   NORMAL FIT INDEX

Must not be less than 0.8. A value of 1 indicates that the model perfectly fits the data observed. \nfi is used in text macro to display NFI value in output path diagram.

NHF   -   National Housing Fund

NHP   -   National Housing Policy

PCFI   -   PARSIMONY COMPARATIVE FIT INDEX

Data that fit the model gives PCFI values closer to 1 but not less than 0.8. \pcfi is used in text macro to display PCFI value in output path diagram.

PMIs   -   Primary Mortgage Institutions

PPP   -   Public Private Partnership

PRIVATE SECTOR

Private sector is defined as enterprises other than public sector, which produce houses (both formal and informal housing). For the formal housing, private sector are developers who produce houses for sale or rent, and for the informal housing, they are individual land owners who build their individual houses.

PUBLIC SECTOR

Public sector is defined as agencies directly connected to the government or the different formal subdivisions of power in a society, who formally produce houses but not as a commodity, but provide subsidies to citizens or members of the society with an attitude of welfare.

REDAN   -   Real Estate Developers Association of Nigeria

RFI   -   RELATIVE FIT INDEX

Must be greater than or equal to 0.80. \rfi is used in text macro to display RFI value in output path diagram.

RMSR   -   ROOT MEAN SQUARE RESIDUAL

Is the square root of the average squared amount by which the sample variances and covariance differ from the root estimates obtained from the model assuming the model is correct. It must be smaller than 0.08. \rmr is used in text macro to display RMR value in output path diagram.

RMSEA   -   ROOT MEAN SQUARE ERROR APPROXIMATION INDEX

Data that fit the model gives RMSEA values less than 0.08. \rmsea is used in text macro to display RMSEA value in output path diagram.

TENANT

Tenant is defined as the one who rent a particular flat/apartment or in some cases, particular rooms in the housing unit, but having no authority on the house but instead pay rents to the landlord either directly or through the estate agent.

TLI   -   TUCKER-LEWIS COEFFICIENT

Must be greater than or equal to 0.80. \tli is used in text macro to display TFI value in output path diagram.

₦   -   Nigerian Naira

RM   -   Malaysian Ringgit

$ -   US Dollar

One US Dollar = 4.24 Malaysian Ringgit = 199.05 Nigerian Naira ($1 = RM4.24 = N 199.05) as at December 01, 2015.

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CHAPTER 1

INTRODUCTION

1.1   Introduction

Housing affordability entails user's ability to obtain housing, meeting the housing costs, maintaining the ability to meet other basic costs of living and to stay in it without any problem. The provision of affordable housing at scale remains a challenge to most countries (Fisher *et al.*, 2009; Kutty, 2005; Anjomani and Ahmad, 1992), especially those in Africa (UN-Habitat, 2011). The rate of urbanization is at alarming rate in these countries resulted from movement of the people from different parts of the countries to their urban centre. The urban centre constitutes different users with different socio-economic background. Majority of the users are low-income households. This continues to place immense contribution to provision of affordable housing problems to majority of households. Moreover, the importance of culture and social life of user with the behaviour of housing investors' in the provision of housing cannot be over emphasised (Zukin, 1989). Preferences and values in terms of social status, taste and financial resources influence the physical characteristic of a house for either inhabitation or investment. Glaeser *et al.* (2008), in their study, discovered that poor people in New York live disproportionately in central cities because of their socio-economic status. Therefore, household's income and price of housing are parts of determinant factors that have being considered in affordable housing around the world, not only in less developed countries (Olatubara, 2007).

1.2   Background of the study

Among clothing, food and housing that are basic necessities of man, housing has great influence on the survival, health, productivity and welfare of every individual and household (Aribigbola, 2011; Otubu, 2008; Agbola and Kassim, 2007; Wargocki *et al.*, 1999). Housing encompasses with economic and social needs that serves as one of the best indicators of a person's standard of living as well as his or her position in the society and not ordinary shelter to man (Ademiluyi, 2010; Nubi, 2008; Beever, 1999). The provision of housing must meet the residents' need, their aspiration, provide quiet environment, privacy, safety and aesthetic satisfaction as well as contributing to their physical, mental and social wellbeing (Ndubueze, 2009; Ademiluyi and Raji, 2008; Agbola and Kassim, 2007; Ær∅, 2006; Olayiwola *et al.*, 2005; Wallace, 2004; 'Ulyani Mohd Najib *et al.*, 2011). However, a conventional concept of affordable housing hardly looks into that. Again, the provision of adequate and affordable housing in any country is very vital, as housing is a stimulant of the national economy. Housing is a set of durable assets, which accounts for a high proportion of a country's wealth, an extremely important and unique asset for most households on which they spend a substantial part of their income (Tsai and Pen, 2011). Therefore, the affordable housings that governments usually offer cannot always provide the best possible housing solution the users would have been aspiring to get. It is for these reasons that housing has become a regular feature in economic, social and political debates often with highly charged emotional contents (Agbola, 1998).

Increase in housing demand as a result of increase in population has only worsened the situation in many countries. It was the aftermath of the rapid rate of urbanisation in Nigeria especially during the period of oil boom (Onu and Onu, 2012; Otubu, 2008; Arayela, 2003). This resulted to increase in house price and led to the problem of inadequate and housing affordability among various housing users. The price of urban housing in Nigeria is being determined mainly by the basic economic forces of demand and supply which has led the problem of housing to become the most critical. This is reflected from the wide spread of slums, poor quality housing, unsanitary environments and squatter settlements in the cities

(Olayiwola *et al.*, 2005). Different people constitute a society and each person within the society has several roles to perform. The stability, continuity and development of a nation depend on the role each person performs in the society (UNCHS, 2001). The role of individual and family in decision-making on the housing demand and the services to be used cannot be over-emphasised. This forms the component of everyday life of every household. The decision-making on the affordable housing to be accommodated has been made by the socio-economic status of individual and household. Socio-economic factors are the combination of economic and sociological measure of a person's work experience. The socio-economic attributes of household include the household's income, educational level and occupation. The purchasing power of both low and middle income households in Nigeria cannot afford to purchase either public or private developers' housing provision due to their socio-economic attributes (Ademiluyi and Raji, 2008; Okupe and Windapo, 2000). Public developers sell houses to the people in the form of mortgage and these are not easily accessible to low and middle income earners, (Mitra and Walczak, 2012). The inaccessibility results from some factors such as rate of interest, prices of house, high rents, low income and criteria being attached to the purchase. Private sector in housing provision either through the petty landlordism (individual owners) or sub-tenancy (developers) is the primary source of housing supply in Nigeria urban centre while the public sector contributes little to the housing provision (Okoko, 2004). Housing market forces is being dominated by private sector. Though the contribution of private sector in the present housing stock in Nigeria amount to over 80 percent but average households could not affordable the typical housing provision (Akinyode and Khan, 2013). Provision of different facilities such as parking space within the housing unit differentiate housing production through the private sector from public sector housing production (Naoum and Behbehani, 2005). Financial profit is the main focus of the investors. However, private sector developers are hesitant in enlarging their housing production to meet affordable housing for middle-income households (Pamuk and Dowall, 1998; Sivam, 2002). This is resulted from regulatory restrictions via the burdensome and difficulty in getting building plan approval process. Therefore, the low and middle income groups remain excluded from these housing provisions, and they are left with searching for affordable options.

However, how many stocks they actually are in need is not a clear issue. Though, there are no precise data on Nigeria's housing stock but previous studies and observations strongly revealed quantitative and qualitative housing problems within the nation (Ademiluyi, 2010; Ademiluyi and Raji, 2008). For example, in Ibadan, the capital city of Oyo state, there is a shortage of affordable housing provision for the low and middle-income households. The concerned efforts of the government and individuals to make provision for affordable housing, both quantitatively and qualitatively, in meeting increase in housing demand in Nigerian urban centres at Federal, State and Local levels are yet to be fruitful (Ademiluyi and Raji, 2008). Besides the fact that there is increase in house rents resulted from inadequate housing in the stock within Ibadan urban centre, housing policy makers are not fully aware of the magnitude of the housing affordability problems facing majority of users especially among low-income households in the country. There is therefore need for development of a strategy through which the problem with affordable housing would be met in a way that can satisfy every household with respect to their socio-economic status.

This chapter contains a brief overview of the entire structure of the research. It highlights the statement of the research problems, research hypothesis, aim and objectives of the study and the significance of the study. It also focuses on scope and limitations for the study. The research process is briefly explained through the methodological framework with the description of data collection and data analysis strategies that are employed. The delimitation of the study and the organisational structure of the thesis are also highlighted in this chapter.

1.3   Statement of Problem

The anticipation and desire of many households to live in the city consequently resulted in an increase in housing demand in urban centre. There are varieties of pull and push factors that are attributed to the ever-increasing

anticipation to live in urban centre and these factors include opportunity for employment, provision of utilities, amenities and facilities within the urban centres. This has however resulted to many urban problems such as housing shortage and affordability (Olayiwola *et al.*, 2005). However, at the beginning of the problem, affordable housing has primarily linked with economic factors only. Housing research focusing on the users' necessities stated that there is need to analyse the importance or influence of cultural, political, social, or economic factors that may collectively likely to influence the users' involvement in the housing market, be it affordable or for higher ends. Since affordable housing is not always a charitable or subsidized phenomenon, it must look into the likelihood to be accepted to the target users for a prolonged period in terms of making it a profitable business. Therefore, study on socio-economic status of target group can be considered as a preliminary but significant stage in determining the characteristics of affordable housing as it can hint the success of the housing market. This is mainly to make housing not only affordable but also acceptable from other perspectives that can bring relief especially to the low and middle-income households in making decisions to enter the market of affordable housing.

Different individuals make residential choices based on their lifestyle which implies that persons may prefer a particular area because of the culture or lifestyle it projects (Ær⊘, 2006). Winstanley *et al.* (2002) argued that "while relevant factors can be isolated and probably even ranked in importance to households, it is interconnections between the different factors that shape individual and household decisions". Tatu (2010)'s study in Dar es Salaam in Tanzania explored the factors urban residents consider when making decisions on residential location. He posited that someone's decision to move to a particular area to live involves thinking about the costs, influence of the location on livelihood, accessibility to public services, shops and school as well as the safety and wellbeing of the family together with whom the neighbours would be. Therefore, it was clear that only a 'cheap' house is not the only factor behind affordability any more. However, though these studies focused on low income households, but were mostly based on qualitative approach for data collection. Nevertheless, the studies at least showed that users who are searching for affordable houses do also have significant socio-cultural background

that can make impact on their choices of affordable housing. Therefore, there is need for further study to look into how the low and middle income households make decisions on house choices and combine the data collection through qualitative and quantitative approaches in order to obtain an upgraded concept of affordable housing that consider factors other than financial status only.

To identify the term affordability beyond just the financial capacity of users as it is commonly understood and publicised, is the major challenge of this study. It is in the wake of a socio-culturally more demanding set of users that are searching for affordable houses. However, it is not the only challenge. Land is one of the biggest assets of the government. The price of housing unit has always been a major concern for government. A decent environment within the definition of affordable housing has always posited a risk from sellers' point of view. Many efforts being made through various programmes and policies by Nigerian government in solving this problem in Nigeria (Otubu, 2008), but it remained unsuccessful. A combination of factors such as corruption and inefficiency in public housing delivery had rendered housing policies and programs in Nigeria inefficient (Ademiluyi and Raji, 2008). Therefore, it seems that there was a need to rethink about the current policies, and the stakeholders' role in the current delivery system policies. That leads to the second major challenge for this study to investigate. Though housing is a major and important component in the social and economic sectors of Nigeria as a nation, Nigeria is yet to be satisfied with defining affordable housing to meet the contemporary demand of users, and moreover, repeatedly failed to deliver the housing in an effective way. This study identifies these two problems as the key to the issues of affordable housing in Nigeria.

1.4   Research Gap

Identifying the problems led this researcher to search for relevant studies on those problems. From various scholars' research and their findings that have been

examined, this study identified several gaps. Most of the literatures related housing affordability to housing price and users' income. There were efforts to relate to cultural traits, but these mostly appeared as secondary importance. Moreover, it is rare in studies related to the context of this study, especially relating with the large cities in Nigeria such as in Oyo state. For example, Arimah (1997) in his study on the determinants of housing tenure choice in Ibadan, the capital of Oyo state, focused on determinants for home ownership. His focus was not on the determinant factors that affect different households on housing affordability. Different aspects of housing such as demand, supply, need, policy and so on have been identified by different scholars, however, few studies (Ndubueze, 2009; Aribigbola, 2008) see the effect of socio-economic status of housing users as the important factors that need to pay attention to. This exploratory research is therefore inspired by the preliminary suggestion of Ndubueze (2009) and Aribigbola (2008), who argued that socio-economic factors have to be studied for further research to predict the housing affordability for users of different socio-economic status if any housing policy and programme would address affordable housing problem in Nigeria. In view of this, this study see the socio-economic status of users as the factor that create tension between the housing demand and housing supply. In achieving this, this study hypothesized that users' evaluation on the criteria for affordable housing relating to their satisfaction will help in defining the term housing affordability beyond just the financial capacity of users. Through this, a realistic way of ameliorating housing affordability problems for different users can be developed for affordable housing delivery in the particular context.

Relating to the second problem, as Ibem and Azuh (2011) revealed in their study, there is need to involve the researchers, policy makers, programme designers and executors as well as professionals as an analytical, research and assessment tool in evaluating the public housing. However, the involvement of these stakeholders is not being involved in the designing, planning and implementation stages of housing policy. Policy comes ahead of design, and far more ahead than evaluation. Previous studies did not significantly enlighten the involvement of these stakeholders in the policy making process, and more importantly, those studies which enlightened this, did not identify which were the more significant contributors, and how much is the

particular degree of contribution of these stakeholders in the policy making. Therefore, this revealed another gap that focus on affordability management that need to be filled through this study. Finally, the study also aimed to use the users' satisfaction study as previous studies mostly addressed the issue from the formal stakeholders' point of view such as from government, developers, or planners' point of view. That eventually did not clearly state whether the policies would satisfy the users at the end.

1.5   Research Approach

This section discussed the different steps that were followed after the theoretical framework helped to identify the research gaps. These included aim of the study, research questions, objectives, and research hypothesis as well as the research scope and limitations.

1.5.1   Research Hypothesis

There were two major hypotheses that led up to this study. They were constructed to express relationship between variables, and therefore can be considered as 'experimental' hypothesis, rather than 'null' hypothesis, which tries to prove non-existence of relationship between variables. The first one was that in the face of the changing dynamics of the socio-cultural structure of the low-income groups, there is a need to rethink about the factors of affordable housing that is beyond only the financial factors. Therefore, there might be an upgraded set of criteria about what affordable housing should offer. The dependent variable is the criteria of affordability, and the independent variable is a new set of factors that can redefine the criteria of affordability.

Secondly, even though the government may come up with such new set, there is always a challenge how to implement it. This study hypothesizes that improvements must be made among the way the stakeholders interact that can help implement that new policy. The other two stags i.e. the design and evaluation phase are out of scope for this study, therefore the hypothesis addresses only at the policy making level. In this way, the dependent variable is the degree of successful implementation of the policy, while the independent variable is the way stakeholders should interact during policymaking.

The experimental hypotheses were chosen because of the nature of the research gaps that were identified. They are qualitative in nature. Therefore, it would be unrealistic to choose null hypotheses and to try to reject or accept them hundred per cent accurately like it is usually done in quantitative analysis. Again, even though proving the experimental hypothesis to hundred per cent is also not possible, but because of the very nature of the study context and that of the identified research gaps, it seemed rational to come up with qualitative methods and come close to prove the experimental hypotheses through logical argumentation. Moreover, the experimental hypotheses were predicted as directional (one-tailed) for the first hypothesis because it can be assumed that more factors are needed to redefine the criteria of affordability. The second hypothesis were predicted as non-directional (two-tailed) because the direction of the effects of independent variables on the dependent variables were difficult to be specified. The number of stakeholders might need to be increased or decreased, the level of interaction between certain stakeholders might be needed to be increased or decreased in order to make the implementation successful.

1.5.2   Aim of the Study

The aim of this study was to redefine an improved but pragmatic set of criteria of affordable houses so that a better quality of living can be ensured to low and middle income earners in the context.

1.5.3   Research Questions

In order to achieve the above stated aim, the following research questions were asked:

I.   How do the socio-economic factors influence users' satisfaction on current affordable housing?

II.   What are the expected tangible and intangible criteria of affordable houses from users' perspective?

III.   How can the expected level of affordable houses be achieved in the policy making level?

The first research question pointed towards the first objective, in order to find out how the basic socio-economic factors contribute to users' satisfaction on current affordable housing. Of course, before that, the physical attributes of current affordable housing must be studied. The second research question was established in order to determine the significant tangible and intangible factors that the users are expecting to be accommodated under their affordable limit. The third research questions targeted to obtain users' opinion on how those criteria can be achieved in the policy making level.

1.5.4 Objectives of the Study

The following objectives are set which will answer the stated research questions in order to achieve the aim of the study:

I. To measure how the socio-economic status affects users' satisfaction on current affordable housing.

II. To determine the expected tangible and intangible criteria of affordable houses from users' perspective.

III. To develop a grounded theory that can suggest ways to achieve those expected criteria effectively at the policy level in this particular context of the study through users' perception.

The Table 1.1 shows the relationship between the research questions and the objectives of the study.

Table 1.1: The Objectives and Research Questions

RESEARCH QUESTIONS	OBJECTIVES
How do the socio-economic factors influence users' satisfaction on current affordable housing?	To measure how the socio-economic status affects users' satisfaction on current affordable housing.
What are the expected tangible and intangible criteria of affordable houses from users' perspective?	To determine the expected tangible and intangible criteria of affordable houses from users' perspective.
How can the expected level of affordable houses be achieved in the policy making level?	To develop a grounded theory that can suggest ways to achieve those expected criteria effectively at the policy level in this particular context of the study through users' perception.

1.5.5   Research Scope and Limitations

The study would have intended to cover the whole nation of Nigeria. However, in view of the fact that, the Nigeria is so intensive and very large in coverage, the study area is limited to Ibadan the capital city of Oyo state that comprises of eleven local government areas. There are five local government areas within the urban centre while the remaining six local government areas are in the countryside. The focus of the study centres on the five local government areas within the urban centre. The study is limited to the five local government areas because the housing problems within the urban centre are different from the housing problems in the rural areas. The housing problems within the rural areas are mainly on qualitative in terms of housing construction materials, provision of infrastructural facilities, services and surrounding environment in meeting the users' needs while that of the urban centre are both qualitative and quantitative. The quantitative housing problems deal with the inadequacy of the housing in meeting the urban housing demand for the dwellers.

Another reason for limiting the study area to the local government areas within the urban centre depends on the fact that, housing users within the urban area are of different socio-economic background. The housing users within each of the socio-economic status will demand for housing types and residential neighbourhood depends upon their socio-economic status and financial capability. In view of this, it is important to limit the study to the five local government areas within the urban centre so that the housing affordability problems within the urban centre would be handled in accordance with different socio-economic households within the area.

The study was conducted within the framework of users' satisfaction on their affordable housing to determine their desired housing affordability for data collection and analysis. Moreover, in view of the fact that, the entire population within the five local government areas cannot be interviewed, another area of limitation was on population, a sample size sampling method was adopted. The recommendations and analysis were therefore based on this sample. However, the researcher intended to

make a video or audio recording of the interview conducted with the stakeholders but could not. This was due to the privacy issues associated with the organisations and individuals.

1.6   Brief Research Methodology

The study used users' satisfaction to achieve the objectives. It made use of extensive quantitative and qualitative research approaches for addressing various research questions that have being raised. Quantitative data was collected through questionnaire survey, and qualitative data was collected through interviews. Quantitative method was used to analyse quantitative data, and qualitative method was used to analyse qualitative data, and to transform quantitative findings into qualitative findings. The study started with empirical observation that led to identifying problems. Detail literature review was performed to find the research gap, and hence, to complete the theoretical framework. That was followed by constructing aim and objectives of the study. Methodological framework was formulated to determine the method of sampling, data collection, data analysis, and data interpretation. The objectives were addressed duly along the process. Finally, the research outcomes were validated by several methods. In brief, that is the methodology of this study. In the following sections, they are discussed in more detail.

1.6.1   Pilot Study

Pilot study is a mini version of the full-scale study. It can also be considered as a small scale version or trial run in preparation for the major study (Polit *et al.*, 2001). Pilot studies are crucial because it helps to build a good design of the main study. Though Pilot study does not automatically guarantee success in the main

study, but it increases is chances to become successful (Edwin and Vanore, 2001). The Pilot study, in this research was conducted to fulfil several purposes that included improving the effectiveness of the questionnaire, establishing whether the proposed sampling techniques was workable and identifying the logistical problems that might be associated with the main survey. Other purposes include determining what resources (finance, staff etc.) that were needed for the major study, modifying research question if necessary and assessing the feasibility of the main study. In this case, the pilot study used a proportionately smaller sample and the anticipated method of stratified random sampling was used in pilot study as well. The study was carried out using seven questionnaires in each of the five local government areas amounted to 35 questionnaires administered in the whole of five local government areas. Among the 35 administered questionnaires during the pilot study, one questionnaire was discarded due to the incompleteness and the remaining 34 were used for the analysis of the pilot survey. This was to test the validity, reliability and usefulness of the prepared questionnaires survey instrument for the actual survey. This gave room for the adjustment and correction where necessary. The sample size for each of the approaches in the actual survey is discussed in research sampling. The quantitative data and the qualitative data were also analyse using the same techniques that were anticipated to be used during the main survey. There were few revisions of the questionnaire, in order to synchronize the findings with the research objectives (see Appendix A of the initial questionnaire and Appendix B of the refined questionnaire). That was the major improvement done through Pilot study, along with the other aforementioned improvements.

1.6.2 Sampling

The study employed stratified random sampling technique to collect quantitative data. Stratified random sampling refers to sampling plans where the sampling is carried out in stages using smaller and smaller sampling units at each stage (Imbens and Lancaster, 1996). This is probability-sampling technique through which there is an equal chance (probability) of selecting each unit from a particular

stratum (group) of the population when creating the sample. This involve dividing the population into different strata (groups). With this sampling technique, there was an equal chance (probability) of each respondent to be selected for inclusion in each stratum of the sample. The sampling concept assumed every respondent to be the head or representative of a household. 500 questionnaires were administered equally in all the five local government areas and 494 were completed. This represented 494 households representing 0.14% of the total households within the study area. The detail of how this figure was arrived is given in the methodology chapter.

The purposive sampling technique was used to select the sample size of the participants for the interview during collection of qualitative data. It involves the identification and selection of individuals or groups of individuals that are especially knowledgeable or experienced about the phenomenon of interest (Creswell and Clark, 2011; Creswell, 2012a; Yusof *et al.*, 2010). Purposive sampling is a non-probability sampling technic, which is also known as judgmental, selective, or subjective sampling. The selection is based on the research question. The number of samples is usually quite small compared to probability sampling. The sample may not represent the whole population, but that is not considered as a weakness; rather they offer more information because their characteristics are of particular interest by the researcher. This method can be very useful for qualitative research (Palys, 2008).

The selection of the interview participants was based on four categories of the stakeholders that are directly related to housing production. These categories included professionals such as town planners, architects and estate surveyor. Others were chairmen or representatives of the artisans like bricklayers, carpenters and iron benders; chairmen or representative from the landlord association to represent the users and lastly, the director of town planning of the zonal town planning office. This was achieved through prepared semi-structured questionnaires. A total number of 27 participants was interviewed in the five local government areas. The methodology chapter would present this sampling technic in more detail. Description of the survey instruments is given in data collection sub-section below.

1.6.3   Data Collection

Two methods were adopted to collect the data that were needed in this study. The quantitative data through a set of prepared structured questionnaires consisted of introductory section describing the purpose of the survey. The questionnaire was divided into different sections corresponding to the relationships between the variables. Section one involved demographic and socio-economic data of the respondents, section two searched for the existing physical conditions of the houses and section three searched for the tangible factors of housing affordability. Section four inquired about the intangible factors of housing affordability, section five aimed to provide views on dependent variable i.e. users satisfaction on their houses, and section six included other issues that had potential to contribute to the research. The first three sections contained multiple-choice questions, as the data to be collected was tangible in nature. The last three sections were based on five point Likert-scale as they dealt mostly on intangible factors. Details of the content of each of the parts will be explained in methodology chapter.

The qualitative data employed direct and personal interview with the use of semi-structured questionnaire to find out various factors that shapes users' expectation on the criteria of affordable houses, the factors that are limiting those expectations and the government planning regulations and housing policy that can have influence on implementing users expected criteria of affordable houses. Other subsidiary methods employed in collecting qualitative data included direct observation and photographs aimed at revealing the actual housing situation and construction pattern within the environment. The data analysis procedure is discussed in the next sub-section.

1.6.4   Data Analysis

The quantitative data obtained through the questionnaire survey were analysed by using statistical methods with the use of Statistical Package for Social Sciences (SPSS), and Analysis of Moment Structures (AMOS). Horizontal (cross-sectional) research designs were employed to establish the relationship between the variables. Correlation and regression analysis through SPSS was employed to measure the effect of users' socio-economic status on the concept of affordable housing. Confirmatory Factor Analysis technique (CFA) through AMOS was applied to determine the most contributing tangible and intangible factors in order to develop the concept of affordability. Descriptive statistics such as frequency tables, percentage and maps were used for illustration purposes. In this way, the first two objectives were addressed.

The qualitative data generated through interviews were transcribed into narrative data and was coded with the aid of QSR-NVivo10 software to develop preliminary themes. On the basis of (Creswell and Clark, 2011)'s concept of Content Analysis, which allows the researcher to develop higher order themes on the basis of their similarities and differences, basic themes were created. Domain Analysis (Khan, 2014a) and Thematic network analysis (Attride-Stirling, 2001) were then used to converge basic themes to higher order themes. Thematic network is a web-like network that is employed from text to interpretation to organize the principle and representing the procedures. This aims at exploring the understanding of an issue or the signification of an idea, rather than to reconcile conflicting definitions of a problem (Attride-Stirling, 2001). Through this, basic theme, organising theme and global theme relationship was unveiled. Domain Analysis helps to generate bigger domains almost in the same way as thematic Network. In addition, it can show how the smaller domains move from explicit world to implicit world in order to achieve a logical qualitative judgment (Khan, 2014). With the third objective in mind, a global or final theme was carefully constructed through grounded or inductive method by using both of these qualitative methods. Detailed presentation of each aspects of data analysis is in the methodology chapter. The methodological framework of the study have been summarised as shown in the Figure 1.1.
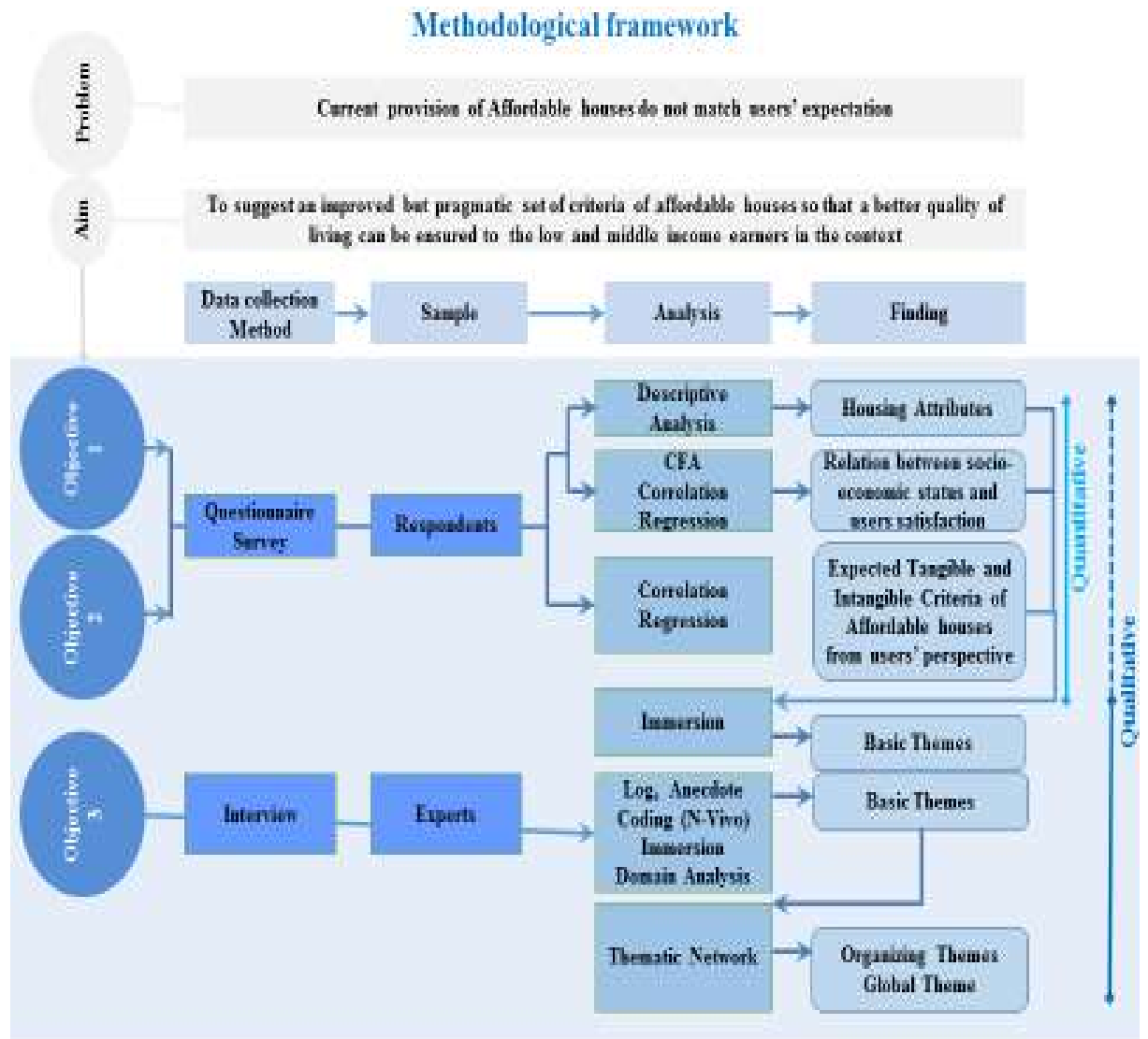
Figure 1.1   The methodological framework of the study

1.7   Significance of the Study

The consequence of growth of urban populations at an alarming rate in many developed and developing world is the significant problem of meeting demand of affordable housing. Various factors have led Ibadan urban centre to become "users' city", and these factors include attractive cultural amenities and infrastructural facilities. Continuing inflow of people to Ibadan urban centre resulted to increase in

housing demand followed by the increase in house rents and problem of housing affordability. House price increases for various reasons. The biggest is probably the land price. To meet with that, in most cases, location is compromised. Land is choses far away from the popular workplaces. However, that also brings in other problems related with physical facilities. Lack of infrastructure makes them unattractive. Besides that, other tangible factors such as security, safety, and some other intangible factors such as taste, status etc. all contribute to the cost of the housing. If they are provided, that affects the price again, and an apparently affordable location cannot provide affordable price any more. Therefore, there is need for housing delivery strategies as well. Pertinent information on housing affordability based on users' perspective might determine upgraded level of affordable housing, but failure in delivery strategy can still keep them unreachable for the target users. This study investigates both these issues in the wake of successfully delivering upgraded affordable housing to low and middle-income owners.

Referring to housing affordability in Ibadan urban centre specifically, users' behaviour as pertaining to factors being considered in housing affordability is not known. In view of this, policy decisions are often not very well informed to meet users' choices for affordable housing. The application of users' satisfaction on affordable housing in this study will unveil to other housing researchers and policy makers the users' perspectives and the factors that determine their housing affordability. This study can also provide detailed knowledge on housing typology and environment in Ibadan and Nigeria as a whole, as the comprehensive coverage of the urban centre through the survey could provide ample information on the physical facilities of the housing in this context. Besides, detail socio-economic data of the users of the target group of low and middle-income people can also be used in designing, planning and implementing different housing related policies. Although the study is limited to Ibadan, the capital city of Oyo state, the Nigerian housing policy makers and that of other developing countries can have an insight that would be of relevant assistance and applicable in their housing affordability program through which affordable housing programme would be improved. The resulting knowledge will provide an evidence-based platform that is currently lacking for Nigerian housing policy and program development. In view of this, the study also

contributes and adds to the existing housing research and literatures in housing studies in Nigeria. However, the purpose of the study is not to produce definitive conclusions, or to provide generalizable results, but to provide a basis from which academics and practitioners in urban and regional planning, housing research and housing policy can begin to understand and explore this under-researched area. The study is therefore designed to fill an existing research gap in the field of housing research in Nigeria with particular reference to Ibadan, which will be of interest to Planners, Economists, Architects and researchers alike. The diagrammatic representation of the conceptual framework indicating the significance of the study is shown in Figure 1.2, and Figure 1.3.

Figure 1.2   Search for criteria of Affordable Houses through Users' Satisfaction
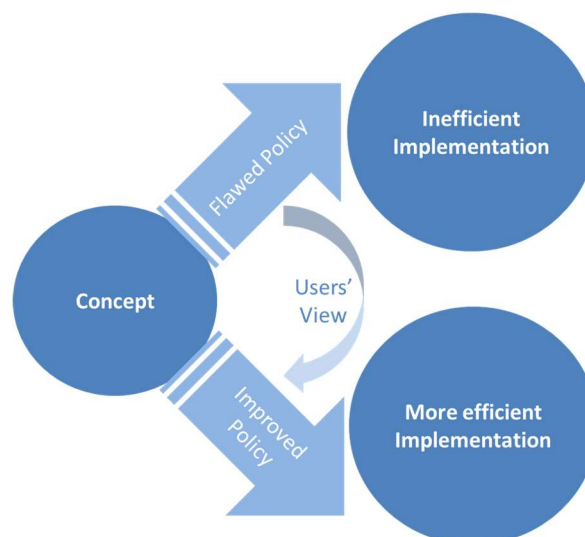
Figure 1.3   Search for a better policy to achieve those aforementioned criteria from users' perspective

1.8 Research Delimitations

    I.   The study would be limited to house occupants either owners or tenants in Nigerian urban centres with particular reference to Ibadan, the capital city of Oyo state.

   II.   The land is supplied by the state. Those who bought, either built by themselves and reside there, or built but have rent them out.

  III.   The majority of the users belong to low or middle income group.

  IV.   The study would be confined to the factors that influence users' concept of affordable Housing.

   V.   Any response from the study area as part of Nigeria would be assumed in this study as a reflection of what would be the similar response in other part of Nigeria. However, the standard of living, socio-economic background or the level of housing affordability may vary from respondent to respondent.

The choice of Ibadan urban centre as the study area was based on the following points:

    I.   The researcher understands the terrain of Ibadan, the people and their cultural norms. The researcher is considered as 'member of community', a person who lived in that community for a long time and considered as part of that community, that allowed prolonged engagement through and before the research commenced. Therefore, the collaboration between the researcher and participants was considered as advantage to achieve ethnographic interaction for the purpose of trustworthiness. The researcher interaction with the participants made sense and made the collected data became trustworthy in such circumstance (Garcez, 1997).

   II.   Ibadan urban centre is seen as the most suitable and convenient area for the study for the researcher considering the financial and time constraints in undergoing this kind of research as well as the language

conveniences. Chosen Ibadan as the study area enhanced easy access to the people during the administration of questionnaire and interview for the collection of data.

III.   Ibadan consists of various people with different socio-economic background through, and it was considered easier to find an adequate sample.

1.9   Thesis Organisational Structure

The entire project was divided into six chapters.

Chapter One of the project contained the introductory background of the study, the statement of the research problems and research approach that comprises of aim and objectives of the study, research methodology, research scope and limitations. Research methodology gives brief overview of pilot study, sampling method, data collection and data analysis technics. Significance of the study, research delimitation and organisation of the thesis were also contained in chapter one.

Chapter Two made extensive review of relevant literatures by other scholars and explained these literatures as related to the key subject matters of the study. It provided the housing situation, and affordability issues and affordable housing in Nigeria as well as policies to implement the concepts in Nigeria.

Chapter Three focused on the methodology for the study. After introducing the methodological framework, it discusses the whole process into three phases. The first phase is data collection that includes the pre-survey that consists of pilot study, sampling method, and arrangement of data collected. The main survey includes questionnaire survey, interview, observation and documentation. Second phase is the

data analysis process, where quantitative and qualitative data analysis method is discuss. Finally, the different method of interpreting the analysis were elaborated.

Chapter Four of the project firstly presented the results of quantitative data through descriptive analysis. Then it identified the most significant item variables used in the questionnaire by using Confirmatory Factor Analysis (CFA). That was followed by correlational and regression analysis to find out which item variables and the consequent Latent variables play major role in the concept of affordable housing. That helped to achieve the first two objectives.

Chapter Five show the process how the qualitative data were transcribed into narrative data and coded with the aid of QSR-NVivo10 to develop preliminary themes. The application of domain analysis and thematic network analysis was made to emerge basic themes and converged to higher order themes that enlightened how the policies should be improved in order to make a more effective implementation of the concepts that are developed through research and studies as far as affordable housing is concerned. That helped to achieve objective iii. It was the final finding of the study.

Chapter Six discussed the research overview and implication of findings of the study. The practical contributions and theoretical contributions were also discussed before the conclusion to the thesis was drawn. The chapter also suggested some concrete and workable recommendations with the aim of unfolding different context specific factors that should be considered in the concept of affordable housing that considers factors beyond just the financial capacity of users.

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