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Consumers' inclusion for improving affordable housing delivery in Nigeria

Babatunde Femi Akinyode *

Department of Urban and Regional Planning, Faculty of Environmental Sciences, Ladoké Akintola University of Technology, Ogbomoso, Oyo state, Nigeria

Abstract

This study aimed at developing how the expected level of affordable housing delivery could be achieved. It was conducted within the framework of consumers' satisfaction on their affordable housing to determine their desired affordable housing. It employed extensive qualitative research approach through purposive sampling technique with the aid of semi-structured questionnaires. Data were collected through personal interview among 27 participants within four categories of the stakeholders. This was to allow in-depth understanding of the subject matters and help in developing grounded up theory to achieve the objective. Data analysis went through five steps namely Data Logging, Anecdotes, Vignettes, Data Coding and Thematic Network. Member checking, triangulation and audit trail techniques were used to validate the result. The result revealed that the consumers' inclusion were not being given proper recognition in housing policymaking. The study therefore suggested workable strategies through which consumers' inclusion in housing policymaking can be properly implemented.

Keywords: Affordable Housing; Consumers; Consumers' Inclusion; Housing; Housing Delivery

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* Corresponding author. E-mail address: bfakinyode@lautech.edu.ng, femladakinyode@yahoo.co.uk

1. Introduction and background of the study

Housing Affordability Assessment is measured by consumer's capability of meeting housing costs without imposing extreme limitations on non-housing consumption. It employs house price to consumer's disposable income ratio. Housing affordability problems emerge in Australia and Canada when housing costs escalate over household incomes (Crane and Warnes, 2000; Moore and Skaburskis, 2004; Yates, 2008). However, to increase housing consumers' quality of life, housing affordability assessment should not be limited to economic viability but needs to consider some other factors. The outcome of Mulliner, Smallbone, and Maliene (2013) study revealed that social and environmental criteria greatly affect areas affordability when compare with only financial attributes of the area. M. E Stone (1993) and Michael E Stone (2006) considered recognition of housing standards and household income sufficiency to cover housing and non-housing costs to measure housing affordability and uphold standard of living. Bogdon and Can (1997) supported this view and added that housing quality are what consumers acquire as dividend for whatever they expend on housing. Housing units within environment not accessible to jobs, quality facilities and infrastructures might experience low demand and abandonment to consumers of high income and educational status but only attractive to the aged or low-income consumers.

Bowman and Thompson (2009) discovered in his study that social status influences the choice of a particular residential neighbourhood by different households. According to him, level of households' satisfaction increases in accordance to their social surrounding when they live in a residential neighbourhood that fits their social status. Salleh (2008) investigation on the level of housing satisfaction in low cost housing areas built by the private sector indicated that neighbourhood factors in terms of provision of neighbourhood facilities, safety and better environment outlook are the prevailing factors to determine housing satisfaction. According to him, most of the private developers were not encouraged in making provision for neighbourhood facilities and a better environment in order to increase their profit.

Among the housing unit, residential neighbourhood and community services factors that affect housing satisfaction, residential neighbourhood factors significantly influences housing satisfaction (Djebarni and Al-Abed, 2000). Djebarni and Al-Abed (2000) considered distance to the workplace, location of schools and infrastructural services and amenities to be the factors to judge the quality of residential neighbourhood. Accessibility and public transportation facilities were confirmed to have significant influence on housing satisfaction according to Ipoh (2011) within the residential neighbourhood. Parkes, Kearns, and Atkinson (2002) investigation revealed that most households were not very satisfied with residential neighbourhoods because of the poor security and crime situation within their residential neighbourhoods. Galster (1987) considered the difference between households' actual and their desired housing and residential neighbourhood conditions to evaluate housing satisfaction. Individuals made decisions about housing conditions based on their needs and aspirations. The dissimilarity between the actual and the desired housing and residential neighbourhood conditions results to housing dissatisfaction within the residential neighbourhood. Salleh (2008) investigation on housing satisfaction in the states of Pulau Pinang and Terengganu affirmed the neighbourhood factors to be the principal factor affecting housing satisfaction in private low cost housing in Malaysia.

Governments all over the world have been concerned and involved in various housing programmes (Arimah, 1997; Fisher, Pollakowski, and Zabel, 2009; Kutty, 2005). In Nigeria, government's involvement in housing has started since colonial era until date. These included the provision of official quarters for the expatriate staff and few indigenous public servants in a designated area known as Government Reserved Area (G.R.As) separated from the traditional core areas. The public housing program (FRN, 1991) was brought into the law to establish Lagos Executive Development Board (LEDB) in 1928 (Adekoyejo, 2001; Otubu, 2008). The board was responsible with the role of Lagos slums clearance and housing construction. The hallmarks of the colonial approach to urban housing in the fifties included redevelopment and renewal of slum areas but without provision to rehouse the displaced people due to finance. Eastern Region, Western Region and Northern Region created between 1952 and 1960 established Housing Corporation in 1964 to make housing provision in form of housing estate to the general public (Adekoyejo, 2001). Other programs to tackle Nigerian housing problems included the Nigerian Building Society (NBS), establishment of National Council of Housing in 1971, establishment of the Federal Housing Authority (FHA) and provision of capital grant of ₦150 million (Arayela, 1996). Low cost housing development (Shagari Low cost), National Housing Programme designed between 1981 and 1982 to provide 350 medium/high income-housing and restructuring of the Federal Mortgage Bank of Nigeria in 1989 to serve as the nation's apex housing finance institution were the other programs embarked upon.

However, majority of these programs failed due to many factors. The failures resulted from faulty conceptualisation and implementation. Only civil servants were the beneficiaries of housing scheme and majority of the households within the nation as a whole could not have benefit. The programs were done autocratically without inputs of civil society and depended only on government for funding which prevented them from lasting (Agunbiade, 2007). Other factors that led to the failure of these housing programs included inconsistent role of the government. Every successive government tended to initiate a policy and/or programme to execute during its life span. This study therefore aimed at developing how the expected level of affordable housing could be achieved in the policy making level through consumers' opinion. This is with a view of improving affordable housing delivery in the context of Nigeria. The study was conducted within the framework of consumers' satisfaction on their present affordable housing to determine their desired housing affordability for data collection and analysis.

2. Methods and materials

The study made use of consumers' satisfaction through extensive qualitative research approach to achieve the objective of the study. The study started with empirical observation that led to identifying problems. The study used qualitative data that were collected through interview. This allowed in-depth understanding of the factors in a subjective way. The subjective data from the respondents helped to develop grounded up theory to achieve the objective.

2.1. Participants

The purposive sampling technique was used to select the sample size of the participants for the interview. It involved the identification and selection of individuals or groups of individuals that are especially knowledgeable or experienced about the phenomenon of interest (J. W Creswell, 2012; J. W Creswell and Clark, 2011; Yusof et al., 2010). 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 consumers 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. These comprised five Directors from the five zonal town planning offices, two chairmen from landlord association representing the consumers, four professional town planners, three architects, four Estate surveyors, one bricklayer, three carpenters and five iron benders.

At the beginning of the study, it was difficult for the researcher to predict what would be the exact number of the respondents to be interviewed for the purpose of data saturation. Data saturation is a situation of getting to a point of having sufficient data until the data repeats themselves (Khan, 2014). In view of this, the author started with the assumption of interviewing 35 respondents with a plan to select them based on stratified random. The author aimed to have equal number of respondents (7 respondents) among the experts representing each local government area. The assumed number of respondents may eventually be increased or reduced depends on when the data get saturated. In this study, the interview was concluded after getting to 27 respondents when discovered the reach of saturation stage. A data grouping was considered saturated when it was replicated in more than 70 percent of the interviews and validated by member checks with the stakeholders (Bowen, 2008).

2.2. Measures

The data collected through direct observation, photographs and personal interview found out various factors that shapes consumers' expectation on the criteria for affordable housing, the factors that are limiting those expectations, government's planning regulations and housing policy that can have influence on implementing consumers' expected criteria for affordable housing.

2.3. Procedure

The qualitative analytic procedures included coding, thematic and content analysis. QSR Nvivo10 qualitative data analysis software was used to code the transcribed data with the aim of sorting, arranging, managing and modifying the data for thematic development. The use of QSR Nvivo10 software allowed the researcher to join, remove and rename nodes where necessary as the analysis continues. The purpose of coding those thoughts and themes was to condense the huge numbers of individual answers to a few general groups of answers that cannot be allotted a numerical code (Miles and Huberman, 1994; Matthew et al., 2014). A code was assigned to all similar answers in a general category. The assigned codes include landlord decision, location, residential

density, types of house, taste and social prestige, cost of land, shortage available land, population increase, housing shortage, building plan approval cost, low wages of the consumers and so on.

2.4. Analysis

The analysis started with the process of Interpretative Phenomenological Analysis (IPA) as described by Ojala (2008) and Smith and Osborn (2003). This process entails reading of the recorded interview discussions repeatedly with the aim of examining and coding recurring ideas and themes. Hoff and Witt (2000) and Miles and Huberman (1994) identified different exploratory data analysis methods of analysing qualitative data like this. These methods depended on their specific goals but shared two important elements. There must be close responsiveness within the context of the subject. There must also be commitment to the procedure of collecting, coding, and connecting data that are collaborative and depend on the use of informative instead of (or in addition to) statistical processes (Hoff and Witt, 2000).

The application of qualitative approach for data analysis in this study went through five steps. These steps included Data Logging, Anecdotes, Vignettes, Data Coding and Thematic Network. Firstly, the interview responses were documented in form of 'logs' and later refined into 'anecdotes'. The interview text (anecdotes) through which the researcher gathered and tagged the content related data to a specific theme or idea then became meaningful and manageable text segments (vignettes). This was used as the resource information in form of open data coding as 'nodes' to extract 'references' that is to be coded into QSR Nvivo10 qualitative data analysis software. This was to sort, arrange, manage, develop and modify the data quickly and accurately. This aimed at preventing inconsistency for thematic development for the purpose of content analysis. The created 'nodes' in the software provided a place to gather and store the relevant pieces of statement defined as 'references'. Based on their similarity, 'codes' created from 'references' allowed 'nodes' to be combined, renamed and deleted in the process of data analysis. At the data coding exercise, the researcher checked the transcription for accuracy and read the data repeatedly to get better understanding of the database. The 'codes' were later verified and refined into smaller numbers of 'refined codes'. However, data coding selected and obtained data carefully to avoid repetition but ignored other data that do not accurately provide evidence for the theme. These were further dissected into contextual meaningful 'keywords' 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. 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 aimed 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. With the aim of the study in mind, a global theme was carefully constructed through grounded or inductive method by using thematic network analysis. A strong global theme and several lower level themes brought out the possible reasons 'why' the consumers are getting dissatisfied with the affordable houses.

2.5. Validity and Trustworthiness

Member checking, triangulation and audit trail were the three techniques used to validate the result based on the nature of the study to achieve the aim. (Creswell, 2012). Member checking and Audit trail were the two purposive techniques combined to obtain holistically 'valid' results (Cho and Trent, 2006; Malterud, 2001). The main technique used was transactional strategy known as member checking (Cho and Trent, 2006; Lincoln and Guba, 1985) through which the validity process shifted from the researcher to participants in the study. This was a collaborative procedure among the researcher, participants and collected data with the aim of accomplishing a moderate higher level of exactness and compromise by revisiting collected facts, experiences and values or beliefs and their interpretation (Cho and Trent, 2006). This is the most crucial validity approach to establish trustworthiness in qualitative study (Creswell and Miller, 2000; Lincoln and Guba, 1985; Malterud, 2001). The written interview was read to the respondents for them to be sure that the interview was documented as they explained. This gave room for addition and subtraction to the transcripts aimed at processing the data without giving chance to lose of any information that may occur due to delay in the process.

The second technique used for data validity in this study was inter-coder reliability known as the audit trail (Creswell and Miller, 2000). This involved asking an external advisor to check if the content was sufficiently clear and comprehensive during and after the study. The role of an external advisor was to scrutinize the process and product of the investigation and determine the credibility of the findings. This was a systematic procedure through which reviewer suggests an analysis after cautiously studying the documentation provided by the researcher (Creswell and Miller, 2000). During the study, two researchers in housing were consulted to serve as external advisors in order to be involved in giving their own views to evaluate the report. The external advisors were asked to code a selected text in the interview notes. They then made some comments and corrections about the process of coding the text. This was discussed and revised where required. However, disagreement occurred on some coding between the researcher and the advisors. These were discussed to reach a compromise, since there are always a variety of ways of reading a text, which differ from one person to another (Robson, 2002).

Triangulation procedure of validity was employed through which the researcher converged several and different sources of evidence to form themes or groups in the study. Data sources in terms of participants and methods in terms of observations were triangulated systematically to sort major and minor themes in the data and eliminating overlapping areas (John W Creswell and Miller, 2000). The major and minor themes were finally emerged as the basic and organising themes in the thematic network analysis through which the global theme was derived. The application of multiple sources of information in this study made the researcher believe the validity of the account. The researcher as a 'member of community' gave room for prolonged engagement in the study area that enhanced collaboration between the researcher and the respondents. This was considered as a realist ethnography interaction for the purpose of trustworthiness to achieve analysis quality control aimed at making the research result credible.

3. Presentation of results, analysis and discussion

The 23 basic themes emerged from the interview are summarised in Table 1 for final analysis

Table1. The emerged 23 basic themes and 6 organising themes

S/N	The Basic Themes	The Organising Themes
1	Increase in birth rate and youth migration increase consumers' population who are seeking for house	01: Housing shortage is not dealt with sensibly by government, leading rents of desirable houses to go beyond affordable limit of low income earners
2	Population increase in urban centre that increases land and housing demand has influence on housing quality	
3	Conversion of residential house to commercial use leads to housing shortage	
4	Low housing supply resulted from road extension and conversion of residential house to commercial use	
5	Low wages of consumers prevent many from having their own personal house	
6	Consumers are not satisfied with infrastructural facilities within their residential area in general	02: The concept of affordable houses is strongly associated with lower quality of houses and associated facilities
7	Lower house price and lower quality of housing type are significantly correlated	
8	Consumers' level of education plays a role in house selection and satisfaction	03: Increase in educational level may not immediately increases affluence, but increases higher expectation in lifestyle and expected quality of housing
9	Consumers ascribe more importance to social prestige and family ties in selecting area of their choice as increased educational level adds to their self-esteem	
10	Ineffectiveness of Planning Regulation leads to slum development in newly developing areas	04: Physical quality of currently available affordable houses are not controlled enough by building and planning regulations
11	Ineffectiveness of housing policy reflects on the housing quality owners are building	
12	Limited available land increases the cost of land, that affects the values of the house	05: The issue of determining the Value of House is continuously ignored by the government
13	Type of House determines its price, but its value is still an undetermined factor	
14	Involvement of Estate Agent superficially increases the value of the house	
15	Landlords' decision in comparing Lagos housing market affects the house rents	
16	There is no much land available in urban centre	
17	Proximity to the work-place dictates house location	
18	Land is too expensive for majority of households	

S/N	The Basic Themes	The Organising Themes
19	Cost of land depends on the location where the land is situated	O6: Developers can exploit House price, but government's non-intervention or ill intervention makes it even harder for low-income group.
20	Land speculation through the estate agent becomes problems among consumers	
21	Housing density reflects the consumers' category with high income households invariably occupying bigger land with less number of housing units	
22	The cost of Building plan preparation, processing and approval puts burden on private developers, which they try to overcome through increased house price	
23	The Location of house determines its quality and rents	

3.1. Organising themes generation from basic themes through thematic network

The procedure of organisation and interpretation of the basic themes towards the formation of organising themes and ultimately the global theme followed the thematic network method of qualitative analysis (Attride-Stirling, 2001). The first step generated six organising themes from 23 basic themes and targeted one single global theme. The development of thematic network started from the basic themes and worked 'inwards' through the organising themes towards a global theme as shown in Figure 1.

After the 23 basic themes have been generated, they were classified into six organising themes according to the fundamental story the basic themes are telling as shown in Table 1. The 23 basic themes initially followed the way the references were input in the nodes. The themes that talked about similar topic were later grouped together. They were put in an order in a way that the preceding one leads or is connected with the following one to derive organising theme. For example, the two basic themes were first grouped and put in a sequence to derive the second organising theme as shown in Table 1. The first one talked about general dissatisfaction about the infrastructure of housing. The following one actually went a bit further, and tried to generalise that if a house has a lower price, it must be lower quality. This is almost taken for granted that affordable houses must be in lower quality. Therefore, the second one is a continuation of the first one. That helped to search for an organising theme, which can represent in a best possible way to the two situations. The organising theme 'The concept of affordable houses is strongly associated with lower quality of houses and associated facilities' is found to be the best representation of the inner meaning or the implicit meaning reflected through the two basic themes collectively. That is how all the six organising themes were constructed.

However, that was not the end. The organising themes were arranged in a sequence, where the preceding one connects to the following one to search for the global theme. This is the underpinning method of thematic network. The following sub-sections explain the six organising themes.

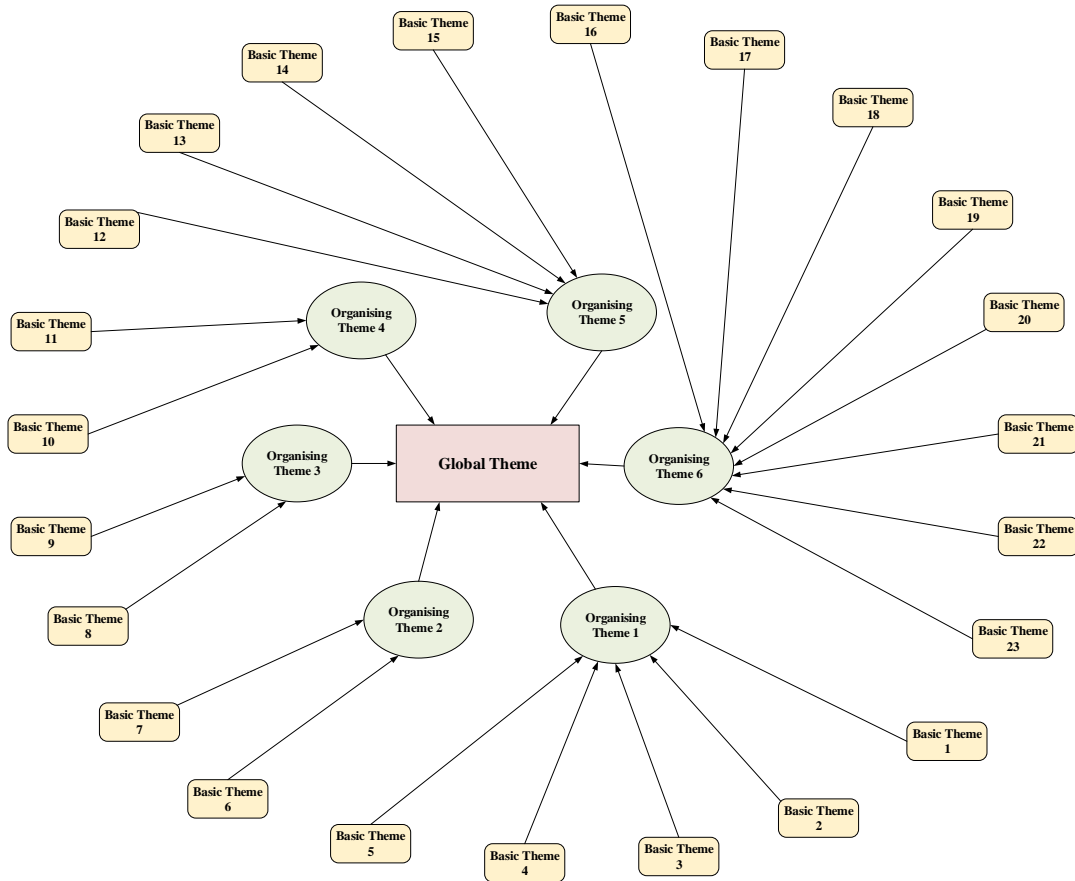


Figure 1. Thematic network for a global theme

3.1.1. Housing shortage is not dealt with sensibly by government, leading rents of desirable houses to go beyond affordable limit of low income earners

There is an overall shortage of housing in Ibadan urban centres which could appear as the root of housing problems. Several issues have been identified for that. As the first two themes suggest, increase in birth rate, and youth migration are two major causes. Besides, uncontrolled increase in urban population through influx of migrants from different parts of the state and the nation as a whole to Ibadan urban centre puts pressure on housing market. This confirms the result of the investigation on developing countries in African by UN-Habitat (2011) that concluded that, continued growth and expansion of the urban centre led to wide gap between housing supply and demand.

This consequently leads to many consumers competing for the limited available houses in the market. Therefore, that gives a chance for the lucky owners to cash on by increasing house rent. In most cases, the population searching for housing are from low-income group. Their wages are low as suggested in theme five. Though, there is no much effort for decent and quality housing construction but the owners still get enough people looking for housing. Therefore, these low quality houses can still ask for higher rent. Since there is no control on tenancy rights, there is no much choice for the consumers to face a rent that is higher than their

capacity, or otherwise they may end up in slums. Furthermore, some residential houses are turned into commercial uses, thus reducing available residential house as theme three suggests in Table 2. This puts further pressure on available housing.

Table 2. Generated first Organising theme

S/N	The Basic Themes	The Organising Themes
1	Increase in birth rate and youth migration increases consumers population who are seeking for house	O1: Housing shortage is not dealt sensibly by government, leading rents of desirable houses to go beyond affordable limit of low income earners
2	Population increase in urban centre that increases land and housing demand has influence on housing quality	
3	Conversion of residential house to commercial use leads to housing shortage	
4	Low housing supply is resulted from road extension and conversion of residential house to commercial use	
5	Low wages of consumers prevent many from having their own personal house	



Figure 2. Incomplete houses occupied

What adds to this woe is that government shows no urgency to overcome this situation. Therefore, the continuing problem associated with efforts in constructing new houses gives impression that the problems of housing supply not meeting the affordable housing needs of populace are likely to continue unabated for the future. Although, the efforts and ability of middle-income households to make a transition of becoming a house ownership or landlord may reduce the pressure on rents in some areas within the study area. Their financial capability and unsatisfied high house rent affect the type of housing they are living. They live in slum

environment, incomplete and inhabitable 1 or 2 rooms' apartment within rural local government areas such as Apete as shown in Figure 2.

3.1.2. The concept of affordable houses is strongly associated with lower quality of houses and associated facilities

Shortage of housing immediately puts pressure on the housing market, and owners readily start to provide housing units in quick time. Knowing the low capacity of the target tenant group, and knowing that housing must be provided quickly, the quality of housing suffers. The two basic themes as shown in Table 3 indicated that the physical quality of the housing determine the concept of affordable houses being provided within the study area. The two themes indicated a common conception that low-income households cannot afford decent house for living or in other words, they are destined to live in poor quality of housing.

Table 3. Generated second Organising theme

New S/N	The Basic Themes	The Organising Themes
6	Consumers are not satisfied with infrastructural facilities within their residential area in general	O2: The concept of affordable houses is strongly associated with lower quality of houses and associated facilities
7	Lower house price and lower quality of housing type are significantly correlated	



Figure 3. Affordable houses means poor physical quality

Firstly, consumers already complained about the infrastructure such as roads, service lines and the quality of management of the infrastructure. The second one reiterates that if someone needs to get a house with a low price, he/she needs to sacrifice the quality. That leads to the organising theme that states that the term ‘affordable’ is strongly associated with cheap and indecent quality as shown in Figure 3. That summarises the story of current housing situation that is available to low-income consumers to avail. Majority of these affordable house are unmaintained traditional family house without comfort, safety and conveniences.

3.1.3. Increase in educational level may not immediately increases affluence, but increases higher expectation in lifestyle and expected quality of housing

Two basic themes constituted this third organising theme as indicated in Table 4. Interviews conducted reveals that the overall educational level is quite improving and influence the housing selection and satisfaction. That also meant that their awareness about a decent housing has increased. The second basic theme also indicates that higher educational level also increased their self-esteem. Therefore, this affects their social prestige and their choice.

Table 4. Generated the third Organising theme

S/N	The Basic Themes	The Organising Themes
8	Consumers’ level of education plays a role in house selection and satisfaction	O3: Increase in educational level may not immediately increases affluence, but increases higher expectation in lifestyle and expected quality of housing
9	Consumers ascribe more importance to social prestige and family ties in selecting area of their choice as increased educational level adds to their self-esteem	

Now, increase in educational level may not increase the income level immediately. Nevertheless, the chances are more that it would increase very soon. They may get a better job, or their children get better education. Hence, they do not like their children to grow up in a non-decent housing with poor physical qualities. This suggests that they have put a better value for their lifestyle as Collen and Hoekstra (2001) saw values playing significant role in consumer’s behaviour towards their housing preferences and choices. By implication, when overall educational level increases, the authorities, be it public or private, must address their requirements even though they might not be at a high-income level immediately. This can definitely contribute to their self-esteem, and give the feeling that they are not neglected. In return, they would become worthy citizen who are willing to contribute to the nation’s overall progress.

Summarising these two themes in Table 4, the organising theme reinforces the fact that intervention, especially from the government, in terms of changes in policy, is necessary if a higher quality of citizen with higher level of education is expected to serve the nation properly. A dissatisfied group of citizen that has logical right to have decent housing facilities can become a burden rather than an asset for the nation. This also supported the view of Dalal and Bonaccio (2010) that consumers’ preferences and their social support to choose the right alternatives is the key to a successful and correct decision.

3.1.4. Physical quality of currently available affordable houses are not controlled enough by building and planning regulations

If the physical quality of housing is very poor and consumers' expectation is increasing due to their higher educational level, then government can intervene through building and planning regulations. However, as the two basic themes in Table 5 show, there is no enough response from government to address this situation.

Table 5. Generated fourth Organising theme

S/N	The Basic Themes	The Organising Themes
10	Ineffectiveness of Planning Regulation leads to slum development in newly developing areas	O4: Physical quality of currently available affordable houses are not controlled enough by building and planning regulations
11	Ineffectiveness of housing policy reflects on the housing quality owners are building	

The enormous slum development in newly developing areas with houses considered as affordable suggests that it is extremely difficult for low-income people to afford a decent house. The poor quality of these houses shows that building and planning regulations are not strong enough to ensure minimum standard. One of the evidences of poor and ineffective building and planning regulations reflected in occupied houses without standards (Figure 4). If regulations could guarantee that a house must be completed with certain minimum and basic facilities, it could provide much better option for housing for this low-income group of people.



Figure 4. Occupied houses without standard

Another common practice is to give excuse that the cost and condition necessary for a decent living cannot be provided if the rent needs to be low as in these affordable houses. As shown in Figures 4 and 5, private developers are only mindful of profit making and not the consumers' conveniences or affordability in their housing provision. Moreover, the responsibility of government in making provision for housing utilities and facilities has eventually shifted to the individual private developers, which has added to housing affordability problems. Therefore, it could be concluded as the organising theme generated from the two basic themes that government is yet to be sympathetic and responsive that there should be certain minimum or basic standards even if it is an affordable house to serve the low income group.



Figure 5. Houses without planning approval

3.1.5. The issue of determining the Value of House is continuously ignored by the government

From the three organising themes discussed earlier, it was clear that the value of a house could be higher or at least different from what the price suggests. Value depends on many other issues, tangible or intangible. These include landlords' decision, estate agents' influence, landlord association, shortage in housing supply and general inflation. Getting a clear conception of the value of housing unit is a very important issue because depending on the value of the housing unit, owners may opt for lower construction cost with substandard houses, but still can expect higher rent. While house price can be calculated based on several established factors, calculating value is not that straightforward (Chi-Man Hui et al., 2011). However, as the second theme suggests, value of these houses in Ibadan are undetermined, and is subject to individual owners' speculation. Therefore, they can easily demand more house rent for a better house, taking it beyond the reach of low-income people, and hence lowering the standard of houses that is within the reach of these people.

Focusing on the fourth basic theme as indicated in Table 6, according to one of the estate surveyors interviewed, Lagos housing market influences Ibadan housing market. Some landlords living in Lagos allow Lagos house rent situation to dictate their house rent charges in Ibadan. Because of this, some landlords decide to either increase the rent or sell off their house with the aim of using the money to get another land at Lagos or Abuja where they can get better revenue.

Table 6. Generated fifth Organising theme

S/N	The Basic Themes	The Organising Themes
12	Limited available land increases the cost of land, that affects the values of the house	O5: The issue of determining the Value of House is continuously ignored by the government
13	Type of House determines its price, but its value is still an undetermined factor	
14	Involvement of Estate Agent superficially increases the value of the house	
15	Landlords' decision in comparing Lagos housing market affects the house rents	

At this point, it was also understood that the government do not have clear policy about how to calculate the value of housing unit. This puts into question the responsibility of government's planning policy because otherwise private developers, real estate agents, and owner can all intervene in an uncontrolled manner to take the decent house out of the low-income earners' reach.

3.1.6. Developers can exploit House price, but government's non-intervention or ill intervention makes it even harder for low-income group

As mentioned earlier from the previous organising theme, housing price is a factor of several housing attributes that can be calculated. Some of them play more significant role compared with others. For example, cost of land is an important issue for house price. However, in urban centres, available land is in the decrease. Therefore, it is likely to increase the land price, and hence the house rent. The situation is worsened by the interference of real estate agents as shown in Table 7, who are not controlled by the government. This takes the rent out of the reach of low-income groups. Therefore, these people either have to accept to live in those houses with additional financial burden, or opt to go for cheaper options in slums. Moreover, while the increased house price does not push owners to provide certain basic quality of houses, sub-standard houses are often built to cater for this low-income group of people. Eventually, affordable houses offer a picture of a dilapidated house on a high price land, which is barely affordable in reality for this group of people.

The seventh basic theme in Table 7 reveals another fact. Interview conducted revealed that, the plan preparation and approval processing fee for a four bedrooms' flat cost up to ₦500,000.00 while survey plan for a plot of land cost up to ₦75,000.00. Besides, in an effort to add to the revenue of the local government,

many of the zonal town planning authorities impose high assessment fees, processing or administrative fees and tax as well as other related developmental fees. Payment of these legal and other professional service charges further increases the overall costs of housing production, delay in obtaining the needed approvals and reduce housing supply in the market. Thus, the owner wants to get compensation through house rent that takes decent house beyond the reach of low-income group. Interestingly, government have not responded to these issues and the situation is worsening.

Table 7. Generated sixth Organising theme

S/N	The Basic Themes	The Organising Themes
16	Proximity to the work-place dictates house location	<p>O6: Developers can exploit House price, but government's non-intervention or ill intervention makes it even harder for low-income group.</p>
17	There is not much land available in urban centre	
18	Land is too expensive for majority of consumers	
19	Cost of land depends on the location where the land is situated	
20	Land speculation through the estate agent becomes problems among consumers	
21	Housing density reflects the consumers' category with high income households invariably occupying bigger land with less number of housing units	
22	The cost of Building plan preparation, processing and approval puts burden on private developers, which they try to overcome through increased house price	
23	The Location of house determines its quality and rents	

3.2. Emergence of global theme

The six organising themes went through rigorous immersion, non-linear method of checking back the interviews, and the basic themes. The target was to find a common theme that can express in a best way to indicate solutions to consumers' dissatisfaction. Looking back on the six organising themes while immersing into their content, one thing was clear that government's non-responsiveness or ill intervention was very much responsible for all these related themes. Therefore, attempts were made to put these six themes into an order so that the global theme makes sense.

Looking at them, it was evident that housing shortage (O1) was the major visible phenomenon that leads to the whole issue of dissatisfaction of low-income consumers in these currently available affordable houses. Therefore, it was put as the first organising theme. It was also evident that government has certain degree of failure to meet this problem. Immediately afterwards, the focus was on the very poor physical quality of these

houses, and how government is not responding to that. From the response of these consumers, it was revealed that these consumers are quite dissatisfied with this situation. Interestingly, the rising educational level of this lower-income group of people is positively challenging this poor quality of housing. This was clearly stated through the third organising theme. The response from the government revealed not much effort from them to improve building and planning regulations that could ensure better quality of these housings. Therefore, the organising theme that addressed this issue was put next to the previous one. At this point, it was clear that housing possesses certain values and mere physical price cannot determine the choice of housing unit. It was clear from the interviews that the consumers have something to say about the policies related to housing and they are quite dissatisfied about not having a chance to do that. Then the last theme showed how other stakeholders control the whole game of demand-supply and how the consumers are kept total out of the whole frame. This is how one theme led to the other and gradually opened up a clearer picture of what government's role currently is, and what could be done.

The global theme finally emerged by combining all organising themes. It was clear that government's role was questionable and consumers are not convinced that government could do something immediately. Nevertheless, they voiced out especially through the last two organising themes that they want to take part in the policy making process. They wanted to challenge why government cannot raise the bar to maintain minimum quality of housing (O2). They wanted to question why their lifestyle is improving, which can be conceived as a positive contribution to the nation but they are still being offered low quality houses with the government not intervening into the supply market by improving and monitoring regulations (O3, O4). They wanted to voice out that house price and house value are two very basic concepts of housing that was not given any significance by other stakeholders (O5, O6).

Though, they understand the complex system in the policymaking and being pragmatic, they know that they cannot change anything by themselves. Nevertheless, they wanted to be part of the policymaking. They suggested strongly that their inclusion in the policymaking system could start the change. The change may not be imminent, but the process of changing is urgent. That made the researcher to conclude with the global theme that non-inclusion of consumers into the housing policy designing, planning and implementation is resulting factor to housing affordability problems for low-income consumers. This theme was considered as the grounded finding of this research reflecting the achievement of the objective. Table 8 summarises the emergence of the global theme from the six organising themes.

Table 8. Generated Global theme

	The Organising Themes	The Global Theme
01	Housing shortage is not dealt sensibly by government, leading rents of desirable houses to go beyond affordable limit of low income earners	Non-Inclusion of Consumers into the
02	The concept of affordable houses is strongly associated with lower quality of houses and associated facilities	
03	Increase in educational level may not immediately increases affluence, but increases higher expectation in lifestyle and expected quality of housing	

	The Organising Themes	The Global Theme
04	Physical quality of currently available affordable houses are not controlled enough by building and planning regulations	Housing Policy Planning and implementation results to Housing Affordability problems
05	The issue of determining the Value of House is continuously ignored by the government	
06	Developers can exploit House price, but government's non-intervention or ill intervention makes it even harder for low-income group.	

Whether that is acceptable to other groups or stakeholders can always be arguable, especially when politics play role in policymaking. However, this is beyond the scope of current research, it could be concluded that consumers should always be the most significant part of a system, but sometimes they merely become the most neglected. This research could possibly remind the readers about that issue once again, and urge the stakeholders to respect and care for the consumers for those the whole market is depending.

4. Conclusion and policy implications

The importance of housing cannot be over emphasised and no individual should be denied of having access to decent housing. The changing dynamics of socio-economic status adds to the awareness level of low-income groups about decent affordable housing. Housing and planning regulations that ensure completed house with certain minimum and basic facilities will certainly provide better housing option for low-income households. However, government intervention was demanded not only to ease out the problems related with housing price and values, but also to let consumers voice out their needs for affordable housing.

This study was conducted to explore problems with affordable houses among consumers in Ibadan urban centres. It was not only come up with identifying several factors that influences consumers' satisfaction on affordable housing, but the global theme opened up one straightforward issue. It revealed that, the consumers are not being given proper recognition to play their part in housing policy making. They demand to play a significant role in policymaking. This enlightened the significance of consumers' inclusion into housing policymaking. This is with the aim of solving housing affordability problems especially among the low-income households who are the prevalent among the housing consumers in Nigerian urban centres. For this reason, the author suggests the following stages for proper implementation of consumers' inclusion in housing policy making:

- 1- *Designing*: Getting the overview of the various housing problems facing the consumers. The formation of consumers' inclusion should be the main participatory aspect of the housing policy making and implementation. At this stage, the setting of the objectives and the definition of the program has to be specified through which the identified problems are to be hierarchically structured and selected as the target for the solution.
- 2- *Planning*: The identified problems should be analysed to have a successful solutions. Considering the opinions of relevant consumers especially in their choice and preference in accordance with

their socio-economics status. This is to identify and develop possible solution to be made by the consumers' input through focus group discussion, community workshops and seminars.

- 3- *Implementation*: Pre-testing and implementation of the solution with small community to ascertain its workability. The feedback will lead to the amendment and proper implementation of the solution.
- 4- *Monitoring and Review*: This entails evaluation of consumers' inclusion in the policy to find out the achievement and the extent. This is to assist in identifying the success and difficulties during the course of implementation that need proper attention and adjustment accordingly. It also reviews the achievement of the aim and objectives of the policy making to assist the policy makers to measure the impacts of the policy on housing affordability, to understand the cause to the success or failure of the policy. This will serve as public private people partnerships (P4) process that embraces the participative strategies which bring the housing consumers involved in housing policymaking.

Through consumers' inclusion in housing policy, responsibility and power in decision making can be shared among housing policy makers and consumers. This can help provide opportunities for consumers' inputs and improve in desired affordable housing delivery.

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