

## EXPLORING THE DYNAMICS OF WOMEN'S HOMEOWNERSHIP IN ILE-IFE, OSUN STATE: CHALLENGES AND OPPORTUNITIES

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### Abstract

*In sub-Saharan Africa, urban growth has posed significant housing challenges, particularly affecting women's participation in housing ownership and the broader sector. This study examined the motivations and obstacles for women's involvement in housing provision in Nigeria, using a cross-sectional descriptive approach. Ninety-eight questionnaires were purposively administered to urban women in Ile-Ife, Osun State. Results showed a diverse age distribution, with 33% of respondents aged 41-50, reflecting active participation in housing decisions due to family and career factors. Education played a crucial role, with 34% holding B.Sc. degrees and 18.4% M.Sc. degrees, highlighting its importance in empowering women. Property ownership was the top motivator (RII=0.54), followed by economic factors such as the national economy (RII=0.53), income (RII=0.51), and employment status (RII=0.49). Religion (RII=0.31) and cultural norms (RII=0.34) had minimal impact. The study concludes that while women actively participate in certain areas, there is a need for greater gender inclusivity in the housing sector.*

**Key Words:** *Building, Construction, Housing provision, Nigeria, Ownership, Participation, Urban women*

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### Introduction

In Nigeria, women's participation in home ownership remains disproportionately low, posing a multifaceted challenge that extends beyond mere economic considerations. Despite advancements in gender equality on various fronts, women continue to face significant barriers when it comes to acquiring and owning property. The intricacies of this issue encompass social, economic, religious and cultural factors, contributing to a persistent gender disparity in the realm of home ownership.

One of the primary drivers of women's limited participation in home ownership in Nigeria is the prevalent economic gender gap. Women often earn less than their male counterparts, leading to financial constraints that hinder their ability to afford property. Discriminatory practices in the workplace and limited access to entrepreneurial opportunities further exacerbate this economic divide.

Cultural norms and traditional expectations often limit women to subordinate family roles and view property ownership as a male domain,

restricting their decision-making power in real estate. Although legal frameworks have advanced, outdated laws and weak enforcement still obstruct women's property rights (Chigbu, 2019). Women face challenges accessing financial resources due to biased lending practices, which restrict their ability to invest in property and perpetuate financial disempowerment. Limited educational opportunities further hinder women's understanding of property ownership and their ability to assert their rights (Efe & Eberechi, 2020). Social stigmas and stereotypes also discourage women's involvement in property transactions. Addressing these issues requires legal reforms, economic empowerment, and educational initiatives to break down barriers and promote greater female participation in home ownership in Southwest Nigeria.

### **Literature Review**

#### ***Gender Disparities in Housing Ownership in Nigeria***

Gender disparities in housing ownership in Nigeria highlight broader societal inequalities that affect women's economic empowerment and property rights (Oladokun *et al.*, 2018). Deep-seated gender disparities (Ankeli *et al.*, 2020; Gaddis *et al.*, 2018) stem from historical, cultural, and systemic factors, perpetuating unequal power dynamics. Women face significant challenges in accessing and owning property, impacting their economic security and well-being (Chigbu, 2019). Traditional norms favor male inheritance and ownership (Jaiyeola, 2020), disadvantaging women (Ikpeze and Onyenirionwu, 2021) and limiting their ability to assert property rights.

Despite legal reforms, gaps in implementation and enforcement persist.

Complex inheritance laws and inadequate legal protections still compromise women's property rights (Eniola and Akinola, 2019). Economic disparities, including gender wage gaps and limited credit access, hinder women's financial independence and ability to own property (Nwakanma, 2021; Aluko, 2019). Rapid urbanization has exacerbated these disparities, particularly affecting marginalized women who face displacement due to urban development projects (Admasu *et al.*, 2021). Additionally, lack of education and awareness about property rights leaves many women vulnerable to exploitation in property transactions (Afolabi and Akinlolu, 2021).

These disparities significantly impact women's socio-economic status and well-being. Limited property ownership contributes to economic vulnerability, reliance on others for housing, and susceptibility to gender-based violence, including domestic violence and forced evictions. Inadequate housing conditions also adversely affect women's health and their ability to provide a conducive environment for their children's education and growth.

#### ***Participatory Housing Provision in Nigeria***

Involving women in urban planning is essential for addressing housing challenges (Raimi *et al.*, 2019; Wilson *et al.*, 2019; Kettel, 2020; Okolo-Obasi *et al.*, 2020). Women's participation in housing provision in Nigeria is crucial as urbanization accelerates, affecting citizens' quality of life (Peil, 2023). Traditional gender roles often confine women to domestic responsibilities, limiting their access to resources and decision-making power in housing

matters (Adeoye, 2021; Parpart, 2019). Women typically have lower incomes due to disparities in education and employment opportunities, hindering their access to affordable housing (Aladejebi, 2020). They are also underrepresented in urban planning discussions, leading to solutions that may not meet their needs (Parpart, 2019; Dosekun, 2023).

Involving women in housing provision offers various benefits, such as boosting economic independence through property ownership, rental income, and participation in construction and real estate sectors (Aladejebi, 2020). Women prioritize safety, health, and education in housing decisions, leading to more inclusive and sustainable communities (Ebekozen, 2020). Their unique perspectives can foster innovative housing solutions that address family dynamics and social needs (Raimi *et al.*, 2019). Women can contribute skills in architecture, engineering, project management, and community organizing to housing provision programs (Peil, 2023).

Enhancing women's roles in urban housing provision challenges gender stereotypes and promotes their active participation in decision-making (Okafor *et al.*, 2023). Economic empowerment through housing involvement can lead to higher earnings and productivity, benefiting overall economic growth.

## **Methodology**

### ***Study Design***

This study employed descriptive research. The descriptive research design was considered appropriate in that it begins with data and proceeds only to the stage of making empirical generalizations based on those data. Furthermore, this study adopted the cross-sectional technique for data collection as it was impossible to obtain the required data for the respondents at the same time. Therefore, the cross-sectional technique was effective in obtaining the data in different points in time from different samples of the same study population.

### ***Study Area***

The study was conducted in Ile-Ife, in Osun State, Southwest Nigeria. Ife land has four local government areas, namely Ife Central, Ife East, Ife North, and Ife South. However, Ife South was exempted from the study as it is largely an agrarian settlement. It is a university town, and the respondents are living in the three local government areas that make up the ancient city. The City Population (2022) figure projected for the combined population of Ife Central, Ife East, and Ife North is 661,000. Specifically, the population sizes in 2022 were 217,100 for Ife Central (City Population, 2022a), 244,900 for Ife East (City Population, 2022b), and 199,000 for Ife North (City Population, 2022c).

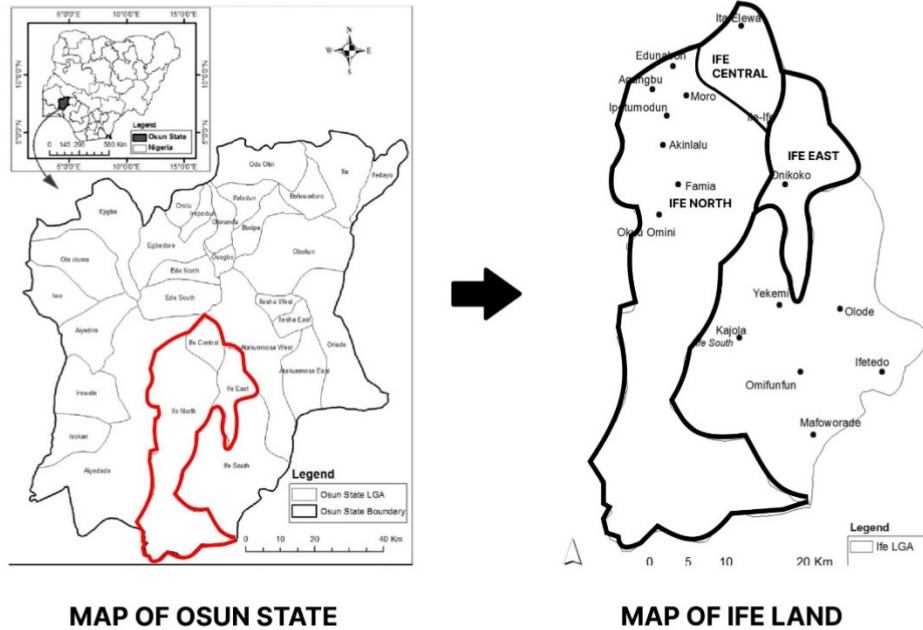


Fig. 1: Map of Osun State showing the Ife land

**Data Collection**

The study purposively administered 98 questionnaires on urban women in Osun State, South West of Nigeria. For this study, the structured questionnaire was employed as an instrument for gathering primary data. In this method, the questionnaires were self-administered by the respondents. The target respondents of this research are women residing in Ile-Ife, Osun State. With the nature of the topic, building or buying their own houses individually or as a couple was used to determine the inclusion of respondents to the study.

**Data Analysis**

The analysis of data was done in line with the objectives stated for the study.

Both descriptive and inferential analysis were performed. The descriptive statistics used were mainly frequency count and percentages, mean and standard deviation, relative importance index (RII). Relative Importance Index (RII) was used to rank variables in order of importance. Inferential analysis performed include correlation analysis and Principal Component Analysis.

Data collected were analysed using the IBM SPSS Statistics, version 22 software (IBM Corp., 2013). Analysis was performed on ninety-eight (98) questionnaires retrieved from the respondents. Results are presented in tables and charts.

**Results**

***Socio-demographic Characteristics of Respondents***

Table 1: Socio-demographic characteristics of urban women (n = 98)

| <b>Variables</b>                  | <b>Frequency<br/>(n)</b> | <b>Percentages<br/>(%)</b> |
|-----------------------------------|--------------------------|----------------------------|
| <b><i>Age:</i></b>                |                          |                            |
| 21-30 years                       | 7                        | 7.1                        |
| 31-40 years                       | 16                       | 16.3                       |
| 41-50 years                       | 32                       | 32.7                       |
| 51-60 years                       | 27                       | 27.6                       |
| 61-70 years                       | 16                       | 16.3                       |
| <b><i>Marital status</i></b>      |                          |                            |
| Single                            | 5                        | 5.1                        |
| Married                           | 78                       | 79.6                       |
| Divorced/Widow                    | 15                       | 15.3                       |
| <b><i>Religion:</i></b>           |                          |                            |
| Christianity                      | 76                       | 77.6                       |
| Islam                             | 22                       | 22.4                       |
| <b><i>Level of education:</i></b> |                          |                            |
| O' Level                          | 11                       | 11.2                       |
| NCE                               | 17                       | 17.3                       |
| Diploma/Bachelor/Equivalent       | 45                       | 45.9                       |
| Postgraduate                      | 18                       | 18.4                       |
| Ph.D.                             | 7                        | 7.1                        |
| <b><i>Occupation:</i></b>         |                          |                            |
| Civil servant                     | 45                       | 45.9                       |
| Entrepreneur                      | 11                       | 11.2                       |
| Trade & Business                  | 40                       | 40.8                       |
| Full housewife                    | 2                        | 2.0                        |
| <b><i>Monthly income</i></b>      |                          |                            |
| 11,000 – 50,0000                  | 38                       | 38.8                       |
| 51,000 – 90,000                   | 23                       | 23.5                       |
| 91,000 – 130,000                  | 20                       | 20.4                       |
| 131,000 – 170,000                 | 8                        | 8.2                        |
| 171,000 – 210,000                 | 9                        | 9.2                        |
| <b>Total</b>                      | <b>98</b>                | <b>100.0</b>               |

**Areas of Women's Participation in Housing Provision**

Table 2: Participation in house housing provision among women (n = 98)

| <b>Areas of building</b>  | <b>Never involved<br/>n (%)</b> | <b>Seldom involved<br/>n (%)</b> | <b>Involved<br/>n (%)</b> | <b>Very well involved<br/>n (%)</b> | <b>Mean ± SD</b> |
|---------------------------|---------------------------------|----------------------------------|---------------------------|-------------------------------------|------------------|
| Land acquisition          | 10 (10.2)                       | 19(19.4)                         | 38(38.8)                  | 31(31.6)                            | 2.92±0.96        |
| Design of building plan   | 23(23.5)                        | 26(26.5)                         | 35(35.7)                  | 14(14.3)                            | 2.41±1.00        |
| Repair/maintenance        | 23(23.4)                        | 37(37.8)                         | 25(25.5)                  | 13(13.3)                            | 2.29±0.97        |
| Carpentry                 | 21(21.4)                        | 40(40.8)                         | 25(25.5)                  | 12(12.2)                            | 2.29±0.94        |
| Approval of building plan | 23(23.5)                        | 35(35.7)                         | 30(30.6)                  | 10(10.2)                            | 2.28±0.94        |
| Masonry works             | 25(25.5)                        | 38(38.8)                         | 24(24.5)                  | 11(11.2)                            | 2.21±0.96        |
| Tiling works              | 27(27.5)                        | 35(35.7)                         | 25(25.5)                  | 11(11.2)                            | 2.20±0.97        |
| Iron bender's work        | 25(25.5)                        | 43(43.9)                         | 18(18.4)                  | 12(12.2)                            | 2.17±0.89        |
| Plumbing works            | 26(26.5)                        | 38(38.8)                         | 26(26.5)                  | 8(8.2)                              | 2.16±0.92        |
| Painting works            | 27(27.5)                        | 38(38.8)                         | 23(23.5)                  | 10(10.2)                            | 2.16±0.95        |
| Electrical works          | 25(25.5)                        | 42(42.9)                         | 23(23.5)                  | 8(8.2)                              | 2.14±0.89        |
| Well digging              | 26(26.5)                        | 41(41.8)                         | 24(24.5)                  | 7(7.1)                              | 2.12±0.89        |
| Borehole sinking          | 26(26.5)                        | 37(37.8)                         | 22(22.4)                  | 6(6.1)                              | 2.01±0.90        |

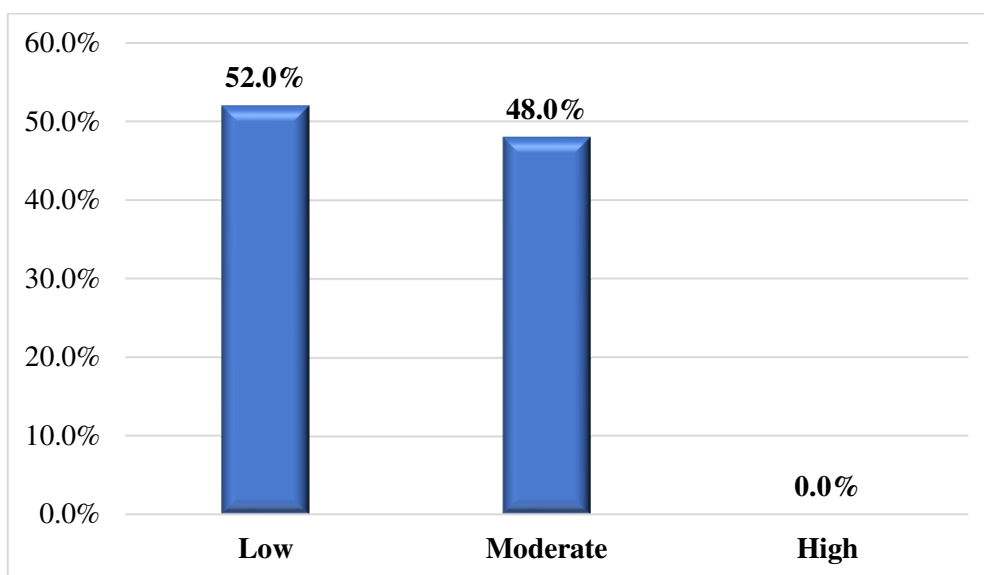


Fig. 2: Level of women's participation in housing provision

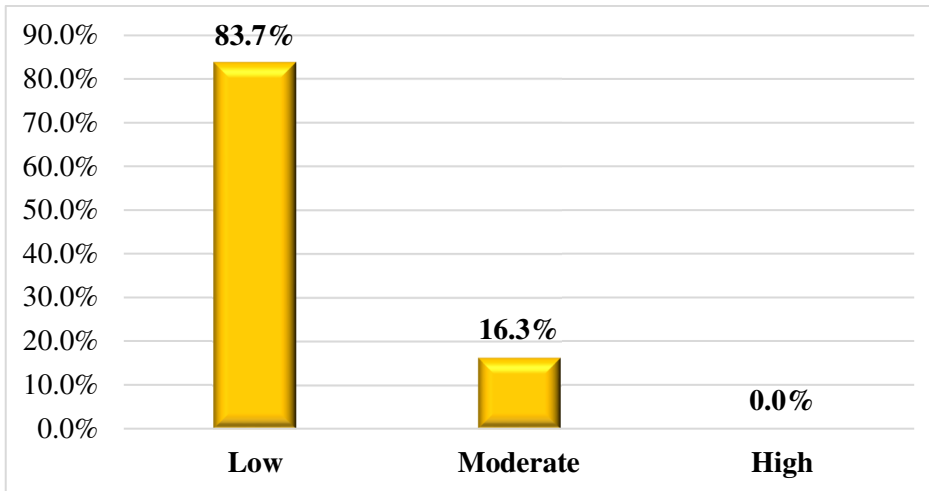


Fig. 3: Level of women's participation in the physical labour in housing provision

Table 3: Relative Importance Index (RII) showing factors that prompted women's participations housing provision (n = 98)

| Factors  | Strongly affected<br>n (%) | Affected<br>n (%) | Somewhat affected<br>n (%) | Not affected<br>n (%) | RII  | Rank |
|--|----------------------------|-------------------|----------------------------|-----------------------|------|------|
| Desire to be a owner                                 | 35                         | 24                | 12                         | 27                    | 0.54 | 1    |
| National economy                                     | 29                         | 25                | 23                         | 21                    | 0.53 | 2    |
| Income   | 23                         | 31                | 21                         | 23                    | 0.51 | 3    |
| Employment status                                    | 21                         | 28                | 25                         | 24                    | 0.49 | 4    |
| Housing quality of previously rented/lived apartment | 22                         | 25                | 23                         | 28                    | 0.48 | 5    |
| Experience in previously rented apartment            | 18                         | 29                | 21                         | 28                    | 0.47 | 7    |
| Access to credit facilities                          | 17                         | 29                | 21                         | 31                    | 0.47 | 7    |
| Marital status                                       | 19                         | 20                | 19                         | 40                    | 0.44 | 9    |
| Available technology                                 | 17                         | 17                | 31                         | 33                    | 0.44 | 9    |
| Proximity to the site                                | 11                         | 22                | 32                         | 33                    | 0.42 | 11   |
| Family size  | 17                         | 17                | 22                         | 42                    | 0.42 | 11   |
| Your location (urban/rural area)                     | 14                         | 15                | 17                         | 52                    | 0.38 | 14   |
| Level of education                                   | 15                         | 15                | 13                         | 55                    | 0.38 | 14   |
| Membership of cooperative society                    | 13                         | 14                | 19                         | 52                    | 0.38 | 14   |
| Age  | 14                         | 11                | 15                         | 58                    | 0.36 | 15   |
| Prevailing culture                                   | 6                          | 14                | 25                         | 53                    | 0.34 | 16   |
| Religion   | 6                          | 12                | 12                         | 68                    | 0.31 | 17   |
| Number of wives of my husband                        | 5                          | 4                 | 3                          | 86                    | 0.25 | 18   |

**Drivers and Delays Women's Participation in Housing Provision**

Table 4: Factors affecting women's participation in housing provision

| Model  | B      | p-value | 95.0% Confidence Interval for B |             |
|--|--------|---------|---------------------------------|-------------|
|  |        |         | Lower Bound                     | Upper Bound |
| (Constant)   | 22.225 | <0.0001 | 15.436                          | 29.013      |
| Age  | -0.539 | 0.753   | -3.936                          | 2.858       |
| Marital status                                       | 1.565  | 0.497   | -2.998                          | 6.129       |
| Employment status                                    | -1.537 | 0.538   | -6.487                          | 3.413       |
| Income   | 2.334  | 0.226   | -1.474                          | 6.143       |
| Family size  | 0.990  | 0.509   | -1.982                          | 3.962       |
| Number of wives of my husband                        | 2.080  | 0.186   | -1.023                          | 5.183       |
| Level of education                                   | 0.287  | 0.869   | -3.171                          | 3.746       |
| Your location (urban/rural area)                     | 0.928  | 0.606   | -2.642                          | 4.497       |
| Membership of cooperative society                    | -1.560 | 0.446   | -5.619                          | 2.499       |
| Religion   | -1.009 | 0.596   | -4.788                          | 2.769       |
| Available technology                                 | 2.122  | 0.110   | -0.491                          | 4.736       |
| Prevailing culture                                   | -1.441 | 0.511   | -5.789                          | 2.907       |
| National economy                                     | 1.593  | 0.386   | -2.048                          | 5.235       |
| Access to credit facilities                          | -2.008 | 0.259   | -5.524                          | 1.508       |
| Experience in previously rented apartment            | 1.992  | 0.290   | -1.728                          | 5.711       |
| Proximity to the site                                | 0.970  | 0.571   | -2.425                          | 4.365       |
| Housing quality of previously rented/lived apartment | -3.676 | 0.048   | -7.315                          | -0.037      |
| Desire to be a owner                                 | 0.153  | 0.926   | -3.120                          | 3.427       |

**Results and Discussion**

Table 1 outlines the socio-demographic attributes of respondents. A third (33%) were aged 41-50, 28% were 51-60, and 7.1% were 21-30. Most respondents (79.6%) were married. In terms of education, 34% had a B.Sc. degree, and 18.4% had an M.Sc. Nearly half (46%) worked in civil service, and 40.8% were businesswomen. A higher proportion (29.6%) earned at least N210,000 monthly. Fourteen housing unit areas were assessed, showing high reliability (Cronbach Alpha = 0.953). Women were most involved in land acquisition (Mean=2.92), building plan design (Mean=2.41), carpentry (Mean=2.29), and repair/maintenance (Mean=2.29). Least involved areas were bore drilling (Mean=2.01), well digging (Mean=2.12), and electrical works (Mean=2.14). Overall, 52% of women had

low participation in housing provision, with 48% having moderate participation. Additionally, 84% were not involved in physical labour during construction, mainly participating in building plan design, site clearing, and foundation filling (12.2% each). The main factors affecting women's participation in housing provision were the desire to be a homeowner (RII=0.54), the national economy (RII=0.53), income (RII=0.51), and employment status (RII=0.49). The least influential factors were the number of wives the partner has (RII=0.25), religion (RII=0.31), and prevailing culture (RII=0.34). Delaying factors included age (B=-0.539), employment status (B=-1.537), cooperative society membership (B=-1.560), religion (B=-1.009), culture (B=-1.441), and access to credit (B=-2.008). Drivers of participation were



marital status (B=1.565), income (B=2.334), family size (B=0.990), the number of wives of the husband (B=2.080), education level (B=0.287), location (B=0.928), available technology (B=2.122), national economy (B=1.593), previous rental experience (B=1.992), site proximity (B=0.970), and the desire to be an owner (B=0.153) (Table 4).

The findings highlight a diverse age distribution, with a notable concentration in the 41-50 age group (33.0%), likely due to family and career factors (Osamor and Grady, 2018). The underrepresentation of the 21-30 age group (7.1%) suggests a need for further research on the housing aspirations of younger urban women. Educational background is crucial, as respondents with Bachelor (34.0%) and Masters degrees (18.4%) show a strong link between education and effective participation in housing (Jiboye, 2014). The diversity in occupations, including Civil Service, business, and trading, underscores the need for inclusive housing policies (Bako and Syed, 2018). Income disparities highlight the need for affordable housing, with 29.6% earning higher incomes and others earning less (Oni-Jimoh *et al.*, 2018; Ebekozi, 2020). The majority (55.1%) of respondents have households with five or more members, emphasizing family needs in housing decisions (Adegoke *et al.*, 2016). Cultural factors, such as Christianity (77.6%) and monogamous families (95.0%), highlight the need for culturally sensitive housing policies (Makinde, 2015; Adegoke *et al.*, 2016; Ezennia and Hoskara, 2019).

Housing preferences show 42.0% living in bungalow houses with two or more flats, followed by 35.7% in single-family bungalows, reflecting varied

housing options (Ayoola & Amole, 2014; Alabi *et al.*, 2017; Adeleke, 2019). The urban distribution indicates 52.1% in semi-urban areas and 42.0% in urban areas, necessitating tailored housing policies (Daniel *et al.*, 2015; Amare *et al.*, 2021). A significant percentage (49.0%) required more than three years to complete their apartments, influenced by financial limitations (Aluko, 2015; Oni-Jimoh *et al.*, 2018) and regulatory complexities (Collier and Venables, 2014). Ownership dynamics show 72.4% jointly built houses with their partners, and 73.0% included both names in house documents, highlighting collaborative housing provision (Osamor and Grady, 2018). Construction management varied, with 61.2% sourcing artisans jointly and 30.0% having an architect or engineer manage construction, emphasizing effective coordination among stakeholders (Wahab and Adetunji, 2015; Asante *et al.*, 2018).

The study highlights women's active roles in specific housing aspects, notably in land acquisition, building plan design, carpentry, and repair tasks. Conversely, lower engagement was observed in bore drilling, well digging, and electrical work (Asiyanbola and Filani, 2008). A significant majority (84.0%) refrained from physical labour during construction, with involvement mainly in building plan design, site clearing, and foundation filling (12.2% each) (Ebekozi, 2020).

The desire for property ownership is the most significant factor motivating women's participation in housing, contributing to their pursuit of stability and autonomy (Popoola *et al.*, 2023; Olayiwola and Olaitan, 2019). Economic factors such as the national economy (RII=0.53), income (RII=0.51), and employment status (RII=0.49) also play

crucial roles, as financial stability enhances their investment potential and capacity to shape housing circumstances (Gbadegesin *et al.*, 2016). Conversely, factors like the partner's number of wives (RII=0.25), religion (RII=0.31), and cultural norms (RII=0.34) have a minor impact on women's participation (Feyisetan and Oyediran, 2020; Popoola *et al.*, 2023).

Older women and those in higher-level employment are less likely to participate actively in housing provision due to time constraints and financial capacity (Ibem and Aduwo, 2013; Oriye *et al.*, 2012). Membership in cooperative societies and access to credit facilities also delay participation (Wapwera *et al.*, 2011; Bello *et al.*, 2015). However, marital status and income significantly increase participation, as married women typically have more resources to engage in housing activities (Rogers and DeBoer, 2001).

### Recommendations

- Future Research: Further studies should explore the housing aspirations and challenges of younger urban women.
- Affordable Housing Solutions: Addressing the need for affordable housing across different income levels is crucial.
- Collaborative Efforts: Encouraging collaborative housing provision and ownership among couples can enhance participation.
- Stakeholder Coordination: Effective coordination among stakeholders in housing projects should be emphasized to ensure efficient management and participation.

### Conclusion

The study highlights urban women's diverse and significant contributions to housing provision in Southwest Nigeria, underscoring the need for inclusive policies that address their unique needs. Joint ownership and collaborative construction patterns emphasize partnerships in housing. Women's participation is most notable in land acquisition, building plan design, carpentry, and repairs, while engagement in bore drilling, well digging, and electrical work remains low. Further research is needed to explore their challenges and perspectives.

This research contributes to the broader discourse on gender equity and urban development by shedding light on the intricate dynamics of women's roles in housing provision in the context of Southwest, Nigeria.

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