

Homeownership Intention among Igbo Ethnic Group in Ilorin

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Abstract

The extant literature has previously shown that attitude towards homeownership and pressure from reference groups may significantly affect individual's homeownership intention especially in many western societies. The authors assumed that Nigerian citizens might also have similar experience especially for non-indigenes living and working in states in geo-political zones outside their own ethnic areas. The study surveyed 300 members of Igbo ethnic group residents in Ilorin metropolis. Simple random sampling method was adopted and data was gathered through structured questionnaire. The authors questioned participants about their attitude and intention towards owning personal home in the city. They also asked participants to relate to questions about the perceived easiness to acquire properties for personal use in the city and about the social (families' and relatives') pressure on their homeownership intention. Analytical techniques include simple frequency and percentage distributions, pearson chi-square and independent t-test. Research findings show that while many sampled participants have positive attitude towards homeownership in Ilorin, length of stay in the city, level of education and the perceived control affect homeownership intention among the participants. A surprising result was that subjective norms appear to exert little or no influence on participants' homeownership intention. Hence, the finding demonstrates the interactive nature of social influence/personal norms dimension in homeownership through availability of and access to information and sources of homeownership funding.

Key words: Homeownership, Igbo ethnic group, education, subjective norms, Ilorin

Résumé

La littérature existante a déjà montré que l'attitude envers l'accésion à la propriété et la pression des groupes de référence peuvent affecter de manière significative l'intention d'accésion à la propriété d'un individu, en particulier dans de nombreuses sociétés occidentales.

Les auteurs ont supposé que les citoyens nigérians pourraient également avoir une expérience similaire, en particulier pour les non-indigènes vivant et travaillant dans des États situés dans des zones géopolitiques en dehors de leurs propres zones ethniques. L'étude a interrogé 300 membres du groupe ethnique Igbo résidant dans la métropole d'Ilorin. Une méthode d'échantillonnage aléatoire simple a été adoptée et les données ont été recueillies au moyen d'un questionnaire structuré. Les auteurs ont interrogé les participants sur leur attitude et leur intention de posséder une maison personnelle dans la ville. Ils ont également demandé aux participants de se rapporter à des questions sur la facilité perçue d'acquérir des propriétés à usage personnel dans la ville et sur la pression sociale (familles et proches) sur leur intention d'accès à la propriété. Les techniques analytiques comprennent des distributions simples de fréquence et de pourcentage, le chi carré de Pearson et le test t indépendant. Les résultats de la recherche montrent que si de nombreux participants échantillonés ont une attitude positive envers l'accès à la propriété à Ilorin, la durée du séjour dans la ville, le niveau d'éducation et le contrôle perçu affectent l'intention d'accès à la propriété chez les participants. Un résultat surprenant est que les normes subjectives semblent exercer peu ou pas d'influence sur l'intention des participants d'accéder à la propriété. Par conséquent, les résultats démontrent la nature interactive de la dimension influence sociale/normes personnelles dans l'accès à la propriété grâce à la disponibilité et à l'accès à l'information et aux sources de financement pour l'accès à la propriété.

Mots-clés : Accession à la propriété, ethnie Igbo, éducation, normes subjectives, Ilorin

Introduction

Investment in landed property is a complex, risky and major personal and familial decision-issue for many Nigerian citizens, especially for members of Igbo ethnic group living and working in states/regions outside their ethnic conclaves. Since the post-civil war years, and due to lack of infrastructure, livelihood devastation and poverty caused by the civil war, Igbo people have been largely diasporic (Muoh, 2017; Uduaku, 2002; Odi, 1999). Though many young Igbo have left their home-states/regions heading towards Europe and America, many more have moved into other regions/states across the country. However, the memory of the civil war, the indigene-settler contentions and largely the unfounded stereotypes against the Igbos make issues like homeownership in host states an important subject of concern. We view homeownership as outright buying of a house or an incremental construction of one either for the purpose of personal use or for rental. With the exception of Lagos and the Federal Capital Territory, Abuja, it is hard to find members of Igbo ethnic group constructing or buying houses in other states of the federation. This behaviour has been related to many inter-ethnic relational factors. Some authors also believe the issue is about a general mutual mistrust between members of Igbo ethnic group and people of other ethnic groups (Nwuba, Kalu and Umeh, 2015). It has also been linked to the seeming lack of confidence in the power of the state to

protect citizens from any discriminatory attitudes (Alumona, 2019). According to a Human Right Watch (HRW, 2006) report:

Discriminatory practices have become so widespread that many officials do not think of them as being in any way improper, let alone illegal or unconstitutional. Far from condemning discriminatory practices, state and local governments throughout Nigeria have enshrined the maltreatment of non-indigenes in official government policy.

The seeming impotency of the state to protect citizens against discriminations in spite of the constitutional provisions has importance in relation to broader issues of accessibility and fair market pricing of landed properties for non-indigenes. An identity marker of non-indigene may lead to higher price-differentials and low accessibility to formal/official information about landed properties for non-locals. Nevertheless, the existence of discrimination against non-indigenes tells us little about their homeowner intentions in their host environment, which in this study is, determined by attitude, perceived behavioural control and subjective norms.

This article analyses homeownership intention among the Igbos living in Ilorin, Kwara state, Nigeria – a predominantly Yoruba city but grouped among states in North-central Nigeria. Generally, attitude and subjective norms may have important effect on individual homeownership decisions. Usman, Garba and Abdullahi (2017) have studied the psychosocial factors associated with financing personal home as variables of homeownership decision. They found subjective norms to be the most significant determinant of aspiring homeowners' intention, besides the influence of attitude towards mortgage financing, which might, in part, be understood as consequence of belief in mortgage financing system. Similarly, Cohen, Lindblad, Paik and Quercia (2009) have found that favourable attitude, subjective norms and greater perception of control were all associated with homeownership intention. Whereas there are large scholarly works in the field of homeownership on the role of subjective norms and attitude on intention to purchase, until now the intersectionality of ethnicity, subjective norms, attitude and homeownership intention has not been examined at a developing economy level. In this study, we therefore examined the attitude, perception and subjective norms of members of Igbo ethnic group residents in Ilorin towards acquisition of a permanent abode in a capital city in North-central, Nigeria.

Previous studies addressed mainly determinants of individual decisions concerning homeownership, while very few research have considered the influence of subjective norms (especially) in multi-ethnic societies such as Nigeria. Research on the belief of perceived benefits of homeownership have been shown to be a strong indicator of expectation to own a house (McCabe, 2018; Drew, 2014). As positive as the perceived benefit of homeownership may be for both social and economic wellbeing of owners,

the beliefs and opinions of close relatives and significant others have also been shown to exert significant influence on purchase intention of residential properties (Yoke, Mun, Peng and Yean, 2018) and on the decisions to migrate from “renting to owning” (Cohen et al., 2009; Dieleman and Everaers, 1994).

In both developed and emerging economies studies on behaviour towards homeownership have generated mixed results. In general, it has been found that purchase or rental intention tends (1) to be influenced by mandatory policies and regulatory pressures that promote such behavior (Zheng, Cheng and Ju, 2019); (2) that children, reference group and perceived behavioral control have greater influence on intention to acquire houses (Al-Nahdi et al., 2015), and (3) relevant others' high value of homeownership is directly linked to subjective well-being associated with becoming a home-owner (Foye, Clapham and Gabrieli, 2018). Furthermore, the authors are aware of just one study based on Nigerian environment. In a research focused on investigating potential homeowners' intention to use mortgage to finance homeownership, Usman et al. (2017) found significant association between subjective norms and homeownership financing through mortgage among aspiring homeowners in Bauchi, Nigeria. None to the best of our knowledge have analysed homeownership behavioural intention of a specific ethnic group in a state or region outside their ethnic domain.

At present, what role close family members and friends play on the homeownership intention of members of Igbo ethnic groups is unknown. In other words, how subjective norms influence the attitude and action of members of Igbo ethnic group in their drive to acquire landed properties in states other than their own is yet to be sufficiently explored in Nigeria. Nigeria consists of 36 federated states and a federal capital territory. Out of these Igbo ethnic group occupy six out of the 36 states. However, every state of the federation has a large retinue of Igbo people that have migrated from the eastern region of Nigeria. The theory of planned behaviour offers a very useful theoretical framework to analyse homeownership intention and behaviour of the Igbo residents in Ilorin; since, as Hill, Mann and Wearing (1996:315) noted Theory of Planned Behaviour “is a theory for making prediction regarding the formulation of and execution of behavioral plan”.

Theory and Hypotheses

Theory of planned behaviour (TPB) is one of the most frequently adopted theories to examine human actions about homeownership, such as young people's green housing purchase intention (Zhang, Chen, Wu, Zhang and Song, 2018); old people's senior housing intention (Huang, 2011) and moving from renting to owning houses (Cohen et al., 2009; Dieleman and Everaers, 1994). The theory, developed by Ajzen (1985) as an extension of the Theory of Reasoned Action (Fishbein and Ajzen, 1975), states that an individual action or behaviour towards a particular object is a function of his/her

intention, and that intention on the other hands is caused by three determining variables: belief about the behaviour (attitude), pressure from referent groups (subjective norms) and perceived behavioural control. The theory predicts that an action will be performed if an individual positively evaluate the conduct, considers the opinion of specific people that are important to him positive about the action and how much control the individual believes s/he has over the intending behaviour. Many empirical analyses in advanced societies of Europe and America lend credence to this (Si, Shi, Tang, Wen, Miao & Duan, 2019; Ajzen, 2011; Carmark & lewis-Moss, 2009; Goulet, Lampron, Marcil and Ross, 2003).

In this paper, the authors use three assumptions derived out of the theory of planned behaviour on which they form hypotheses: (1) positive evaluation of likely benefits of constructing/buying a house in Ilorin reinforces homeownership intentions among the Igbo residents. (2) If most friends and relatives considered important think positively about homeownership in Ilorin, this will encourage building/buying of houses among the Igbo residents. (3) Negative perception of easiness to buy or construct personal houses for members of the Igbo ethnic group working/living in Ilorin will induce low homeownership drives.

Attitude Hypothesis

In many social sciences works attitude is expected to predict behaviour. While sociological studies have noted low correlations between attitude and behaviour, empirical findings in psychological investigations ascribe stronger causal relationship between the two (Chaiklin, 2011). Attitude, as Cohen (1966) so nicely phrased it about six decades ago, is the disposition to view things in a particular way and act accordingly.

In our study, attitude of members of the Igbo ethnic group towards acquisition of personal houses in Ilorin is expected to influence homeownership intention. One, we expect older members of Igbo ethnic group who had stay longer (at least more than five years) in the city of Ilorin to have more confidence in the host community with the prospects of acquiring personal landed properties in the community. Two, longer staying Igbo individuals would have direct contacts with the indigenes; create more personal relationships and established contacts with the indigenes of Ilorin emirate. Therefore they are expected to have more understanding of the benefits and costs of buying/constructing houses in the city. These individuals have directly experienced the culture and the people of the city, a strong factor (in changing one's beliefs about others) that increases the chance of developing positive attitude towards homeownership in this context. We therefore hypothesized that *there is a significant difference in attitude towards homeownership between member of Igbo ethnic group that have stayed/lived longer in Ilorin than those that have only lived/stayed in the city for few years*

Having high school degrees is linked to becoming homeowners later in life (Goodman and Mayer, 2018). Loudenback (2018) observed a strong relationship between earning a college degree and buying a home for many citizens of the United States. Myers, Painter and Zissimopoulos' (2016) research found a distinctly different pattern of educational influence on homeownership among different racial groups in America. While education attainments were found to have no significant causal effect on homeownership among the Hispanic, high school education and college degree have 15.7% and 28.5%-point higher rate of homeownership than those without these levels of education. Similar results were found for highly educated African Americans with much higher impact for the lowly educated blacks. Thus, the findings from literature on homeownership confirmed that higher education predict likelihood of homeownership attainment. Nevertheless, because little or no attention has been placed on confirming or disproving this finding in Nigeria, it becomes imperative to investigate the relationship between education of the participants and homeownership intention. We therefore expect that highly educated members of Igbo groups in Ilorin would develop positive attitude towards homeownership in the city. Hence, this study presents the following proposition: *homeownership intention is significantly associated with educational attainment for Igbo residents in Ilorin.*

Subjective Norms Hypothesis

The normative belief dimension is important for this study because, theory of planned behavior assumes that individual's "normative beliefs regarding different social referents combine to produce an overall perceived social pressure or subjective norms" (Ajzen, 2011: 1123). In this regard a critical factor about a person's intention to perform an action is normative belief – a belief that one's significant others wants one to (or not to) perform a particular behavior. This belief is, nevertheless, counterbalanced by the individual's willingness to comply with the expectations of (or pressure from) these social referents. Many empirical researches suggest that there exists a significant relationship between subjective norms and performance of actions (Foye et al., 2018; Levy and Lee, 2004; Lam, Pine and Baum, 2003). A recent study has also shown that housing intention is encouraged by support from social circle of close relatives and friends (Zheng, Cheng & Ju, 2019). Nigeria is largely a collectivistic society with many individual decisions shaped and reshaped by family members and close associates. Consequently this study expects *subjective norms to be significantly associated with homeownership intention among Igbo residents in Ilorin.*

Perceived Behavioural Control

In theory of planned behaviour, perceived behavioural control is described as “the extent to which people believe they can perform a given behavior if they are inclined to do so”(Ajzen, 2011, p.1116). In Nigeria, numerous structural and unstructural challenges may constrain attempts by non-indigene resident outside their states of origin from buying/constructing their own houses. In this study, we focus on two: availability of information about process of homeownership and perceived easiness to own a house/home in Ilorin. Regarding the first, that is availability of and easy access to information about homeownership, people might feel more control about their ability to achieve homeownership in states where information about land and landed properties are easily available and accessible by indigenes and non-indigene residents alike. Therefore, we expect that *perceived availability of information about landed properties is significantly associated with homeownership intention for Igbo residents in Ilorin.*

The second indication of perceived behavioural control for the study is the perceived easiness to be a homeowner in Ilorin for non-indigenes (such as members of Igbo ethnic group) in the city. Generally, in Nigeria, the dichotomy between indigenes and non-indigenes-residents is emphasized in all spheres of lives but particularly reflect more in how indigenes relate with other groups (non-indigenes) with regards to land and landed properties. Though, the constitution of Nigeria allows all citizens freedom to live, work and own properties in any part of the country, in practice this is often limited by indigene-non-indigene contestations. These contestations to a large extent are implicated in the challenges faced by non-indigenes in the process of homeownership. We thus hypothesis that *perceived easiness to own landed properties is significantly associated with homeownership intention for Igbo residents in Ilorin.*

Data and Methods

In this study we examine the aforementioned hypotheses using primary data collected from randomly selected Igbo residents in Ilorin metropolis. Samples were randomly selected from registered members' names on the list of Igbo socio-cultural association in the city.

Procedure and Participants

We used primary data collected from a cross section of Igbo residents in Ilorin Metropolis for this study. Between October and November 2018 we made repeated calls to the heads of 3 Igbo socio-cultural associations in Ilorin to request the lists of registered members of the groups. The lists once obtained were turned to a sampling

frame where participants for the study were selected randomly. Data were collected through a structured questionnaire. All participants responded to questions about attitude, intention, perceived easiness to build or buy personal homes, availability of information about homeownership as well as perceived influence of relative or friends on the decision to acquire a home in the city.

The sample used in the analysis comprised of 141 randomly selected members of Igbo ethnic group resident in the city. All participants were residents in the city. An individual was considered resident in the city if s/he has lived in the city for more than twelve calendar months and not just visiting a relative or friend. In terms of socio-demographic profile, the mean age, mean annual income and mean year of residence in the study area is 38.1 years, #293,758 and 14 years 4months respectively. Most (68.8%) respondents were male while only 31.2% were female. This statistics lend itself to public knowledge about Igbo travelers and business people. Most Igbo men are reputed for their knowledge and resolve to navigate difficult terrains in search of livelihood opportunities. Though Igbo women also migrate and settle in other environment for business purposes, fewer women are known for this. About forty six percent (46.1%) of the participants were educated up to senior secondary school certificate level; fewer (23.4%) hold either university degrees or higher national diploma. Some (15.6%) of the respondents have no education at all while fewer (3.5%) had only primary school education. Thus, added together most of the respondents can be considered literate. Over 77% engage in trading/business, 14.3% were civil servants and 8.6% were artisans.

Measures

Homeownership intention measures. Participants were asked to respond to a list of questions related to homeownership intention (for examples, "I own a home in Ilorin", "I have the intention to own (more) houses in Ilorin"). All items were measured with yes or no responses. The intention variable used in the study was computed by taking the frequency and percentage distributions of the responses.

Attitude towards the act of acquiring a home in Ilorin. Participants reported their attitude towards homeownership in the city of Ilorin using dispositional measure of owning a house in the city as "favourable or "unfavourable", "valueable" or "unvalueable", "good business" measured through yes or no responses. For the analysis, we calculated both the frequencies and percentages distributions of participant responses.

Perceived pressure from significant others, to assess the influence of subjective norms on the intention and actions of the Igbo members in Ilorin to acquire a home in the city, participants responded to both general and specific subjective norms measures. Samples

of questions participants responded to can be found below in table 1. For analysis, frequency and percentage distributions of these questions were computed.

Perceived behavioural control over homeownership. Participants responded to questions about perceived easiness to own a home (e.g. "I find it easy to own a house in Ilorin") and the perceived easiness to access information about landed properties (e.g. Information about landed property in Ilorin is available and easy to access). Participants were provided with yes or no responses to indicate their views about perceived control over homeownership in the city. For analysis, we calculated both the frequencies and percentages distributions of participant responses.

Results I (Descriptive)

Homeownership Intention among Igbo Residents in Ilorin City

The total sample for the study is 141. Because of the nature of the questions/statements used to measure homeownership intention, not all participants responded to all questions/statements. Table 1 highlights the frequency and percentage distributions for the statements about homeownership intention of Igbo residents in Ilorin.

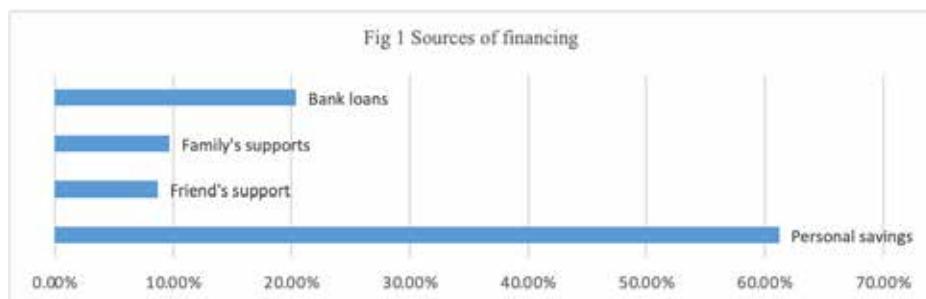


Table 1 Distributions of Homeownership intention among Igbo Residents in Ilorin

Items	Frequency	Percentage
I own a home in Ilorin		
Yes	86	61.0
No	55	39.0
Total	141	100.0
Have Intention to own (more) houses		
Yes	107	89.2
No	13	10.8
Total	120	100.0
Location of the Property		
Residential Area	53	58.9
Outskirt	29	32.2
Central Business District	8	8.9
Total	90	100.0
Source of Finance of Acquired Property		
Personal Savings	63	61.2
Friends Support	9	8.7
Family Support	10	9.7
Bank Loan	21	20.4
Total	103	100.0

Source: Fieldwork 2019

The result from table 1 shows majority Igbo residents (61.0%) own at least a house in Ilorin. Sources of homeownership financing available to and utilized by Igbo residents in Ilorin are diverse, and the most commonly mentioned source(s) are illustrated in fig 1. Most (58.9%) of the properties owned are located within residential area. In addition, table 1 also illustrates that an overwhelming majority (89.2%) of the sampled Igbo resident in Ilorin including those that already owned a home intend to acquire (more) in Ilorin.

FIG 2: Reasons Igbo Residents in Ilorin Acquire Landed Properties

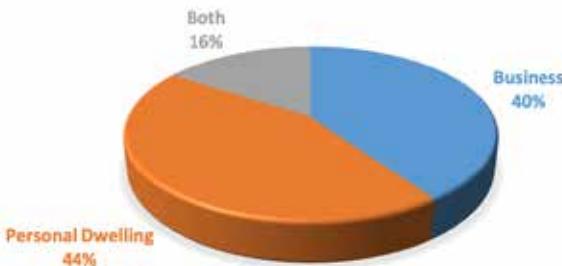


Fig 2 above shows the purpose behind the intention to own a building/house in Ilorin by Igbo residents.

The chart shows that while 40% of Igbo residents sampled owned a building for business purpose, more than 40% do so for dwelling reasons; and 16% owned landed properties for both residential and business reasons.

Attitude of Igbo towards Homeownership in Ilorin

Having found out that majority of Igbo residents in Ilorin have the intention to own a home and/or wish to add more, the study now analyze Igbo attitude towards homeownership in the city. The questions that guided this section of the analysis is do the Igbo residents have positive/negative attitude towards homeownership in Ilorin? Do they find landed property lucrative or otherwise? Is landed property perceived positively as a good business among the sample or not? Table 2 highlights the frequency and percentage distributions of responses elicited from (Igbo) participants in the study.

Table 2 Attitudes towards Homeownership among Igbo resident

Items	Frequency	Percentage
It is positive influence for me to own a home in Ilorin		
Yes	124	87.9
No	17	12.1
Total	141	100.0
I would like to own more houses in Ilorin		
Yes	108	76.6
No	33	23.4
Total	141	100.0
Owning a house in Ilorin is good business		
Yes	108	76.6
No	33	23.4
Total	141	100.0
I am favourably disposed to own more houses in Ilorin		
Yes		
No	94	67.1
total	46	32.9
	140	100.0
I think it is valuable to possess any type of landed properties in Ilorin		
Yes	108	77.1
No	32	22.9
Total	140	100.0
I think it is a trend to own a house in Ilorin among the Igbo people		
Yes	104	74.3
No	36	25.7
Total	140	100.0

Source: Fieldwork 2019

Most 87.9% (sampled) Igbo residents in Ilorin indicate that owning a house in the city has positive influence on them. Hence, a good majority (76.6%) indicated that they would like to acquire (more) landed property (ies) in the city. The exact numbers of respondents (76.6%) think that buying/constructing a house is a lucrative venture. Whereas 77.1% thinks it is valuable to own home in Ilorin, only 22.9% believe otherwise. Consequently, more than 74% of sampled Igbo think homeownership is trending for Igbo residents in the city. The above findings show that Igbo residents in Ilorin have positive attitude towards acquisition of landed properties in Ilorin. The influence of length of stay in the city and educational qualifications on attitude towards homeownership for the sampled participants is analysed later.

Perceived Control over Homeownership for the Igbo Residents

Perceived behavioral control was examined at two levels: (1) perceived easiness to own and control acquired landed properties and; (2) availability of and easy accessibility to information about homeownership for non-indigenes in Ilorin.

Perceived Easiness to acquire Houses in Ilorin

Table 3 presents data on the perceived easiness to acquire landed property in Ilorin for Igbo residents. Participants' (n=141) views were examined by looking at the frequency and percentage distributions of each of the four items/statement designed to measure perceived easiness to own a home.

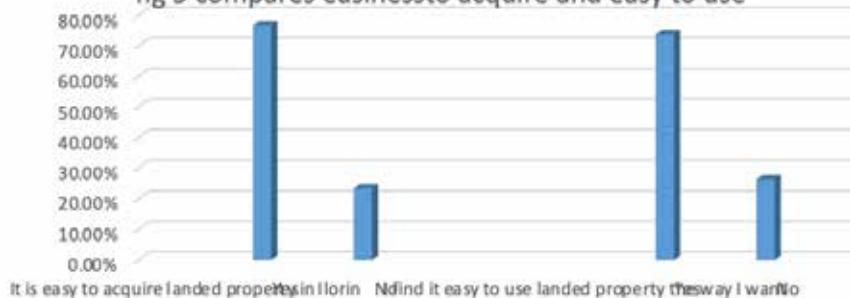
Table 3 Perceived easiness to own a home in Ilorin for Igbo Residents

Items	Frequency	Percentage
I find it easy to own a house in Ilorin		
Yes	108	76.6
No	33	23.4
Total	141	100.0
I find it easy to use my house the way I want		
Yes	104	73.8
No	37	26.2
Total	141	100.0
Information about landed property in Ilorin is available and easy to access		
Yes	102	72.3
No	39	27.7
Total	141	100.0
Using own landed property is more flexible for business than renting		
Yes	123	87.2
No	18	12.8
Total	141	100.0

Source: Fieldwork 2019

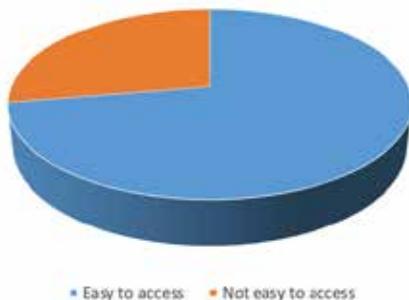
Fig 5 juxtaposed two statements that intended to elicit response concerning easiness to own a home for the Igbo group in Ilorin. The first is the statement “it is easy to own a house in Ilorin” and the second “I find it easy to use my house the way I want”. Compared together the two set of data present a similar pattern of distributions. Out of the 141 sampled participants, just a little above 23% think it is difficult to own a house in Ilorin and 26% indicated that they may not be able to put their houses for whatever use they deemed fit.

fig 5 compares easiness to acquire and easy to use



In furtherance of the analysis on perceived easy to acquire, fig 6 and fig 7 show pie charts illustration of participants responses on easy access to important information about landed properties in Ilorin and the perceived control over usage for Igbo residents in Ilorin respectively.

fig 6 easy access to information about homeownership in Ilorin



As indicated above, fig 6 illustrates participants' views in response to the statement about access to information about landed properties in Ilorin. From the sample of 141 participants, 72.3% think information about landed properties in Ilorin is easily accessible. In contrast, just 27.7% stated that such information is difficult to access for them.

fig 7 flexibility to use own property for business in Ilorin for Igbo residents



Fig 7 shows diagrammatic representation of participants' responses about whether usage of personal/acquired landed property is more flexible for business than renting an apartment for the same purpose in Ilorin. From the chart it is clear that the majority of participants think it is more flexible for Igbo business owners in Ilorin to use personal property for business with just about 13% who thought otherwise. Hence, most Igbo residents in Ilorin have perceived behavioral control on homeownership.

Subjective Norms and Homeownership among Igbo in Ilorin

Decision to acquire landed property anywhere is an important one that involves deep reflections and influence of people considered significant in individual's life. In spite of the seeming positive attitudes towards homeownership and the perceived behavioural control by the participants (Igbo residents in Ilorin), it is considered imperative to examine the influence of family members, friends and relatives on the decision to own a house/home in the city of Ilorin. In table 4, data is presented on influence of subjective norms on homeownership intention of Igbo residents in Ilorin.

Table 4 distributions of influence of subjective norms on homeownership among Igbo residents in Ilorin

Items	Frequency	Percentage
Important people to me do want me to own a house in Ilorin	107	76.4
Yes	22	22.9
No	140	100.0
Total		
Important people to me do think it is a good idea for own a house in Ilorin		
Yes	103	73.0
No	38	27.0
Total	141	100.0
I feel am under pressure to build a house in Ilorin		
Yes	56	39.7
No	85	60.3
Total	141	100.0
It is expected of me to build a house in Ilorin		
Yes	89	63.1
No	52	36.9
Total	141	100.0
It is expected of me to discuss my intention to build a house in Ilorin with my family		
Yes	109	77.3
No	32	22.7
Total	141	100.0

Source: Fieldwork, 2019

From a sample of 140, 76.4% indicated that they are encouraged to own a personal home/house in the city by closed relatives and friends. Only 23.4% stated that their significant others are against such behaviour. Similarly, 73% of the sample indicated that family and friends think acquisition of landed properties in Ilorin is good idea. However, only 39.7% feel social pressure from family and friends to build a house in Ilorin. More than 60% do not feel any kind of pressure from their significant others. This shows that the intention to acquire landed properties in Ilorin is solely based on personal decisions for most Igbo residents in the city. Furthermore, many (63.1%) Igbo residents in Ilorin stated that relatives and friends expected them to acquire landed property in Ilorin. Finally, majority (77.3%) indicated that their intention to acquire landed property in city is expected to be shared with family members. Consequently, subjective norms have a great influence on homeownership intention of members of Igbo ethnic group in Ilorin.

Result II (Hypotheses Testing)

Hypothesis 1a: *there is a significant difference in attitude towards homeownership between members of Igbo ethnic group that have stayed/lived longer in Ilorin than those that have only lived/stayed in the city for fewer years.*

Table 5 Summary of t-test results comparing long and short stay in Ilorin on homeownership intention/attitude

	Length of stay in Ilorin	N	X	SD	df	t	p
It is positive influence for me to own a home in Ilorin	5 years or more	97	6.01	0.78	110	-4.97	<.005
	Less than 5 years	44	3.76	0.95			
Owning a house in Ilorin is good business	5 years or more	97	8.11	1.22	110	7.28	<.005
	Less than 5 years	44	4.32	0.67			

To test hypothesis 1a an independent samples t-test was conducted to examine whether there was a significant difference between Igbo residents that have stayed long in Ilorin and those with short stay (less than 5years) in relation to their attitude towards homeownership. The test revealed a statistically significant difference between the group

with longer years of stay (more than five years) and those with shorter years ($t = -4.97$, $df = 110$, $p < .05$). Members of Igbo ethnic group that have stayed for more than five years ($M = 6.01$, $SD = .78$) showed significantly better positive attitude to homeownership intention than did those that have stayed for less than five years ($M = 3.76$, $SD = .95$). Similarly, the result show that Igbo residents who have spent more years and those with shorter stay differ significantly on the whether owning a house in Ilorin is a good business or not ($t=7.28$, $df = 110$, $p < .05$). This means that Igbo residents with an average of 8.11 years living in Ilorin perceived homeownership in the city as a worthwhile business investment than their counterparts with an average of only 4.32 years residency.

Hypothesis 1b: *Attitude towards homeownership is significantly associated with educational attainment for Igbo residents in Ilorin.*

Table 6 Association between Educational Qualification and Homeownership Intention

	Values	df	Asymp. Sig (2-sided)	Phi and Cramer V test of Association between educational qualifications and Homeownership Intentions		
Pearson Chi-Square	85.21	1	.000	Phi	Values	702
Likelihood Ration	60.13	1	.000		Approx. sig	.000
Linear-by-Linear Association	47.19	1	.000	Cramer V	Values	346
No. of Valid Cases	141				Approx. sig	.000

0 cells have expected count less than 5. The minimum expected count is 7.33

A Pearson chi-square test was conducted and shows that no cell has expected count less than 5 and the minimum expected count is 7.33. The overall results revealed that there is a significant relationship between educational qualification and homeownership intention among the sample (Chi square value = 85.21, $df = 1$, $p < .001$). This means that a significantly larger proportion of educated members of Igbo ethnic group resident in Ilorin indicated that they intend to own one or more houses in the city. Moreover the values of Phi and Cramer V is $p < 0.001$ suggesting a strong associations between educational qualifications and homeownership intention

Hypothesis 2: homeownership intention is significantly associated with subjective norms among Igbo residents in Ilorin.

Table 7 Association between Subjective Norms and Homeownership Intention

	Values	df	Asymp. Sig (2-sided)	Phi and Cramer V test of Association between educational qualifications and Homeownership Intentions		
Pearson Chi-Square	.351	1	.350	Phi	Values	.089
Likelihood Ration	.351	1	.350		Approx. sig	.421
Linear-by-Linear Association	.411	1	.351	Cramer V	Values	.077
No. of Valid Cases	140				Approx. sig	.000

The second hypothesis which predicted an association between subjective norms and homeownership among the Igbo residents in Ilorin was tested and the result is reported above. The finding shows that subjective norms and homeownership intention for the participants are not statistically associated ($X = .351$, $df = 1$, $p > .05$). Phi and Cramer V values confirm a weak relationship between the two variables. Therefore, we conclude that homeownership intention of Igbo residents in Ilorin is not predicated on the influence of subjective norms. Hence, the decision to construct or buy a home for the sample is purely personal; likely predicated on investment or personal comfort motives.

Hypothesis 3a: perceived availability of information about landed properties is significantly associated with homeownership intention for Igbo residents in Ilorin.

Table 8 Association between availability of information and Homeownership Intention

	Values	df	Asymp. Sig (2-sided)	Phi and Cramer V test of Association between educational qualifications and Homeownership Intentions		
Pearson Chi-Square	70.1	1	.000	Phi	Values	.702
Likelihood Ration	50.11	1	.000		Approx. sig	.000
Linear-by-Linear Association	47.43	1	.000	Cramer V	Values	.497
No. of Valid Cases	141				Approx. sig	.000

Hypothesis on behavioural control is tested at two levels. The first is hypothesis on the relationship between availability of information on landed properties and homeownership intention. This hypothesis was tested and the result is presented above. The table clearly shows that there is a significant association between availability of information and homeownership intention ($X = 70.1$, $df = 1$, $p < .001$). This suggests that homeownership behavior/intention of members of Igbo ethnic group in Ilorin is subjected to availability of and access to information about homeownership. Findings indicate that necessary information about homeownership is not shrouded in secrecy. Information about homeownership is believed to be available for interested individuals residing in the state. The phi and Cramer V values support this claim of strong association between availability of information and homeownership intention among the Igbo residents in Ilorin.

Hypothesis 3b: perceived easiness to own landed properties is significantly associated with homeownership intention for Igbo residents in Ilorin.

Table 9 Association between perceived easiness to own a house and Homeownership Intention

	Values	df	Asymp. Sig (2-sided)	Phi and Cramer V test of Association between perceived easiness to own a house and Homeownership Intentions		
Pearson Chi-Square	75.21	1	.000	Phi	Values	628
Likelihood Ration	55.03	1	.000		Approx. sig	.000
Linear-by-Linear Association	39.17	1	.000	Cramer V	Values	546
No. of Valid Cases	140				Approx. sig	.000

Finally, it was hypothesized that perceived easiness to own a house is significantly associated with homeownership intention. This hypothesis was tested and the result is presented in the above table. The result ($X = 75.21$, $df = 1$, $p < .001$) shows that there is a significant relationship between perceived easiness to own a house and homeownership intention of the Igbo people in Ilorin. The less cumbersome people believed homeownership involved the more likely they feel self-assured (or empowered) that they can be homeowners.

Discussion

In this paper, we attempted an understanding of homeownership intention of one of the most diasporic groups in Nigeria: the Igbo people of Southeastern region of Nigeria. Using a combination of three assumptions derived out of the theory of planned behaviour we hypothesized that: (1) positive evaluation of likely benefits of constructing/buying a house in Ilorin reinforces homeownership intentions among the Igbo residents. (2) Subjective norm is significantly associated with homeownership intention among Igbo residents in Ilorin. (3) Negative perception of easiness to buy or construct personal houses for members of the Igbo ethnic group working/living in Ilorin will induce low homeownership drives.

The first hypothesis was based on attitude construct of the theory of planned behavior. We hypothesized that members of Igbo ethnic group's attitude towards homeownership in Ilorin vary by both the number of years of residence in the city and level of formal education. Thus we tested the hypothesis in two ways. First, we compared the effect of participants' length of stay (number of years of residence) in Ilorin on attitude towards homeownership. We find that increased number of years of residence in the city (>5years) have significant effect on attitude towards homeownership. That suggests attitudinal differences towards homeownership between the group of Igbo residents that have more years of stay in the city and the group that recently chose to live in the city. Members of Igbo groups that have spent more than five years in Ilorin tended to have positive intention towards homeownership in the city than those that recently relocated to the city. The second hypothesis about attitude concerns whether attitude towards homeownership was associated with educational qualifications of the sample. We found that attitude towards homeownership of members of Igbo ethnic group in the city is associated with levels of education. Participants with low formal education appear to be less likely to have positive attitude towards homeownership in the city. This greatly contrasts homeownership intention/attitude of participants with a higher educational qualification. Nevertheless, similar to general notion that attitude has positive effects on performance of behaviours (Al-Mamun, Mohiuddin, Bin Ahmad, Thursany & Fazal, 2018; Mei, Ling, & Piew, 2012), our research shows that in housing behavior, attitude has positive influence on homeownership intentions.

Numerous other explanatory variables, apart from individual personal attitude, can influence homeownership intentions in less economically advanced societies like Nigeria. One of such is pressures from family members and close associates who are generally regarded as significant others – subjective norms. Individual's decision making and behavioural tendencies are highly subjected to the beliefs and supports of family and other persons considered significant (Utami, 2017). In consonance with the theory of planned behaviour, our data affords us to explore the effects of subjective norms on

homeownership intentions of the participants. We hypothesized that homeownership intention is significantly associated with subjective norms among Igbo residents in Ilorin. Surprisingly, our findings did not support this hypothesis and, it is a direct opposite of Zheng, Cheng and Ju's (2019) conclusion on young Chinese intention and behaviour on renting houses. Subjective norms among our participant are interceded by what Sia and Jose (2019) called personal norms. We suspect that this is due to at least two factors: (1) most Igbo are highly republican in nature (Onuoha, 2008). When individual member of Igbo residents in Ilorin wishes to own a house in the city the decision is hardly predicated on social pressures from significant others. The second reason may be due to source of financing. On investigating sources of finance for homeownership among the participants, we observed less involvement/contributions of family and friends. Rather, greater percentages of funds for homeownership among the Igbo residents in Ilorin were from personal savings and financial institutions, giving rise to individual decisions on homeownership intentions. The implication of this is that the influence of subjective norms on individual behavior may be mediated by personal experiences or norms (Sia and Jose, 2019).

Finally, does behavioural control affect homeownership intention for the Igbo residents in Ilorin? Our findings tended to lead us to conclude in the affirmative. The hypothesis on perceived behavioural control was analysed through (a) availability of information about homeownership and (b) the perceived easiness to own a home for residents of the state. Findings on both *h3a* and *h3b* are supported. Homeownership intention and perceived behavioural control are not independent for the participants in the study. In general, members of Igbo with a strong perceived control are more likely to have positive intention towards owning a house in Ilorin. This finding is consistent with previous researches which were interested in understanding housing behaviours. For example, Zheng et al (2019) show that perceived behavioural control of young people have significant effect on their renting behavior. Along the same line, Judge, Warren-Myers and Paladino (2019) find perceived behavioural control as significantly predicting intention to purchase sustainable housing among homebuyers in Australia.

Overall most Igbo people sampled in the study have positive intention to homeownership in Ilorin. The study offers important insight to homeownership behavior of one of the three major ethnic nationals in Nigeria outside their ethnic southeast region. It shows that, unlike the popular narratives in the media about anti-Igbo sentiments and marginalization (BBC, 2017), Nigerians of the Igbo extractions feel at home even in the so called Fulani/Yoruba city of Ilorin. Ethnic cleavage is one of the fault lines of the Nigerian society. Its influence is easily discerned with how citizens relate with one another particularly at the level of politics, resource allocations, access to quality education and acquisition of landed properties like houses. In the context of homeownership behavior of members of Igbo ethnic group living in a north central state, our findings differ. Most participants show little ethnic considerations in favouring to

build home in the city. There even little consideration for normative beliefs which may or may not wish them to own a home in the city. Thus, in terms of contributions our study offers an empirical evidence of homeownership intention and behavior of the people of southeast Nigeria in a state outside their region – which has been severely understudied. Based on the findings, government policies that enhance safety, prosperity and the right of citizens to homeownership in every state of the federation can be stimulated.

Nevertheless, the study is limited in a number of ways. One, the study essentially focus on homeownership intention of an end-user with little attention to the institutional frames that enable or constraint citizens to achieve homeownership aspirations irrespective of gender, ethnic and religious colourations. Studies designed to understand the relations between both legal and financial frameworks that empower citizens to take up homeownership opportunities anywhere they live in Nigeria will fill important gap in knowledge. In addition, the study only focused on the Igbo groups in Ilorin. This limits the generalizability of the study to the other ethnic people in the country. Future study can include other members of ethnic groups to understand variability of homeownership intentions of Nigerians and to also general findings that offer wider/nationwide applications.

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Conflict of Interest

The authors declare no conflict of interest regarding any aspect of the study

Data availability

Data for the study are within the paper.

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