Urban resilience for sustainable homeownership: the role of self-help in the ancient city of Benin, Nigeria

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Abstract

Purpose – The organised self-help approach successfully enhances urban low-income earners' (LIE) homeownership in some developing countries. The technique can enhance urban resilience for sustainable LIE homeownership. There is a paucity of studies concerning sustainable homeownership for Nigeria's urban LIE through a self-help approach. The study investigated the housing needs of the urban LIE via organised self-help mechanisms and how the same can enhance urban resilience for sustainable homeownership in the Ancient City of Benin, Nigeria.

Design/methodology/approach – Given the unexplored nature of the issue, 20 face-to-face interviews were conducted with experts and analysed through a thematic approach.

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Erratum: It has come to the attention of the publisher that the article, Ebekozien, A., Aigbavboa, C., Samsurijan, M.S., Salman, A. and Amadi, G.C. (2023), "Urban resilience for sustainable homeownership: the role of self-help in the ancient city of Benin, Nigeria", *International Journal of Building Pathology and Adaptation*, Vol. 41 No. 6, pp. 201-216. https://doi.org/10.1108/IJBPA-03-2023-0033 incorrectly listed Mohamad Shaharudin Samsurijan's affiliation as "School of Social Sciences, Universiti Pulau Pinang, Minden, Malaysia". This has now been corrected to "School of Social Sciences, Universiti Sains Malaysia - Pulau Pinang, Minden, Malaysia", in the online version. This error was introduced due to incorrect information in Emerald's systems, the publisher sincerely apologises for this error and for any inconvenience caused.

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Findings – Findings identified eleven main barriers faced by the urban LIE. This includes the absence of government housing policy, funding frameworks, urban land scarcity, high property development costs, naira devaluation, high-interest rates, inflation, bribery and corruption, lax mortgage sub-sector, high cost of infrastructure, and government bureaucracy.

Originality/value – This study will contribute to pioneering the role of organised self-help mechanisms in urban resilience for sustainable LIE homeownership in developing cities via a qualitative approach. Also, findings would significantly contribute to developing countries' sustainable housing and urban resilience literature.

Keywords Benin city, Homeownership, Shelter, Sustainability, Urban low-income earners (LIE)

Paper type Research paper

1. Introduction

The urban population is increasing in population and substantial inflows of rural-urban migrants. In 1990, there were ten megacities with about 10 million inhabitants worldwide. In 2016, there were 28 megacities, and in 2030, there will be over 40 megacities (UNESCO, 2016). This implies that urban areas play a critical role in the social-economic development of nations. Andreasen and Agergaard (2016) avowed that urban population growth has shaped spatial increase in urban areas. It has created pressure on the urban infrastructure and services, including housing, especially in developing countries, leading to enhanced urban LIE. In 2014, it was reported that more than 880 million urban inhabitants live in slums or informal settlements worldwide (World Bank, 2015). Over 60% live in slums in sub-Saharan Africa (UN-Habitat, 2016). Nigeria is not exempted. Slums areas have inadequate infrastructure and services and represent a special class of disadvantaged people. By 2030, about 77 million municipal inhabitants could return to abject poverty based on Nigeria's USD 1.25 poverty line (Ebekozien *et al.*, 2021). Food and shelter are primary drivers (basic/physiological needs) of increased urban poverty (Maslow, 1943; Ebekozien *et al.*, 2021). Thus, the right to the shelter cannot be over-emphasised because of its diverse relevance. Many developing countries may be worse hit because of the failure of successive governments to invest in urban resilience massively (World Bank, 2015). This threatens Sustainable Development Goals associated with shelter and poverty reduction. Achieving Goal 11 in less than a decade requires a hands-on deck, especially in many developing countries. In South Africa, Amoah *et al.* (2021) found that social housing is a myth rather than a reality. This is because several aspects of the expectation of social housing still need to be met. This includes adequate homes to accommodate the household, a good road network, homes with quality finishes and fittings, and a safe environment.

In Nigeria, most cities, including Benin City, are fast-growing due to rapid urbanisation. Nigeria's housing deficit crisis has worsened, revealing a deficit of over 17 million. The Centre for Affordable Housing Finance in Africa (CAHF) (2018) reported that the housing deficit is within 17–20 million. In 2018, the World Bank recommended 700,000 housing units yearly for 2 decades to bridge Nigeria's housing deficit (Ekpo, 2019). Achieving this target is a mirage coupled with the sluggish growth of Nigeria's housing industry. Ibimilua and Ibitoye (2015), Iwuagwu and Iwuagwu (2015), Iheme (2017), Ekpo (2019), Ezennia and Hoskara (2019), Ebekozien (2021), Ebekozien *et al.* (2021a, b) are some of the scholars that attempted to offer measures to urban housing in Nigeria, yet the issue persists. Through Edo Development and Property Agency, the Edo State Government collaborated with private investors as a private-driven initiative to deliver houses. Still, the selling prices were unaffordable for urban low-income earners (Ebekozien, 2021). None of these past studies focused on how organised self-help mechanisms could enhance urban resilience for sustainable, low-cost housing (LCH) provision. Self-help mechanism was common in rural locations and became notable in urban areas throughout the twentieth century. It is a self-building and self-management of shelter development and expansion for the urban LIE (Ward, 2019). In developing countries, self-help is a significant driver of low-income housing development in settlements (formal and informal). Thus, the self-help approach may enhance urban resilience for sustainable housing delivery. Urban resilience for sustainable housing delivery is the idea that

cities can be built to prepare better and navigate housing delivery barriers. An urban system can adapt and transform towards sustainability positively. The word "resilience" is a catalyst for sustainable housing delivery. This is part of the study's motivation.

The government's inability to provide houses to the urban inhabitants because of insufficient funding for social housing led to public-private housing initiatives (Ward, 2019). Accessing mortgages by urban LIE is challenging to buy homes in many developing countries, including Nigeria. In Nigeria, a few studies (Wapwera *et al.*, 2011; Taiwo *et al.*, 2017; Adegun and Olusoga, 2019; Ekpo, 2019; Dafeamekpor *et al.*, 2022; Ebekozien *et al.*, 2022) attempted to examine the relevance of self-help in housing provision, but rare from the perspective of improving sustainable urban resilience in low-income housing provision. Wapwera *et al.* (2011) identified and analysed Nigeria's housing finance methods for the LIEs. They found that about 75% of the households are encouraged to use the traditional methods (Esusu, community association, social club contribution, age group loan association, among others) because of the stress-free access to housing loans. Taiwo *et al.* (2017) affirmed that the self-help mechanism is key for housing delivery in developing countries, such as Nigeria, rather than solely dependent on the government to meet the challenges of housing provision. Adegun and Olusoga (2019) identified factors hindering self-help housing provision and suggested a better cooperative society's contribution to revamping self-help housing provision to mitigate the most restrictive issues. Ekpo (2019) found that apart from the mortgage sub-sector caters to the elite class, it operates above a single-digit interest rate, and the repayment duration is shortened. Ebekozien *et al.* (2022) found extremely high housing loan rejection from conventional sources among Nigerian LIE. But there is a paucity of literature regarding barriers urban LIE face in becoming homeowners in Nigeria's context and feasible measures to enhance sustainable urban resilience in low-income housing provision via organised self-help. These are some of the gaps this study would fill.

Organised self-help is a concept that has been used to engage communities in active participation in construction work from inception to completion. It has been applied in many developing countries building projects by non-governmental and community-based groups (Mullins, 2018). This aligns with the global commitment to the Habitat Agenda in 1996 (United Nations Centres for Human Settlements, 1996). The concept could be all-inclusive for the LIE sustainable housing provision (community-based and collaborative housing provision). There is a paucity of literature concerning this method in many low-income countries from the perspective of LIE homeownership urban resilience via self-help, especially in Nigeria. Thus, it is pertinent to investigate current practices using a self-help approach to enhance urban resilience for sustainable LCH provision. The study intends to stir new frontiers for future research in Nigeria and other developing countries with similar urban LIE housing barriers. The study's aim will be achieved through the following objectives.

(1) To investigate the barriers faced by urban low-income earners in becoming homeowners.

(2) To proffer measures to enhance sustainable urban resilience in low-income housing via organised self-help.

This research focused on the main issue – What role can self-help play in enhancing urban resilience for sustainable LIE homeownership in developing cities, such as Benin City, Nigeria? The study investigates current practices using a self-help approach and proffered measures to enhance urban resilience for sustainable LCH provision via organised self-help in Nigerian cities. This study's presentation is divided into six sections. The first section focuses on the introduction. This includes the study's objectives and motivation. The second section is the part that summarises the findings in the current literature. This includes urban resilience in the housing system, sustainable homeownership, and self-help housing delivery. Next is the research method, which engaged participants within the study area via in-depth face-to-face interviews. The fourth section is the qualitative findings and discusses related findings to

previous papers. The fifth section presents the study's implications and benefits. The last part consists of the study's conclusion and recommendations.

2. Literature review

2.1 Urban resilience in the housing system

The growth trend in cities and the necessity for urban resilience are combined with the encumbrances connected with the housing schemes (van Doorn *et al.*, 2019). A housing scheme is a group of stakeholders and their connections around the housing market's growth, delivery, and operation within the urban system (Ayub *et al.*, 2020). Urban resilience has several definitions. For this study, from an urban perspective, resilience is defined as "*the potential of an urban system to survive, adapt, and thrive given a range of disturbances*" (Spaans and Waterhout, 2017, p. 111). Urban resilience is all about human-made catastrophes (Coaffee, 2016; Xu *et al.*, 2023), natural catastrophes (Campanella, 2006; Xu *et al.*, 2023), and climate change (Leichenko, 2011). It shows that urban resilience is all about emergency and disaster planning. Synergies and trade-offs should identify "win-win" situations (World Bank, 2014). This is missing in many developing countries. Investing in the concept enhances and contributes to long-term sustainability. Also, it is critical to attaining sustainable development and the World Bank's twin goals (mitigating poverty and promoting shared prosperity by 2030) (World Bank, 2015). The outcome will ensure that present development benefits are safeguarded for future generations. There is a lack of resilience in urban low-income earners, compounded by fewer resources (World Bank, 2015). However, the need to improve resilience and prioritise investments in developing urban infrastructure systems cannot be over-emphasised (Xu *et al.*, 2023). The impact of climate change on housing delivery can further hinder efforts to mitigate housing shortages and poverty reduction (Hallegatte *et al.*, 2015). Every week, up to 1.4 million people move to the urban area, and over 60% of the land estimated to become urban by 2030 has yet to be developed (UNISDR, 2015). With this growth rate in urban areas, stakeholders should address uncertainties associated with urban growth and encumbrances like climate change (Carmin *et al.*, 2012; World Bank, 2015). Apart from poverty alleviation via risk-reducing infrastructure such as urban low-income earner houses will improve persons and household and city resilience. World Bank (2015) asserted that resilience for urban LIE is linked to the standard of government competence and transparency. It implies that good governance will strengthen policies and programmes tailored towards housing delivery.

2.2 Sustainable homeownership

In many developing countries, homeownership is preferred over home renting, irrespective of income class (Ebekozien, 2019). Homeownership is a major tool for bridging inequality and wealth creation for various households (Kamal *et al.*, 2019; Ebekozien *et al.*, 2019). Caplin *et al.* (2015) found that homeownership is not sustainable because of the inability to pay back when due, and the impact on humans can be tragic. In the USA, Zandt and Rohe (2011) raised concerns regarding the long-term sustainability of low-income homeownership and emphasise the relevance of demanding efficient pre-purchase services and efficient and ongoing post-purchase counselling. This may justify the self-help approach. Contrary to Acquaye (2011), low-income homeowners find it difficult to offer the needed maintenance and repairs to their houses over the long term to warranty safe and healthy environments for the inhabitants. Yet, homeownership benefits cannot be over-emphasised. Ekpo (2019) found land tenure system, lax mortgage sub-sectors, high infrastructure cost, the inadequacy of the housing information system, high taxation, high-interest rates, inflation, bureaucracy in government, and naira devaluation, among others, as possible challenges confronting the housing sector in Nigeria.

Sustainable housing provision is a global issue, especially for the LIE in developing countries (Average, 2019). Thus, in the built environment, sustainability is rapidly gaining

attention (Kongela, 2023). The need for an all-inclusive mechanism, including poor urban participation in the housing provision through slum upgrading, is critical to enhancing housing programmes best suitable for the disadvantaged in cities. Adabre *et al.* (2020) identified barriers to sustainable housing development across various countries. They clustered them into infrastructural-related, housing market-related, incentive-related, land market-related, and green retrofit-related barriers. They found rank agreement from experts in developed and developing countries regarding housing market-related and incentive-related barriers. Adabre and Chan (2021) investigated the impact of barriers on sustainable housing provision in developing countries, using Ghana as a case study. They clustered the barriers into retrofit-related, incentive-related and cost-related barriers. Cost-related barriers are not the primary barriers to sustainable housing provision among the grouped barriers. Augustine and Kushel (2022) affirmed that sustainable housing provision for the LIE and disadvantaged could mitigate the risk of criminal-related issues and suggested an inclusive approach. This study proffers the panacea of the self-help approach mechanism.

2.3 Self-help housing delivery

It is possible that "organised self-help" will boost the accomplishment of sustainable homeownership for the urban LIE. The housing provision approach has a long history and dates to the 2nd World War (Brown-Luthango, 2019). (Harris (1999) affirmed that state-assisted or aided self-help development is a top-down process governments implement to alleviate poverty among low-income earners. In South Africa, Sekoboto and Landman (2019) found that because of greater community participation and empowerment in self-help housing, the challenges associated with subsidy houses provided by the government, such as location and sustainability, can be mitigated. Also, Qumbisa *et al.* (2020) found the initiative of the group saving schemes, a component of the self-help housing provision, as a strategy to mitigate funding issues associated with pro-urban poor housing in South Africa. In Nigeria, Arroyo (2013) asserted that assisted self-help development is a bottom-up and family-based approach to self-help housing that integrates high-tech support and mortgage from assisting firms. For this study, organised self-help is all-inclusive. The concept allows an organised system to construct the housing through self-help methods and targets achieving sustainable housing to enhance homeownership. This includes sites and services, state-assisted self-help development, and aided self-help homes. It is a mixture of a top-down and bottom-up mechanism. It is comprehensive to attain sustainable housing for low-income earners. Centre for Housing Policy (2015) classified organised self-help housing into six types. This includes self-help through one's effort, self-help through requests for help, self-help through family, acquaintances, self-help cooperation, and self-help through public assistance. For this study, it is all-inclusive to achieve sustainable homeownership for Nigeria's urban LIE. Assisted self-help housing is an affordable and easy way of enhancing sustainable housing (UN-Habitat, 2005). It may improve urban low-income earners' homeownership. Self-help housing delivery is prevalent in developing countries, especially with lax LCH policies (Ebekozien *et al.*, 2021a). Mullins (2018) found two key barriers to self-help housing delivery. This includes the absence of a government housing policy that recognised self-help and funding frameworks.

In most developing countries, Nigeria's inclusive, self-help housing mechanism is the major path to homeownership, especially for the LIE and disadvantaged citizens (Dafeamekpor *et al.*, 2023). The lax governments policies and programmes towards housing affordability and accessibility to the people, especially the LIE and the disadvantaged, have encouraged the self-help approach. Brown-Luthango (2019) asserted that self-help housing is feasible for providing homes to poor urban citizens. Self-help housing provision in low-income countries is defined by financial resources scarcity and the inability to access conventional mortgage lending (Grubbauer, 2020). Many mortgage institutions request viable collateral to mitigate risks associated with the LIE. Dafeamekpor *et al.* (2021, 2022) focused on the criteria for evaluating

self-help housing affordability in developed and developing countries. They identified access to urban land, financing, planning regulations, building quality and cost, and infrastructure as the key criteria. The mechanism faces challenges. This includes housing financing issues, access to urban land, and high-building materials (Dafeamekpor *et al.*, 2023). They found that building materials cost, urban land cost, savings, income, and labour cost were ranked high as factors that influence self-help housing affordability.

3. Research method

This study used a phenomenological form of qualitative research design. Phenomenology emphasised the knowledge of the central phenomenon and explains a lived experience of a phenomenon by amassing data from direct sources (Creswell and Creswell, 2018). Focussing on the interviewees' experienced backgrounds and finding solutions impelled this approach. This aligns with Ebekozien (2021) and Royal *et al.* (2022). Ebekozien (2021) adopted a qualitative research design to investigate the housing policy in Edo State, Nigeria. Royal *et al.* (2022) adopted a qualitative research design to develop a standardised comparative framework for home warranty schemes. The interviews were conducted, followed by validation through the reviewed literature. The study employed the snowball sampling technique in the interviewee's selection to reduce the effects of the responses of unacquainted participants. Snowball sampling technique is used by researchers when data are difficult to access. Therefore, the research interviewees recruit other interviewees for tests (Fellows and Liu, 2015). The study was conducted in Benin City of Edo State, Nigeria. The researchers selected the city because it is one of the fast-growing ancient cities. Also, it is in line with Ogu (1999). Ogu's proffered measures to the issue of the public housing paradigm and the housing demand of low-income earners, using Benin City as one of the fast-developing cities.

The data were sourced from face-to-face semi-structured interview meetings with residents and experts that indicated an interest in the study and were interviewed. Refer to Appendix for the semi-structured interview questions. Creswell and Creswell (2018) affirmed that semi-structured interviews allow data gathering from well-knowledgeable participants with work experience. The interviewees were in three categories: 10 prospective homeowners (P1 to P10), five construction consultants (P11 to P15), and five government officials (P16 to P20), as presented in Table 1. The study achieved saturation with 20 participants that are knowledgeable about the subject matter. The study saturation was attained when there was no evidence of "new variable or further theoretical perceptions" from the in-depth interviews. The researchers employed contextual perceptions to analyse and interpret the data (Thorne, 2020). Employing this technique to establish saturation has added to the body of knowledge. The names of the organisations, interviewees, and posts were concealed for confidentiality. The interviews were conducted between October 2021 and early December 2021 and took an average of 55 min. The face-to-face interviews took place in their homes and offices. The interviews were guided by the arranged themes and the study's objectives. The research team leader transcribed the interview data. The study's validity and reliability were confirmed using a recognised approach (semi-structured open interview questions) and a consistent interviewer (Lead Researcher). The collated data were manually analysed.

S/No	Participant	Years of experience	Nos	Code
1	Prospective homeowners		10	P1 to P10
2	Construction consultants	Above 10 years	5	P11 to P15
3	Ministries/Departments/Agencies related to housing	Above 10 years	5	P16 to P20
	Total		20	

Source(s): Authors work

Table 1. Summary of participant's description

The research utilised thematic analysis to develop the study's codes (Ibrahim *et al.*, 2022). The study manually analysed the transcripts data. The research scholars read the 20 interview transcripts multiple times to capture the participants' thoughts regarding the phenomenon. This is in line with Ebekozien and Aigbavboa (2021), which utilised the same method to generate the initial coding scheme for their studies. The first phase consists of coding the transcripts and then categorising the codes. The second phase uses the first phase's categories to re-read the transcript and realise the concepts (Jaafar *et al.*, 2021). The investigators used triangulation, researcher reflexivity, and member checking as the validity approaches (Creswell and Creswell, 2018). Narrative, emotion, themeing and invivo coding strategies were adopted (Corbin and Strauss, 2015; Saldana, 2015). Fifty-seven codes emerged and were grouped into eight categories based on correlation, frequency, and occurrence. Two themes emerged from the eight sub-themes.

4. Findings and discussion

The section presents the findings and discussion that emerged from the study.

4.1 Theme 1: barriers faced by urban low-income earners

This sub-section presents interviewees' responses to the barriers the urban LIE encountered. From the eleven main issues, the absence of government housing policy, funding framework, urban land scarcity, high infrastructure cost, high property development cost, naira devaluation, high-interest rates, and inflation are the major issues confronting urban LIE. For others, refer to the first column of Table 2. Findings agree with Mullins (2018) and Ebekozien *et al.* (2019). Mullins (2018) found the absence of government housing policy and funding frameworks as the major barriers self-help housing delivery groups face. Ebekozien *et al.* (2019) discovered that low-income earners need help accessing finance apart from land scarcity in urban locations. Participant P7 says, " . . .. *building project is capital intensive throughout the process (land purchase to construction). But access to mortgages to support the urban LIE is invisible. In few instances, the requirements to be eligible for the housing loans with two-digit interest rates is unacceptable and might lead to disqualification* . . .." Findings agree with Adabre and Chan (2021) and Adabre *et al.* (2020). Adabre and Chan (2021)

Theme 1 (barriers faced by urban LIC)	Theme 2 (policy measures via self-help)
Absence of government housing policy (majority)	Organised self-help (majority)
Funding frameworks (majority)	Organised self-help (majority)
Urban land scarcity (majority)	Upgrade urban slums (P17)
High property development costs (majority)	Access to part savings for housing provision matter (P14)
Naira devaluation (majority)	Government should mitigate poverty via programmes (majority)
High-interest rates (majority)	Collaboration with private sector (P16)
Inflation (majority)	Government instrument needs to assure investors' investment (P13)
Bribery and corruption (P1, P8)	Transparency in managing FHF (P7, P11, P13, P16, P18, and P20)
Lax mortgage sub-sector (P2)	Transparency in managing FHF (P7, P11, P13, P16, P18, and P20)
High cost of infrastructure (majority)	Government should provide basic infrastructure (P13)
Government bureaucracy (P8)	Review government decisions that are anti-LIE homeownership (majority)

Source(s): Authors work

Table 2. Emerged major findings

identified barriers clustered into retrofit-related, incentive-related, and cost-related barriers. Adabre *et al.* (2020) identified barriers clustered into infrastructural-related, housing market-related, incentive-related, land market-related, and green retrofit-related barriers. They agreed that accessing finance is a critical issue and a threat to self-help mechanisms. Participants P3, P6, P13 and P19 assert that the land tenure system should be reviewed because "community boys" have hijacked the land ownership and sales in Benin City, and its environment. Participant P1 says, "... *we settled three different factions of the community youths, apart from the foundation food and drinks (monetised to N100,000 [US$239]) before being allowed to start building. If not the support from my siblings abroad, what is my take-home pay to build a house, though almost completed* ...." It reveals that community demands incapacitate intending house owners. Findings agree with World Bank (2015) and Ekpo (2019). World Bank (2015) discovered that low- or irregular-income earners are usually disqualified from access to housing finance. Most times, it hinders them from improving their housing conditions. Ekpo (2019) found the lax mortgage sub-sector, high costs of property development, and land tenure system as some of the challenges aggravating the residential housing deficit in Nigeria.

Other emerging barriers include the high cost of basic infrastructure, government bureaucracy, inadequate housing information, high/double taxation, and bribery and corruption. Findings reveal that only some government schemes tailored towards addressing the urban LIE housing challenge face issues related to manipulation due to corruption traits and bureaucracy. Participant P8 says, " .... *there are a few cases in the state government collaborated with investors to develop residential houses for the low- and medium-income classes. The process was allegedly manipulated to disadvantage the urban LIE* ...." Participant P17 rebuffed the allegation. Participant P17 is a staff with one of the state government agencies. The participant emphasised that the process was transparent and treated based on a first-come, first-serve because the demand was higher than the supply. Findings slightly agree with Ebekozien (2021) and assert that Edo State Government, through Edo Development and Property Agency, collaborated with private investors as a private-driven initiative. Still, the selling prices were unaffordable to the urban LIE. Is there a house selling price that the urban LIE can afford if there is no subsidy or regulation from the government? Findings show that some developing countries with good records in LCH get government support (Ebekozien *et al.*, 2019). Attempt to proffer an answer to the question leads the study to Theme Two.

4.2 Theme 2: policy measures via self-help

Theme 2 gives the interviewees a platform to proffer measures to enhance urban resilience for sustainable LCH provision through organised self-help, as presented in the second column of Table 2. Findings across the board agree that organised self-help housing schemes may recover Nigeria's housing deficit, especially for the urban LIE, if relevant housing key actors support the initiative. This is because it is a community-based and collaborative approach to housing provision for the urban LIE. Findings Arroyo (2013) and Myeni and Mvuyana (2018). Arroyo (2013) found that the self-help mechanism is about self-management, taking obligation, neighbourhood engagement, commitment, and shared decision-making targets of providing quality homes at lower costs. Myeni and Mvuyana (2018) affirmed that self-help enhances participatory processes that benefit the LIE housing needs. Also, this approach can unfold housing project-related intervention for the self-help groups. Findings reveal that basic infrastructure and services, such as housing provision in urban areas for the urban LIE, can substantially reduce exposure to hazards or considerably mitigate physical and social risks. It implies that policies that enhance housing provision for the urban LIE will enhance urban resilience (Participants P12, P14, P17 and P20). Participant P17 says, "... *many urban LIE who inhabit slums are at high risk and impose severe social and economic costs on urban population* .... *if low-cost housings can be procured or encouraged with incentives to build, it will*

enhance urban resilience . . .." Findings show that housing delivery needs to be all-inclusive. The limited government revenue would be unable to provide houses for rent or ownership to her citizens, especially in many developing countries. This can be achieved via self-help and policies to attract private investors. Achieving this task via collaboration and integration of the private sector is a component of urban resilience (P12, P14 and P16). Participant P16 says, " . . .. *strengthening urban resilience through collaboration with the private investors in housing provision for the urban LIE is a welcome development . . ..*" Malaysia's Government has used this mechanism to enhance the low-cost housing system via private investors. Findings agree with World Bank (2015) and cited Sustainable Development Goal No. 11, calling the world to "*make cities inclusive, safe, resilient and sustainable*."

Regarding access to finance to assist the self-help, findings suggest that the NGN100 (US$1/NGN415) billion Family Home Fund (FHF) needs to be more transparent in its transaction and eligibility requirements (P7, P11, P13, P16, P18, and P20). The fund is an annual contribution to the NGN1 trillion Social Housing Fund (SHF). The SHF is one of the social housing programmes of the Federal Government of Nigeria. It can only be accessed by Nigerians who can afford NGN30,000 per month contribution. The benchmark to be eligible for the housing loan is NGN30,000 monthly contribution. How many urban low-income earners can contribute NGN30,000/monthly? " . . .. *many local governments cannot afford to pay workers' salaries because of unproductiveness or alleged state government control of the federal allocations . . . This reflects governance failure and enhancing urban poverty due to deficiencies in basic infrastructure . . ..*" alleged P3. Findings suggest that local government councils should be revamped and financially independent to function effectively in housing provision. Findings agree with Arroyo (2013) and World Cities Report (2020). Arroyo (2013) suggested that relevant government housing agencies/departments should recognise organised self-help models. The framework addressed how the urban LIE could become homeowners via a critical enabling housing strategy to increase potential economic growth and enhance urban resilience. World Cities Report (2020) reported that in each of the documents enshrined in global development policy since 2015, such as the 2030 Agenda for Sustainable Development, New Urban Agenda, and the Addis Ababa Action Agenda, the local governments are recognised as key partners in the drive to a more sustainable future.

Also, findings suggest that "pensionable urban LIE could be given the platform to collect a certain portion of their contributions while still in service for housing-related projects (majority). '. . . *apart from such a policy enhancing homeownership, it will improve individual and household resilience and neighbourhood and city resilience . . .*' (P14). Other possible measures include upgrading designated slums by enhancing infrastructure investment such as affordable housing (rent or ownership) for the urban LIE. Findings agree with Average (2019), who suggested an all-inclusive mechanism, including poor urban participation in the housing provision through slum upgrading, is critical to enhancing housing programmes best suitable for the disadvantaged in cities. It is critical to achieving Sustainable Development Goal 11 and increasing the resilience of cities (P13, P14, and 20). It should be an all-inclusive and huge investment to achieve the expected success. The government instrument needs to assure investors" investment via incentives such as tax waivers. But the government should have the sincerity to build trust (P13). This is germane. Most interviewees agree that the state government could provide land and basic infrastructure (road, water, and electricity) in a new layout to decongest urban areas. In principle, it will enhance sustainability and urbanisation, and make cities more resilient.

5. Implication and benefit of this study

5.1 Theoretical implications

As part of the study's theoretical implication, the research contributes to the literature on the housing needs of urban low-income earners' homeownership in developing countries, using

Nigeria as a case study and encouraging urban resilience for sustainable LIE homeownership via self-help. Also, the study's findings would contribute to sustainable housing and urban resilience literature. This can be possible by implementing and enforcing feasible policy solutions via agenda-setting and proactive policy-influencing processes, as suggested in this study. The study is envisioned to positively stir relevant stakeholders and a contributing pioneer to studies about urban resilience for sustainable LIE homeownership via self-help mechanisms in cities. The emerging suggestions from this study are informative to a better understanding to the policymakers in the public sector and other stakeholders, such as the housing developers and construction practitioners, to address the housing demands of the urban LIE via policies and programmes to promote self-help and enhance urban resilience. The outcome will improve sustainable communities. The study intends to achieve this via pro-poor pragmatic policies.

5.2 Practical implications

Concerning the study's practical implications, findings via suggested policies will stir policymakers to reawaken to one of the basic needs of humanity and address the issue of housing provision for LIE and disadvantaged citizens. This is germane to improving and achieving Sustainable Development Goals (SDGs) associated with housing provision and mitigating social issues via community-based housing engagement. This is in line with Ebekozien (2019), and it affirmed that there are more academic and political interests in the physical aspect of the housing supply when it comes to housing the LIE. It is at the expense of other advantages associated with adequate and accessible housing provisions for LIE. Sustainable LIE homeownership via self-help could be one of the alternative solutions to address social issues associated with housing. One of the social issues includes LIE being crushed by exorbitant rents in urban areas. This will further reduce many LIE household income earners below $1.25 daily. The unemployed low-income groups are further compounded and may become more vulnerable to social vices. The consequence may be increased homelessness and criminal activity in urban residential areas if the issue of LIE homeownership is not addressed. Thus, housing scarcity has threatened humanity across Nigerian cities, especially for the low-income group. Policies and programmes tailored towards encouraging self-help to homeownership and supported by all stakeholders, especially government at all levels for low-income people, can mitigate the envisaged social vices. This drive aligns with Ebekozien's (2019) finding that housing provision goes beyond shelter but completely impacts the quality of life, especially for the low-income group. This impartation includes symbolic, psychological, and economic significance to the inhabitants. This issue is critical and demands urgent attention. If not, human behaviour and the environment could be influenced negatively by the low-income group in these cities. The outcome may lead to more social vices for the communities and the environment.

6. Conclusion and recommendations

The research reveals that the housing needs of the urban low-income earners via organised self-help mechanisms can enhance urban resilience for sustainable low-cost housing provision in Nigeria, using the Ancient City of Benin as a case study. The study would stir the government's interest in developing an enabling regulatory environment and addressing potential barriers to unlocking hindrances to organised self-help housing delivery for urban LIE. This is part of the study's contribution to knowledge. The study identified eleven main barriers the urban LIE faces in attempting to become a house owner. This includes the absence of government housing policy, funding frameworks, urban land scarcity, high property development costs, naira devaluation, high-interest rates, inflation, bribery and corruption, lax mortgage sub-sector, high cost of infrastructure, and government

bureaucracy. Apart from poverty alleviation via risk-reducing infrastructure such as low-cost houses, it improves city resilience for persons and households. A scheme that mitigates poverty and promotes shared prosperity in urban areas will enhance urban resilience and sustainability. The outcome will lead to city expansion and sustainable urbanisation tailored towards achieving Sustainable Development Goals connected with housing provision before 2030. As highlighted in the two main themes, access to finance and investors' platform should be encouraged for organised self-help to be relevant in increasing urban resilience.

Currently, this needs to be included, and policymakers need to review the housing policy as it concerns urban LIE. The study area and qualitative approach used were part of the study's limitation but did not influence the results. Regarding areas for further research, this is on-going research. The study scope and research method will be expanded in the next stages of the research that the researchers will conduct to complete the study. The essence is to offer validation and generalisation of the study's findings. In line with the above findings and conclusion, the following are recommended.

(1) There is a need for stakeholders, especially policymakers, to ensure access to finance for organised self-help schemes is adequately provided and guaranteed for the regular urban LIE via agenda-setting and proactive policy-influencing processes. It will help close the LCH deficit in urban areas and enhance urban resilience and sustainable cities.

(2) The government should be responsible for creating an enabling environment that will attract private investors (incentives) in housing provision for the urban LIE, such as tax waivers for a duration to be worked out. Also, group saving scheme models should be encouraged with proactive, consolidated housing finance via capacity maturity models.

(3) Also, the government needs to develop policies and programmes promoting urban LIE homeownership by opening new layouts and providing basic infrastructure to attract housing development through a self-help scheme. Urban resilience and sustainability require a level of investment to safeguard future generations. The government should lead in this direction because of stresses and shocks that excessively impact low-income earners.

(4) For the urban LIE contributors to the pension scheme, the government needs to review the Pension Act to allow them to have a portion of their savings for projects related to housing matters. This is germane to avoid the rush of wanting to develop a property after retirement.

(5) Land scarcity in the city is one of the major barriers facing urban low-income earners. In collaboration with the local governments, the state government can open up a new layout at a subsidised rate for those interested in adopting the self-help scheme approach. This approach will drastically bridge the housing deficit, especially for the urban low-income earners striving to build houses.

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Appendix

Dear Participant, Request for Interview.

The organised self-help approach successfully enhances urban low-income earners' (LIE) homeownership in some developing countries. The technique can enhance urban resilience for sustainable homeownership. There is a paucity of studies concerning sustainable homeownership for Nigeria's urban low-income earners through a self-help approach. Therefore, this research is titled: **Urban Resilience for Sustainable Homeownership: The Role of Self-Help in the Ancient City of Benin, Nigeria.** Specifically, this research is proposed to be achieved through the following objectives.

(1) To investigate the barriers faced by urban low-income earners in becoming homeowners.

(2) To proffer measures to enhance sustainable urban resilience in low-cost housing via organised self-help.

Kindly note that the questions for the interview are going to be within the stated objectives. Also, your responses will be collated and analysed with other participants. This will make up a valuable, helpful contribution to achieving the success of this research work. All information provided will be handled with the utmost confidentiality.

Hence, your valuable time and other inputs in answering the questions and other contributions will be highly appreciated. **Note, findings from this study will be shared with the participants that indicate interest via email address to be supplied.**

Kind regards.

Yours faithfully,

(Researchers)

Basic questions for the participants

(1) From your perception, how can you describe urban resilience for sustainable homeownership in Benin City and, by extension, Nigerian cities?

(2) Do you think the urban low-income earners will welcome a self-help approach to sustainable homeownership in Nigerian cities?

(3) If yes, how?

(4) If no, is there a likely reason(s)?

(5) What are the likely barriers the urban low-income earners face in becoming homeowners in Nigerian cities?

(6) What role can the government play in enhancing urban resilience for sustainable homeownership for low-income cities?

(7) What is your take on the role of other stakeholders in enhancing homeownership via self-help for low-income cities?

(8) What possible measures to enhance sustainable urban resilience and low-cost housing provision via organised self-help in Nigerian cities?

(9) Do you think urban resilience for sustainable homeownership for low-income earners is achievable in developing low-income cities?

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