Status of Residential Homeownership and Its Determinants: The Case from Wolaita Sodo City, Southern Ethiopia

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Abstract
Housing shortage has become a social crisis in Ethiopia in general and the study area in particular. However, which is not known about the factors exacerbating homeownership in the study area. In light of this problem, this study was conducted with objectives of Status of residential house ownership and its determinants in Wolaita Sodo city of Wolaita Zone, Ethiopia. The study was based on qualitative and quantitative data. The samples were selected by using mixed sampling design. Wolaita Sodo city was purposively selected and the primary data were collected from 174 respondents selected by random sampling technique from the total kebeles which were also selected by random sampling technique from 03 kebeles found in the city. Data were collected by using questionnaire, interviews and focus group discussion. Descriptive and inferential statistics as well as binary logistic regression model were used to analyze the data. Among all the respondents, 44percent were certified; while 56 percent were non-certified a house at the time of the study. From econometric model seven variables are the most significant variables namely occupation, education, saving, initiation to own a house, access of credit, monthly income, work experience. Among this saving, occupation and monthly income are at 1% significant level, household size, education, access to credit and working experience 5% significant level. based on the findings of the study the following recommendations were forwarded: Provide accommodative a clear policy, improve the supply of a lease land, limit the participation of households in lease bid competition, facilitate mortgage loan scheme and credit facilities especially for those who are in the low income groups, encourage those cooperative who wants to supply house, and strength the unity of stakeholders and government institutions at each level, to play a major role in positively influencing the home ownership.
Keywords: determinants of residential house ownership, house ownership, logit model
DOI: 10.7176/RHSS/13-17-04
Publication date: October 31st 2023

INTRODUCTION

Back Ground of the Study

Housing is one of the basic necessities for human survival. Housing means the living environment, which protects man from harsh physical and social conditions? At its most elemental level, it addresses basic human need by serving as shelter, offering protection against excessive cold and heat, rain, high winds and other unfavorable weather conditions. If housing is inadequate because of overcrowding and substandard conditions, it undermines an individual's health and well-being. Housing also protects people against street crime. At the household level, housing also fulfills important functions. It provides a physical enclosure for domestic behavior: a place for daily activities, where people cook, eat, socialize and rest, away from the public realm and a place where, in many cultures, they are born and die. At the same time, through its location, housing forms the basis for activities in the community and outside world, such as interactions with neighbors, work, school and shopping .Housing is also of great importance to households in both developed and developing economies, because it is the largest fixed capital investment that households make. In developing countries, housing accounts for 10-30 percent of household expenditure, 6 – 20 percent of the Gross National Product, and 10 – 50 percent of gross fixed capital formation. (Routledge, 2020).

According to Routledge, (2020), Housing is incontestably the leading component of urbanization. It is more numerous, more extensive, and represents more investment than any other single use.

Housing is a human necessity, but it remains a critical problem plaguing most cities within developing countries. The rapid rates of urbanization have led to massive housing shortages and qualitative deficiencies (SaschaDelz, 2016).

Rapid rural-urban influx, accompanied with the rate of natural population increase and stagnant economic growth, has brought considerable problems. Thus, the urban areas of developing countries are suffering from problems with basic amenities such as housing, water supply, health services, education, waste collection and disposal, traffic congestion, and public open/green spaces. The resultant stagnant nature of economic development and rapid population growth made it difficult for municipalities to provide adequate physical and social services to residents (Mintesnot G and Woldeamanuel, 2020).

The rapid urban growth associated with the accelerated tempo of socioeconomic development has seriously aggravated the shortage of dwelling units. Housing shortage is a major component of the third-world urban

housing problem the need for basic shelter through the provision of sustainable and affordable housing is also a global problem (Keller, E. and Mukudi-Omwami, E., 2017).

Housing has become an essential public concern across Ethiopia and across different economic classes. Studies have documented the role of housing in socioeconomic development. It appears that there is a strong positive relationship between housing and the level of development. Hence, the status of housing within a nation is reflective of the country's socioeconomic development level (TameruWoundimagegnehu, 2020)

The rationale is that greater home ownership would improve the general level of housing quality and facilitate savings and wealth accumulation within households. Homeownership confers exchange value, opportunities to raise money through the rent of a house, a nexus for a family, and a base for urban accumulation for present and future generations (Routledge, 2020).

In Ethiopia, these problems are felt broadly and in depth throughout urban centers across the country due to the various reasons. One major cause is the irregular pattern of urban growth leading to the emergency of slums and home lessees (Okeyinka, Y. R. 2014).

According to Okeyinka,Y. R. (2014),developed and developing countries of the world, urban centers have been an alternative centers for human settlement and hence, the rate of urbanization is increasing at the turn of this century. Due to rapid urbanization, the concentration of people especially, in cities and towns of developing countries increasingly aggravated the problem of housing.

Many studies pointed out that without major improvements in housing and provision of different infrastructural services, it is inevitable that population living in such condition is expanding rapidly (Okeyinka, Y. R. 2014).There is great diversity in the characteristics of the world's urban environs: close to half of urban dwellers reside in relatively small settlements of less than 500,000 inhabitants, while nearly one in eight live in the 28 mega-cities of 10 million inhabitants or more. The number of mega-cities has nearly tripled since 1990; and by 2030, 41 urban agglomerations are projected to house at least 10 million inhabitants each. Whereas several decades ago most of the world's largest urban agglomerations were found in the more developed regions, today's large cities are concentrated in the global South, and the fastest-growing agglomerations are medium sized cities and cities with 500,000 to 1 million inhabitants located in Asia and Africa (Woldeamanuel, 2019).

The urban population in Ethiopia is increasing rapidly andestimated at only 17.3 percent in 2012, Ethiopia's urban population share is one of the lowest in the world, well below the Sub-Saharan Africa average of 37 percent. But this is set to change dramatically. According to official figures from the Ethiopian Central Statistics Agency, (2007) the urban population is projected to nearly triple from 15.2 million in 2012 to 42.3 million in 2037, growing at 3.8 percent a year. Analysis for this report indicates that the rate of urbanization would be even faster, at about 5.4 % a year. That would mean a tripling of the urban population even earlier—by 2034, with 30 percent of the country's people in urban areas by 2028 (Getnetmitikuand w/georgis, 2012).

Ethiopia being one of developing countries is not an exception to this problem. Various societal groups in urban centers of Ethiopia are facing today the problem of housing where many people live in a poorly constructed and physically deteriorated houses with inadequate facilities. In addition to this, many people live in a rental houses in different urban areas of the country. As in the other parts of the country, the situation also holds true in Wolaita sodocity where considerable housing problem is apparent. Thus, the study was targets on assessing the statues of residential house ownership and determinants in this particular city

Statement of the Problem

The need for housing is unquestionable and it is needless to mention the role of housing in promoting the socio economic development of human beings. As Dwyer (2004), noted housing condition influences the productive capacity of human kind and thereby play a significant role in the overall development of nation and hence, it considerably influences man's physical, mental and social wellbeing.

Ethiopia is passing through state of unbalanced situation between its rapid population expansion and the development of different infrastructure and services. The problems of urban congestion, poor quality housing, housing shortage in different towns, etc are partly the consequence of increase in the rates of urbanization. Urban centers of developing countries are found congested and unsanitary because of great discrepancy between housing need and supply. One of the consequence of urban development in Ethiopia towns increased demand for urban shelter. As result, shortages of residential houses and related facilities have been rolling up for decades. MUDHC,(2014).

Housing shortage is the most serious social problems that different societal groups in urban Ethiopia are facing today. Wolaita Sodo city was one of the 16 woreda in wolayta zone, and growing urban population in the cities which increases the demand for house and also creates the housing problem in the city. The researcher was find factors which determine the residential house home ownership problems in the city. (Alemayehu Abera Shumi , MudduriVenkateswarlu Issue 5 volume 3, May-June 2015). According to the 2007pupulation and housing census the urban population was male 3235, female 2889 total 6124. (Ethiopia population census commission 2007 population and housing census).

Urban places represent built environments that are physically distinguishable from the natural environment. According to Tegenu, T. (2009) four stages of urban development occurred in more developed world: urbanization, suburbanization, dis-urbanization and re-urbanization. The factors promoting urbanization vary within and between different parts of the world.

Urbanization in more developed world was a result of economic growth while urbanization in less developed world has mainly resulted from demographic growth that preceded economic development. The rate of urbanization is very fast in developing countries. This can more explained when we compare the current rate of growth with the historical trends and the urbanization rate of developing countries with that of developed countries to note their difference in rate of growth(Ethiopia Wondmu,2011). For instance, the urban population in developing country is estimated to increase from 2.5 billion in 2009 to 5.2 billion in 2050 while urban population in developed country will only show a moderate increases from 0.9 billion in 2009 to 1.1 billion in 2050 MUDHC, (2014),.According to MUDC (2008), small town of Ethiopia could play a significant role in integrating rural -urban economies to attain a more balanced development in different ways. They act as center for markets for agricultural products from rural region either for local consumption or as a links to national and export markets.

MUDC (2008) further explain that small towns of Ethiopia act as centers for the production and distribution of goods and services to their rural hinter lands. According to MoFA (2005) described on urban development policy of Ethiopia, shortage of urban physical infrastructure, low provision of social services, shortage of houses, shortage of recreational places, urban environmental problem, low rural urban linkage, unbalanced urban growth and lack of good governess in urban centers identified as major indicators of urban development problems in Ethiopia. Currently, about 20% of the population is estimated to be living in urban areas. About 60% of the urban areas are estimated to be slums devoid of basic services. Weak economic growth, poor housing quality, weak environmental linkages, shortcomings in urban governance, weak institutional capacity, deficiencies in human and material resources, lack of access to credit, and inadequate strategic and planning interventions have been cited as the main reasons for the proliferation of slums in urban Ethiopia (Singh, 2017).

Objective of the study
General Objectives of the study
The main objective of the study was the investigate Status of Residential House Ownership and its Determinants in Wolaita Sodo city. Specifically,
  ➤ To assess status of household residential house ownership in the study area.
  ➤ To identify determinants of the household residential house ownership in the study area.
  ➤ To analyze the initiation of urban institutions to improve residential house home ownership in the study area

Research Questions
This study attempts to answer the following questions which are derivatives of the above mentioned research objectives.
1. What is the current status of house ownership in the study area?
2. What factors determine individual's house ownership?
3. Are the policies used in provision of residential house ownership effective in the study area?

Scope of the Study
The study was covered three kebeles of Wolaita Sodo city. It analyzes status of residential house ownership and its determinants in the study area. The study was limited to only three kebeles due to limited resources and time.
Limitations of the Study
Like all research, this study had its own limitations. The sources of difficulties would be expected to encounter in this study are described as follows: most of the documents that are concerned with residential house of homeownership are written in Amharic. To translate the questionnaires into the English language takes longer period. Other problem respondents were reluctances to cooperate due to suspicion or guilty that disclosing information may lead to negative effects on their job performances.

Significant of the Study
The significance of the study stems from the fact that limited information exists on the status of residential house of home ownership in Ethiopia particularly in wolaita sodo city administration. Empirical evidence about the performance of past investment could lead to more efficient and successful interventions by improving procedures and developing better criteria for future plans. Such information would provide a basis for deciding whether to increase or decrease interventions on varies households. It would also help in selecting alternative strategies for investment. Besides this, it would provide suggestion to government and nongovernmental

organization to provide residential house facilities to individuals in Wolaita Sodo city.

Research Design and Methodology
Description of the Study Area
Wolayita Zone is one of the fourteenth Zones found in Southern Nations Nationalities and Peoples Regional State and which holds twelve weredas. Astronomically Wolayita zone lies between 6.51ºN----7.35ºN North latitude and 37.23º E---38.44º East longitudes. The relative geographical location Wolayita Zone is located in one of the most central part from the southern region and is divided into 14 woredas and is located about 270 km south west from Addis Ababa via Hossana and 295 km via Shashemene. From regional capital Hawassa the Zone is locted south west at a distance of 170 km.

Location of Study Area
Wolaita Sodo is one of the oldest cities in the center of Southern Ethiopia which located in SNNPRS. It is the administrative center for Wolaita Zone and Soddo Zuria Woreda which has seven Keble's. Astronomically, it is located between $6^0$54'N latitude and $37^0$45'E longitude with an average elevation of 2,150m above sea level. According to CSA (2012) projection, the total population of the city estimated is 254,165 and the total area of the city is about 16381 hectare.
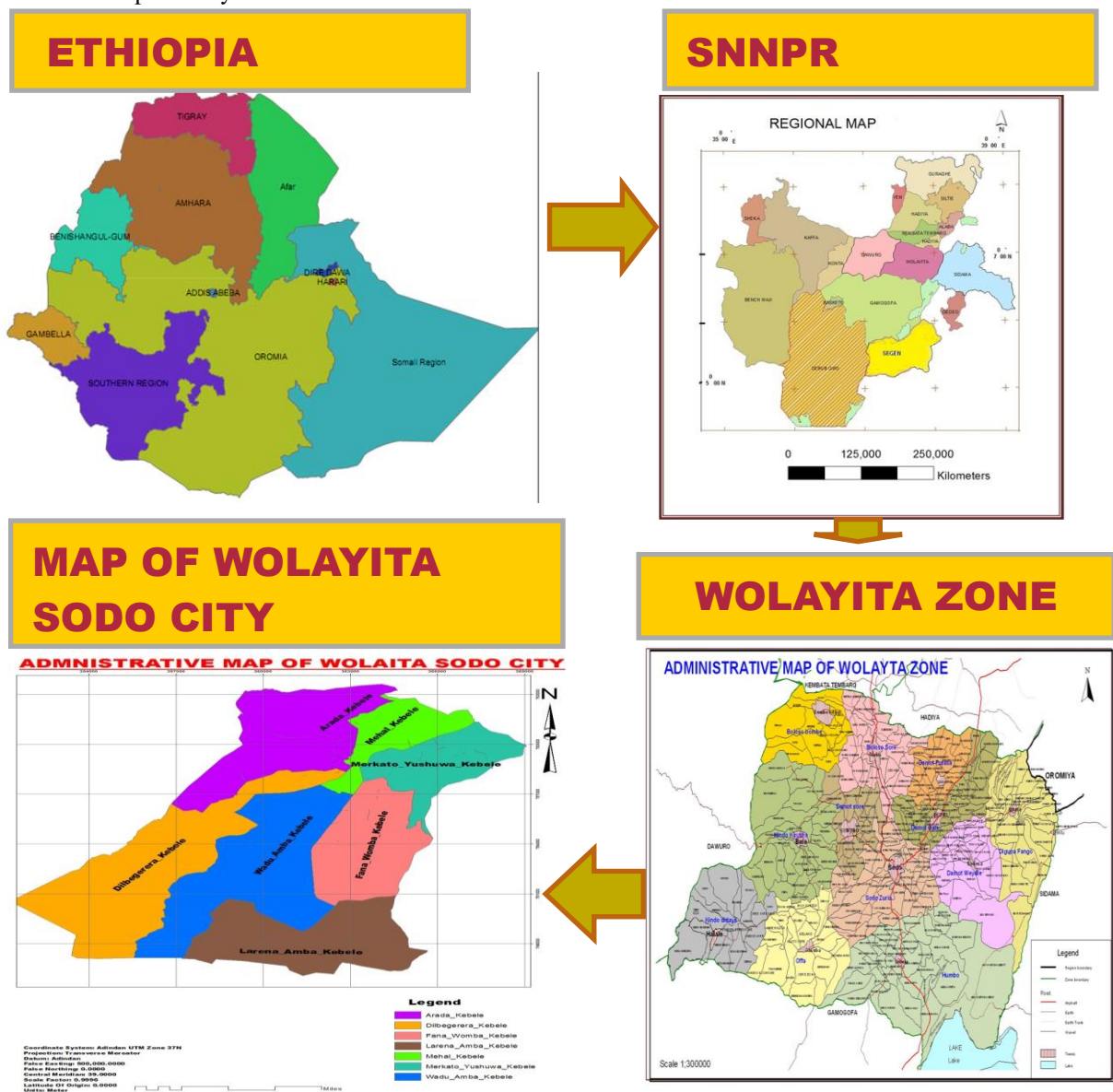Location Map of study area

Figure 1 Map of study area   **Source: Ethio-GIS/RS, 2007**

Research Design

In this study the researcher employed mixed research approach (quantitative as well as qualitative). Data for the study were collected from primary and secondary sources. Qualitative methodology enables to explore the character of status of residential house ownership and its determinants.

Methods of Data Collection

For collection of data for the study both primary and secondary data source and survey questionnaire were used. Focus group discussions and Key informant interviews and document review used to collect data's for this study. The relevant data was collect from 174 sample households. An interview schedule was prepared in English and translated into local language Amharic to ease communication during the data collection. The interview schedule was pre-test before going to actual data collection and making necessary corrections.

Tools of data collection

In this research primary data collection tools employed to collect data by using household questionnaire survey, FGD, KIIs and field observation.

Questionnaire

To generate quantitative and qualitative information at household level, household survey was undertake by using structured questionnaire. The questionnaire would be first prepared in English and later translated into (*Amharic*), so that the respondents can easily understand the questions. Three enumerators was employed based on their ability of local language and culture, and experiences in data collection. Training was provided to the enumerators on the procedure to follow while conducting interview with respondents and deep discussion shall also held to make the questionnaire clear.

Key Informant Interview (KII)

In order to enrich the primary data intensive a structure interview would be conducted with some key persons in sample kebeles. The in-depth interview would focus on organizing formal interview with the aim of facilitating open interaction between the key informant and the researcher through inviting key figures in the respective institutions relevant for the issue under discussion to participate in open dialogue forum (Marshall, 2006). To achieve the purpose of interviewing, the researcher was record the conversations with the consent of the informants. The selection of key informants would be undertaken by using purposive sampling procedure. Total of 15 key informants' interviews were undertaken (five office experts, five office coordinators, five head of kebele administration managers).

Focus Group Discussions (FGDs)

Focus group discussion is an approach that uses as a method to extend knowledge by intentionally selecting sample participants who are expected to have rich sources of data. It offers an opportunity for allowing people to probe each other's reasons for holding a certain perspective (Roberts, 2007).It service to solicit participants' attitude and perception, knowledge and experience, and practices, shared in the course of interaction with different peoples(Creswell,2009).

Sampling Techniques and Sample Size Determination

A various stage sampling technique was used to get the required primary data .The study was used the probability sampling and non-probability sampling. At the first stage, Wolaita sodo city was selected because of highly shortage of housing problems in the city. In the second stage, out of seven *kebeles*, purposively three kebeles were selected because these *kebeles* had modern residential house problems areas and the potentials of the city for residential house activities. Moreover, the kebles had a long history of residential house problem practices and have developed indigenous knowledge of residential house.by criteria   based on different infrastructure facilities existed in these *kebeles* by simple random sampling techniques. To select sample respondents from the three *kebeles*, the household heads in the three *kebeles* were identified and stratify in to two strata: house owners and non-house owners. The sample size of the study would be determined based on Yemane(1967) formula:

Sample size n is obtained by the formula below,

$$n = \frac{N}{1 + N(e)2} \quad n = \frac{1060}{1 + 1060(0.07)2} = \frac{1060}{6.1} \quad n = 174$$

Where, n =sample size

N = population

e = Marginal error, 7%

The head of households was selected from each stratum by using the method of proportional sample selection method. The sample size which was taken from each stratum was proportional.

Table 1 sample distribution of home ownership households

No	Sampled kebeles	Mender	Home ownership certified	Non certified	Total	Certified	Non certified	Total
						Sample of respondents		
1	Arada	Wotetmadeya	263	267	530	42	45	87
2	Mehal	Stadium	113	97	210	18	16	34
3	Merkato	Mezged	101	219	320	17	36	53
Total			477	583	1060	77	97	174

Source: Own survey (2018)

Methods of data Analysis

The study employed both descriptive and econometric techniques. Specifically, the study employed logistic regression model using Stata 14 version software. In addition with SPSS, logistic regression is used because of the binary nature of dependent variable, as the respondents are categorized between those who owned a house and those who do not own a house. The descriptive methods include the use of table, and frequency tables were used.

Specification of the logit model
Variables of the Model
Dependent variable
This variable is a dummy variable (given a value of 1 if the household certified and 0 non-certified) a logistic model was specified to identify the determinants of house ownership. Following Gujarati (1995), the functional form of logit model is specified as follows:

$$P_i = E(Y = \frac{1}{X_i}) = \frac{1}{1 + e^{-(\beta_o + \beta_i x_i)}} \text{--(1)}$$

$$P_i = \frac{1}{1 + e^{-Z_i}} \text{--(2)}$$

The probbility ofthat a given hosehold is certified is expressed by (2) while probability of not certified is;

$$1 - P_i = \frac{1}{1 + e^{Z_i}} \text{--- -----------------------(3)}$$

Therefore wecan write

$$\frac{P_i}{1 - P_i} = \frac{1 + e^{Z_i}}{1 + e^{-Z_i}} \text{--(4)}$$

Now ($P_i/1-P_i$) is simply the odds ratio in favor of certified. The ratio of the probability that a household certified and non- certified. Finally, taking the natural log of equation (4) we obtain:

$$L_i = \ln\left[\frac{P_i}{1 - P_i}\right] = Z_i = \beta_o + \beta_1 x_1 + \beta_2 x_2 + \dots \beta_n x_n \text{------------------------------------(5)}$$

Where P_i= is probability of certified and non-certified ranges from o to 1

Z_i=is a function of n explanatory variable(x) with also expressed as

$Z_i = \beta_o + \beta_1 x_1 + \beta_2 x_2 + \dots \beta_n x_n$ ---(6)

ß0is an intercept β1,ß2------ ßn are slopes of the equation in the model

L_i = is log of the odds ratio, which is not only linear in X_i but also linear in the parameters. X_i = is vector of relevant household characteristics

If the disturbance term (U_i) is introduced, the logit model becomes

$Z_i = \beta_o + \beta_1 x_1 + \beta_2 x_2 + \dots \beta_n x_n + U_i$ --(7)

The logit model cannot be estimated by the usual ordinary least square method because to apply OLS we must know the value of the dependent variable ln (P_i / 1 - P_i), which obviously not known and more over the methods of OLS doesn't make any assumptions about the probabilistic nature of the disturbance term. If there is data on individual observations the method of maximum likelihood(ML) can be used to estimate the coefficients of the equation (Gujarati, 1999). It needs to be clarified that prior to the estimation of the logistic regression model, the explanatory variables would be checked for the existence of multi co linearity. In this study among the other methods Variance Inflation Factor (VIF) would be used to measure the degree of linear relationships among the continuous explanatory variables. Where each continuous explanatory variable were regressed on all the other continuous explanatory variables and coefficient of determination for each auxiliary or subsidiary regression were computed.
Following Gujarati (1995), VIF is defined as:

$$VIF\ (Xj) = \left(\frac{1}{1-Rj2}\right) \text{--} 8$$

Where:

Xj= the j [th] quantitative explanatory variable regressed on the other quantitative explanatory v variables.

R2j= the coefficient of determination when the variable Xj regressed on the remaining explanatory variables. As a rule of thumb, if the VIF of a variable exceeds 10 that variable is said to be highly collinear and it can be concluded that multicolinearity is a problem (Gujarati, 1995). It is also evident that there might be interaction among qualitative variables, which could lead to the problem of multicollinearity.To detect this problem; contingency coefficients was computed for each pair of qualitative variables. The contingency coefficients are computed as follows:

$$C = \frac{\sqrt{\chi 2}}{n+\chi 2} \text{---} 9$$

Where, C= coefficient of contingency, χ^2= a Chi-square random variable and n = total sample size.

Definition of Variables and working hypothesis

The hypotheses of the study with respect to each one of the regress or is presented .for a total of 13 variables.Out of these seven variables observed that they are positive and significant and the rest six variables are insignificant.

Dependent variable

The dependent variable is homeownership .This variable is a dummy variable (given a value of 1 if the household certified and 0 otherwise(non-certified) .

The logit Model uses censored values as a dependent value (Gujarati, 2004). As observed in different empirical studies, this variable can be expressed in terms of ratio, actual figure and logarithmic form depending on the purpose of the study.

The Independent variables

1. Age of the households in years (AGE): Age is continuous explanatory variable peculiar to household's head. Household head is a person who is considered by all other members in house. It would be considered age of household head in this study that is expected to be negatively related with status of residential house home ownership. If the age of household head is increases, there is the more probability of that house hold head negative influence on home ownership due to economic activities require labor based work to earn money.(Gyourkoand Linneman,2009)

2. Sex (SEXHH): The gender of the head of the household is also important in home ownership. Males often have higher incomes which are more certain. Certainty of income is important with gender because males were; most likely, never leave the workforce for such expected events as childbearing and rearing. Following the same lines as the age factor, males have the opportunity to gain more experience in the workforce (by working continuously over their work life) and even more with a particular company. Therefore, males are more likely to at least maintain a certain level of income. Since males have these higher, more certain incomes, they are more likely to secure a loan or mortgage. Thus, males are more willing to commit to home ownership.

3. Education *(Educbackg) Educational background of household head* .The level of educational attainment also determines the home ownership decision. An individual with a high level of educational attainment often have a good job with a generous salary. A higher income provides an individual with the funds to cover the initial costs incurred through home buying. Also, an individual with more education often saves more of his income which creates the capital and wealth to secure a loan. Therefore, he has a greater ability to be approved for a mortgage. Because of this link between education, income and savings, an individual's educational attainment will influence his homeownership decision.(GyourkoandLinneman, 1995).

4. Marital Status *(MarStat)*.Married couples also often pool their income and wealth. By pooling their income and wealth, they may be able to cross the wealth constraint that prevented home ownership as single individuals. Finally, a married couple often forecast a future with children and was want to provide a stable environment to raise them. With more people in a household, the level of net benefits of home ownership increases. Hence, married couples are looking to make long term investment decisions with their money. With the equity and net benefits that home ownership provides, it is a smart investment decision. Therefore, if an individual is married, he has a greater probability of owning a home. Past studies have found that, with rising incomes, the impact of marital status is declining. Even so, it is still a strong influence in the home ownership decision (GyourkoandLinneman, 1995).

5. Household size*(HHSIZE)* this is the total number of members in one home to represent a total family size who live together under the same household . The expectation is that as the family size increases the probability of household to own a house. It is hypothesized that family size is expected to have positive association with. The last factor in the homeownership decision is the size of a family. Past studies have found

that the presence of a child in a household has a significant positive effect on homeownership (Haurin, Hendershott and Kim, 1992).Gyourko and Linneman found a 20% increase in the probability for households with children compared to those without children. An increasing number of children yield a greater need for homeownership. In fact, buying a home may be less costly (with mortgage payments and tax benefits) than renting the space that would accommodate larger families. On the other hand, large families may be subject to financial constraints that may prevent home ownership. With more children in the family, the day-to-day expenses (food, day care, illnesses, etc.) increase drastically and may not allow for a sizeable commitment of income and wealth. However, this study was follow the theory preferred in past studies which predicts a higher probability of ownership for households with children.

6. Occupation: (Occupn) different occupation has different opportunity to determine house ownership. The expected sign for this variable is positive sign.

7. Access to Credit (ACCCR) is a dummy variable taking a value of 1 if household received credit and 0 otherwise. Credit serves as a means to be involved in income generating activities and to reap derived benefit based on the amount and purpose of credit.

8. Monthly income of hhs. (NetMonthincohhs) ,Total income of household which is received monthly also determines house ownership

9. Work experience.(Workexp) This represents the total number of years that the household has spent in working his/ her own occupation. It is a continuous variable. It is believed that when experience increase members with higher income. Hence, more experienced members are more likely to have an opportunity to own a house than the less experienced one.

10. Work hour per day.(workhrprday) Working hour per day also determines the home ownership; this is because of the lower the working hour per day has the higher leisure time and the lower income and so the lower opportunity to own a house than the higher working hour per day.

11. Length of residence (lengrecidce) this variable is measured in number of years has stayed in the town for a specific period.

RESULTS AND DISCUSSIONS
Back ground of respondents
The status of residential home ownership and its determinants of certified households was presented in comparison with non-certified a house of home ownership. About 174 household heads were participated and interviewed in the study. Fortunately, the response rate of sampled households was found to be 100%. The section is divided into three subsections: first, socio-demographic and socio-economic, characteristics and type of services related to house ownership are presented; Second, the status of residential house ownership and its determinants of Sample household is explained; Third, econometric parts was based on the use of logestic regression model presented. Descriptive statistics such as mean, percentages, standard deviations were used.

Demographic characteristics of respondents
Age of household (AGE): The average ages of the sample certified and non -certified was about 36.41 years. The corresponding average age figure for the certified and non -certified was about 37 and 37.08 years with standard deviation of 7.25 and 7.01 years respectively. The aged variation in the two groups is almost the same. Thus age was found to be insignificant factor of status of residential house of home ownership by many empirical studies, the result in this study showed that it had insignificant effect in the study area.The t test result also indicates that there was no significant mean difference in age between the two groups. The possible explanation here was as the mean age of certified and non -certified were the same and these households would not better experience regarding to age. (t=2.958; P= 0.413).

Table 2 status of residential house home ownership by status of Age

Household characteristics	home ownership	N	Mean	Std. Deviation	Std. Error Mean	t-value	p-value
age of households	Certified	77	37	7.25994	.82735	2.958	0.413
	Not-certified	97	37.08	8.01084	.81338		

Source: Own survey Computation result (2018)

Sex
Sex of household head was assumed to influence home ownership activity. Table 4 below shows the sex distribution of sampled respondents (certified 77 and non-certified 97). From total sampled respondents89 % of them were male and 11% of them were female. The proportions of female headed household for certified and non-certified of home ownership were 13% and 10%, respectively. Female participants on home ownership were small. This may indicate that the culture of female engagement in such activities was weak than male. The chi-

square test result indicated that there was no significant relationship between sex and homeownership from the kebele (χ2= 6.071). The Chi-square test indicated that the systematic relationship between home ownership and sex of household head is insignificant (Table 4)

Table 4 Classification of sample household by status of sex

Household characteristics	Sample respondents									
	Certified		%	Non-certified		%	Total	%	χ2	p-value
Sex	Male	67	87	Male	88	90	155	89	6.071	0.436
	Female	10	13	Female	9	10	19	11		
	Total	77	100	Total	97	100	174	100		

Source: Own survey Computation result (2018)

Household size

Average household size for certified was 1.3117 persons and for non-certified was 1.8660 persons. Sample respondents had an average of 1.620 individuals per household. The mean comparison showed that there was statistically significant difference in the mean household size between certified and non-certified of home ownership.

Table 4 states of residential house ownership by household size

Household characteristics	States of residential house	N	Mean	Std. Deviation	Standard error	t-value	p-value
Household size	non-certified	97	1.3117	0.54434	0.062	5.471	0.000
	certified	77	1.8660	0.74483	0.075		

Source: Own survey Computation result (2018)

Marital status of the household

Furthermore, 70 percent of the respondents were married, 19 percent were single 5 percent were divorced and 5percent were widowed (Table 6).While, married respondents said that it is better to be "two" rather than "one" and strongly emphasized many factors like work potential and revenues. Either being married or single has its own advantages and disadvantages. This can be seen when evaluating this from different angles. For instance, from the point of economic value, it is obvious that married couples can share expenses, such as rent and utilities, and use the savings to support a better standard of living or to invest for the future.

Table 5 Status residential house ownership by marital status

Status of residential house		Frequency	Percent	Percent	Cumulative Percent
Valid	married	123	70.7	70.7	70.7
	single	33	19.0	19.0	89.7
	divorced	9	5.2	5.2	94.8
	widowed	9	5.2	5.2	100.0
	Total	174	100.0	100.0	

Source: Own survey Computation result (2018)

Educational background of the respondents

Education is considered important factor and improving the awareness of home ownership. Educational status could enhance home ownership thereby improves his/her live standard. This study, respondents were categorized into five groups with respect to their educational level, including those who have illiterate , primary level, secondary level, Graduate and post graduate. Table 7 below shows that 9% are illiterate, while the remaining, 65 %, 61%, 38% and 1% attended grade 1-4, junior , secondary school graduate and post graduate respectively. In general, non-certified a house had less access to education as compared to certified a house in the study area. This implies that participation in home own utilization could contribute to the family education. The t- test result shows a significant mean difference in educational level of HHs between the groups at 1% probability level. (t=6.635; p=0.000). See (Table 7)

Table 6 Status of residential house ownership by Educational background

Household characteristics		certified	%	Sample responds non-certified	%	Total	t-value	p-value
Education Level of a Household Head	Illiterate	1	1	8	8	9		
	Primary level	10	13	55	57	65		
	Secondary level	40	52	21	22	61	6.635	0.000
	Graduate	25	33	13	13	38		
	Post graduate	1	1	0	-	1		
Total		77	100	97	100	174		

Source: Own survey Computation result (2018)

Socio economic characteristics of respondents

Household monthly net income as compared to non- certified of home owner ship

The monthly net income of certified was Birr > 7000 whereas non-certified house households monthly net income earned was Birr<5000.The summary statistics in the table 8 also shows that there was significant difference in the monthly income between certified and non-certified of home owner ship. This implies that certified households earned more monthly income from non-certified. The mean comparison between the two groups is statistically significant at 1 percent probability level. On the other side, the average monthly income of sampled household was found to be 3590 birr. The statistics also indicate that there is significant difference in the monthly net income between certified and non-certified of home owner ship may indicate certified may increase income of certified of home owner ship and reduce the incidence of house insecure of household than their counterparts.

Table 7 Classification of sample household by status of income

Household characteristics	Groups	Group Statistics				
		N	Mean	Std. Deviation	t-value	p-value
Net monthly income of households	Certified	77	4367.4156	3279.38219	3.849	0.000
	Non –certified	97	2974.2474	1250.57907		

Source: Own survey Computation result (2018)

Saving of the respondents

Saving: As revealed in Table 9, the chi-squared test was computed to see whether there is any association between the respondents' savings and their monthly income. Accordingly, the study found that saving is positively associated with the monthly income of the respondents. Hence, a chi- squared test result of 6.442, P = 0.000 was statistically significant. Thus, respondents with a high monthly income are more likely to practice saving than the respondents with a low monthly income.

Table 8 Status of Residential house homeownership by saving

Status of residential house	Saving No	%	yes	%	Total	%	χ^2	p-value
Not certified	73	75	24	25	97	56	6.442	0.000
Certified	8	10	69	90	77	44		
Total	81	46	93	54	174	100		

Source: Own survey Computation result (2018)

Table 9 Status of residential house ownership by income

Household characteristics	Status of residential ownership	Group Statistics				
		N	Mean	Std. Deviation	t-value	p-value
Net monthly income of households	Certified	77	4367.4156	3279.38219	3.849	0.000
	non-certified	97	2974.2474	1250.57907		

Source: Own survey Computation result (2018)

Occupation of respondent's household head

In study area, there was about 10 category of occupation respondents and answered about their home ownership structure in wolaita sodo city. About 16% of respondents are teachers among certified and non-certified. 11 non-

certified and 21 certified are teachers ,4 non-certified and 7 certified and are health office workers(6%), 9 non-certified and 20 certified are business man or traders(14%), 7non-certified and 9 certified are government officials(9%), 16non-certified and 10 certified are police man,(15%) 6non-certified and 7 certified are carpenter,(%) 28 non-certified and 4 certified are daily wage earners,(18%) 3non-certified and 4 certified are government employs(4%), zero non-certified 2certified NGO employs (0%), ,lastly 3 certified and 14 non-certified are taxi drivers (9%).

Table 10 Status of residential house ownership by occupation

		Occupation * home ownership Cross tabulation				
		home ownership			%	Total
		non-certified	%	certified		
	Teacher	11	11	16	21	27
	Health office worker	4	4	7	9	11
	Trader /business man	9	9	15	20	24
	Government official	7	7	9	12	16
	Police	16	16	10	13	26
Occupation	Carpenter	6	6	7	9	13
	Daily wage earner	28	29	4	5	32
	Government employers	3	3	4	5	7
	NGO employees	0	-	2	3	2
	Taxi deriver	14	15	3	3	17
Total		97	100	77	100	174

Source: Own survey Computation result (2018)

Household by status of Work hour per day

From sampled respondents about 48% of the sampled respondents which is highest share from sample respondents works with ten hour per day and only 3 % 0f the sampled respondents works more than 12 hour per day. Showing the result of among 37 certified and 35 non –certified. a total of sample 72 which is 42% works 8 hour per day, 26 non-certified and 22 certified 48(28%) the total sample works 10hour per day, 32 non-certified 15 certified 47 (27%) of the total sample works 12 hour per day and 4 non-certified and 3 certified 7 (3%) works more than 12 hour per day from the total sample.

Table 11   Status of residential house ownership by Work hour per day

Status of home ownership	8hr	%	10hr	%	12hr	%	More than 12 hr.	%	Total
non-certified	35	36	26	27	32	33		4	4	97
Certified	37	48	22	29	15	20		3	3	77
Total	72	42	48	28	47	27		7	3	174

Source: Own survey Computation result (2018)

Households by status of length of residence from sampled respondents.

As indicated in Table13, the length of residence has been taken as an important demographic variable in this study. This is assumed to influence the decision to home ownership. The highest length residence household head, the more conservative to home ownership. It was found that the mean length of residence of sampled households was 8.902 with a standard deviation of 8.0422. The maximum and minimum length of residence of the sampled household heads was 1 and 55 years, respectively. The statistical summary and test shows mean age difference between the own house and non-own a house of length of residence was found to be significant at 1 % probability level (t = 3.000, p=0.003)

Table 12   Classification of sample household by status of length of residence

		Descriptive Statistics			
Length of residence	N	Minimum	Maximum	Mean	Std. Deviation
	174	1.00	55.00	8.9023	8.04228

Source: Own survey Computation result (2018)

Sample household by status of forms of ownership

The data from sampled respondents shows that about 46 percent of household's shows that they non certified and 42 percent of households owned by parental ownership,18 percent of households certified by lease bid and 16 percent of the sampled respondents shows that they certified in the form of by certified purchased. Therefore the city administration to invest in building more public housing. The others suggest was increasing subsidies to

builders of affordable society house. Finally the institutions begin to create the sorts of safe, affordable homeownership opportunities that can foster financial stability and mobility for dwellers Household by status of source of credit

In the survey area in Table 15, of the total sample households, 50 percent (87) have access to credit while 50 percent (87) did not due to various reasons. Among 77 certified 85 percent (73) have access to credit and 5 percent (4) did not accessed credit. Of the 97 non-certified houses, 5 percent (14) households accessed credit while 85 percent (83) did not. Credit service improves residential house home ownership status of households. The mean amount of formal credit taken by the two groups of households and the overall mean was too small to have a noticeable effect on home ownership. It was hypothesized that households who are willing to participate in credit service can improve their residential house status through performing different activities with the credits acquired and hence improve their home ownership condition. The chi-square test result revealed that the relationship between access to credit and access to not credit is statistically significant at 1 percent significant level.

Table 13   Classification of sample household by status of forms of Credit access

Groups	Credit access Cross tabulation					%	Chi-Square
	Credit access						
	No	%	Yes	%	Total		
Non-certified	83	85	14	5	97	56	10.109
Certified	4	5	73	85	77	44	
Total	87	50	87	90	174	100	

Source: Own survey Computation result (2018)

Work experiences states of households
It is believed that when experience increase members with higher income. Hence, more experienced members are more likely to have an opportunity to certify than the less experienced one.

Table 14 status of residential house ownership by forms of Work experiences

Work experience	home ownership				Total
	non-certified	%	certified	%	
1-4	72	74	20	26	92
5-10	18	19	21	28	39
6-12	7	7	8	10	15
12-24	0	-	20	26	20
>24	0	-	8	10	8
Total	97	100	77	100	174

Source: Own survey Computation result (2018)

As to their working experience, the average years of work experience of the sample households was 2.675 years for certified and 1.329 for non-certified with 1.380 and 0.607 standard deviation of certified and non-certified years of working experience respectively. The certified have more years of working experience than the non–certified. The independent t-test between certified and non-certified shown statistically significant mean difference at one percent probability level (t =8.609; P= .000). (See table 17below)

Table 15.status of residential house ownership by forms of Work experiences

Work experience	home ownership	N	Mean	t-value	p-value	Std. Deviation	Chi-squared
	Group Statistics						
	certified	77	2.6753	8.609	0.00	1.38071	3.140
	non-certified	97	1.3299			.60762	

Source: Own survey Computation result (2018)

Psychological Factors

Initiation or Motivation owns a house (MOFOH): Out of the total sampled households, 56% had not motivated own a house whereas 44% of the sampled households had motivated own a house. Accordingly, 47% of the certifiers and 42% of the non-certifiers had motivated own a house while 53%) of certifiers and 58%) of non-certifiers had not motivated own a house. The result also revealed that non-certifiers who had not-motivated own a house were higher. The Chi-square value (x2 =0.535; p= 0.038) of the sampled households indicated that there it statistically significant association between homeownership and motivated own a house status of certifiers and non-certifiers. One of the key results found from the focus group discussion with the municipality staff members indicated that initiation or motivation own a house is quite low among urban dwellers. This suggest that the government or indicator institutions should initiate dwellers to build common dwelling residential house by cooperation in a city others reform city administration like Addis Abeba, Awasa

and other cites.

Table -16: states of residential house home ownership by motivation own a house

Household characteristics		Certified Freq (%)	Non-certified Freq (%)	Total Freq (%)	$\chi 2$	p-value
motivation of own a house	Yes	36(47)	41(42)	97(56)	0.535	0.038
	No	41(53)	56(58)	77(44)		
Total		77(100)	97(100)	174(100)		

Source: Own computation from survey data, 2018

Institutional initiation of urban institutions to improve residential house home ownership.

The provision of adequate infrastructures and services in the community can enhance households for residential house of home ownership. It can also reduce the determinants of residential house of home ownership and the level of socio-economic and cultural development and political stability. Accordingly, an attempt was made to describe the access of the sampled households to facilities. Below is the summary of the responses:

As indicated table below about 34% of households have accessible for infrastructures where as 66% of the households has not accessible for infrastructures therefore Municipal and local governments should facilitate infrastructures with other concern bodies.

Econometric Model Results

The econometric analysis for the logistic model was per formed using statistical software called STATA version 14 and spss version 20 .The variables that were found to be the significant determinant of home ownership in the logistic regression were educational level, saving, initiation on a house, work experiences, occupation, monthly income in the house hold members, access of credit,but marital status, Age, Sex of the household head, length of residence, household size and work hour per day (six) have they were not significant determinants of household home ownership. According to the model result, these variables showed the expected relation due to chance only.

Multicolinearity test

Detecting multicollinearity and outliers One of the assumptions of the multiple regression model is that there is no exact linear relationship between any of the does exist; we say that the independent variables are perfectly collinear, or that perfect co linearity exists. Perfect co linearity is easy to discover because it would be impossible to calculate the Estimates of the parameters. In practice the more difficult problem is having a high degree of multicollinearity. The variance inflation factor (VIF), the condition index (CI) and contingency coefficent is the most important tests to detect multicollinearity (Pindyck and Rubinfeld, 1991). Keeping this fact in mind, the study used the variance inflation factor to check for multicollinearity among continuous variables and contingency coefficient is used to check multicollinearity among discrete variables. According to the result of the test, multicollinearity was not a serious problem both among the continuous and discreet variables. Test result is displayed in the following tables.

Table 17 Test of Multicollinearity

Variable	VIF	1/VIF
ACCR	1.40	0.713193
AGHH	1.31	0.765318
EDUC	1.73	0.578091
HHSIZE	1.41	0.711028
INIOAHOUSE	1.58	0.634328
LENOFRESID	1.21	0.828855
MOINCHHS	1.28	0.780873
Mstatus	1.19	0.841398
OCCUPON	1.70	0.587963
SAVEOHH	1.11	0.898692
SEX	1.14	0.880764
WORKEXPI	1.42	0.704158
WPDAY	1.42	0.704296
Mean VIF	1.50	

Source Own computation, 2018

Table 18 Logistic results for home ownership Significant and insignificant variables.

Logistic regression	Number of obs=		174
	LR chi2(13)		= 226.42
	Prob> chi2		= .000
Log likelihood = 18.324	Pseudo R2		= .9171

DEP_V	Coef.	Odds Ratio	z-value	P-value	Marginal effect
AGHH	0.070	.123	1.96	0.450	0.016
SEX	1.876	0.234	2.32	0.120	0.4357
HHSIZE	0.215	.123	1.96	0.150	0.014
Mstatus	1.678	.033	3.20	0.701	0.384
EDUC	0.147	.098	0.46	0.044**	0.033
SAVEOHH	0.338	.371	1.85	0.000***	0.051
OCCUPON	0.251	.144	2.78	0.005***	.0057
ACCCR	0.381	1.355	0.91	0.036**	0.086
MOINCHHS	0.000	.285	0.35	0.002***	0.000
WORKEXPI	0.203	.004	0.82	0.0411**	0.046
WPDAY	0.482	.201	2.13	0.433	0.110
LENOFRESID	0.040	.139	2.36	0.118	0.009
INIOAHOUSE	0.04843	.114	1.64	0.008***	0.213
_cons	661.324	2.463	3.64	0.000	.568

Source Owen computation, 2018

***, and **   indicate it is significant at 1% and 5% .

SUMMARY, CONCLUSION AND RECOMMENDATIONS

The first part touches about the summery and conclusion and the second part touch the recommendation part of the studies.

Summary and Conclusion

The study was conducted with the main objective of Status of residential house Ownership and its Determinants in Wolaita Sodo city. The specific objectives of the study were to assess status of household residential house ownership in the study area, to identify determinants of the household residential house ownership in the study area, to analyze the initiation of urban institutions to improve residential house home ownership in the study area. Both primary and secondary data were used. Multi stage sampling technique was employed and the primary data were collected from three randomly selected kebeles from a total of 174 households (77 certified and 97 non-certified). From a total of 174 sample households 97 (56%) of them are non -owners and the rest 97 are certified (44%).The 45 non-certified from *arada* and 16 non-certified from From *mehal* and also 36 non-certified from *merkato* and 42 citified from arada, 18 certified from From *mehal* and also 17 certified from *merkato* were taken. Secondary data were collected from different sources. Descriptive and econometric data analysis was performed. Binary logestic regression model was the method used in analyzing Status of Residential House ownership and its determinants. The descriptive result showed that, household size, education, saving, initiation on a house, Access of credit, monthly income, work experience, work per day and length of residence were the variables that showed significant relation with home ownership. Similarly, Age, sex, marital status, are related to negatively to the dependent variables. The logistic regression result revealed that homeownership in the study area was significantly affected by seven explanatory variables, namely, household size, education, saving, initiation on a house, Access of credit, monthly income, work experience, work per day and length of residence. This is shown by the fact that a large part of the respondents in the study area which are affected by the above factors.

Recommendations

One of the main evidence of the study is that, there is a inadequacy of land for lease which facilitate to construct the residential house. Hence, the cites governments, the *zones* government and other concerning bodies should give attention to improve the supply of a lease land.

➢ The Ethiopia government should formulate a unique land lease police which include all citizen i.e. low income group, high income group and middle income group

➢ The government and the private sector should work collaboratively to ensure that there is an adequate supply of affordable housing for the working class and middle-class individuals.

➢ The local government should construct condominium house or a common dwelling units which are common in all others reform towns like Addis Abeba, Awasa and other towns.

➢ The localgovernment should facilitate mortgage loan scheme and credit facilities especially for those who are in the low income groups.

➢ The wolaitasodo city Municipal and local governments should facilitate in cooperation with other concern bodies to provide sufficient land for residential house construction.

➢ The study found that a half the respondents do not have their own residential house and lives in small room houses. Therefore, the government should register them and facilitate the way they get their residential house construction land.

➢ The localGovernment should consider a clear and flexible system that aims to regulate the urban land provision and management for housing construction and development.

➢ Municipality should strive to either facilitate efficient transportation alternatives to increase the accessibility of the housing sites or it should attempt to place critical infrastructure nearer to the sites.

➢ The localgovernment should formulate a profound housing policy that would improve the efficiency of the housing provision system and reduce the cost of homeownership. This study provides a holistic picture of the determinants of homeownership, and the overall status of the housing sites in terms of their adequacy and their infrastructural accessibility. This is done so that the municipality, the government, and other stakeholders can work toward minimizing the problem. It can also inspire other researchers and scholars in this field to further investigate this issue through future research.

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