

**Real Estate Investment Financing Strategies in Ede South Local Government, Osun State,
Nigeria.**

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Environmental Design & Management, Lead City University, Ibadan, Oyo State, Nigeria**

**In Partial Fulfilment of the Requirement for the Award of Master of Science Degree (MSc) in
Estate Management**

Certification

This is to certify that this thesis titled: “Real Estate Investment Financing Strategies In Ede South Local Government, Osun State” was carried out by Sayo Tolani OLAWUYI, with the matriculation Number: LCU/PG/004000 of the department of Estate Management for the award of Master of Science Degree (MSc) of Lead City University, Ibadan Nigeria and that this work had not been previously submitted.

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Dedication

This research is dedicated to Almighty God the giver of knowledge, wisdom and mercy.

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Acknowledgement

All praise to God Almighty for His guidance all through my course of study in this notable University, Lead City University, Ibadan for accepting her into the program and for creating a welcoming and supportive environment that makes learning enjoyable and also appreciate the University Library, other libraries and authorities where (whose) work were consulted during the course of this research. Sincere appreciation also goes to Postgraduate College Compliance Team for the good work done to make this study a success. I am grateful to the Head of Department who is also my supervisor, ESV. Dr. Igbo Fayomi, and to my co-supervisor ESV Adewale Adedokun, for intellectual contribution, constructive criticism and their open door and friendly policy which has driven this research to a successful destination. In addition, the researcher is very grateful to the following lecturers Prof. B. T Aluko, Prof T. Oladokun, Dr J. B Oyedele, Dr G.B Ekemode, Dr S. Ojekalu, Dr B. Alausa, ESV. Adewuyi, ESV J. Oguntokun and all non- academic staff members of the department. I want to thank you for unquantifiable contribution and for creating enabling environment toward the completion of this study. Lastly, to my family who make this work a success thanks so much, I love you. “Even though the above institution and persons have assisted in the process of this research, I alone stand responsible for the errors, if any, found in the work”.

Abstract

This study explored the financing strategies for real estate investment in Ede South Local Government, Osun State with a view to provide valuable insight that would enhance investment decisions making. Using a structured questionnaire, the research engaged 76 identified real estate investors in the study area. Adopting a descriptive survey research design, data were collected and analysed from 74 respondents, achieving a high retrieval rate of 97%. Total enumeration was considered for this research. Descriptive statistical tool was employed to assess the data, revealing that residential, commercial and agricultural and industrial real estate are the primary investment categories in the region. It was found that most of the investors were male dominant and Ph.D. holder. It was also discovered that residential real estate category option was prominent in the study area with 54.1%. The analysis also identified that equity capital ranking first and loans from thrift and credit societies ranking second are the common financing method in the study area with mean scores of 4.76 and 4.57 respectively which is supplemented by loans from thrift and credit societies and equity capital while government bond had a low mean score 1.93 indicating they are not seen as a favourable option by the respondents. In terms of factors influencing the choice of financing strategies, budget was most critical with mean score of 4.28 while purpose of real estate investment class has the lowest ranking with mean score of 3.78. In conclusion, the study highlighted a dynamic real estate market in Ede South Local Government, characterized by diverse investors profile and a range of financing options. These findings pave way for continued growth and development in the region by promoting informed investment decisions and leveraging a mix of traditional and innovative financing strategies.

Keywords: Real Estate, Investment, Real Estate Investment, Financing Strategies

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Table of Contents

Content	Page
Title Page	I
Certification	ii
Dedication	iii
Acknowledgement	iv
Abstract	v
Table of Contents	vi
List of Tables	ix

Chapter One: Introduction

1.1	Background to the Study	1
1.2	Statement of the Problem	2
1.3	Aim and Objectives of the Study	5
1.4	Research Questions	5
1.5	Significance of the Study	6
1.6	Scope of the Study	6
1.7	Limitation of the Study	6
	Endnotes	8

Chapter Two: Literature Review

2.1	Conceptual Review	11
2.2	Theoretical Framework	36
2.3	Review of Empirical Studies	66
2.4	Conceptual Model	69
2.4	Summary of Gap in Literature Reviewed	73
	Endnotes	74

Chapter Three: Methodology

3.1	Research Design	91
3.2	Population of the Study	91
3.3	Sampling Frame	92
3.4	Sample Size	92
3.5	Sampling Technique	93
3.6	Description of Research Instrument	94
3.7	Reliability of the Research Instrument	94
3.8	Validity of Research Instrument	94
3.9	Method of Data Collection	94
3.10	Method of Data Analysis	95
3.11	Frequency Distribution and Percentages	95
	Endnotes	97

Chapter Four: Results and Discussion of Findings

4.1	Questionnaire Administration and Retrieval	98
4.2	Profile of Real Estate Investors in Ede South Local Government	99
4.3	Categories of Real Estate Investment	105
4.4	Real Estate Financing Strategies Employed by Real Estate Investors in the Study Area	105
4.5	Factors influencing the Choice of Financing Strategies In Real Estate Investment	112
4.6	Discussion of Findings	122
	Endnotes	125

Chapter Five: Conclusion

5.1	Summary of Findings	126
5.2	Conclusion	127
5.3	Recommendations	128
5.4	Contribution to Knowledge	128
5.5	Suggested Area for Further Research	130
	Bibliography	131

Appendix A	Questionnaire	144
Appendix B	Map Showing Local Government Areas and Ede Structure Plan	150
Appendix C	Graph Showing Respondent Responses to Questionnaire	151
Bio-data		161
The University Compliance Certification		164

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List of Tables

Table	Title	Page
3.1	Sampling Frame/ Size	93
3.2	Method of Data Analysis	96
4.1	Questionnaire Administration and Retrieval	98
4.2	Profile of Real Estate Investors in Ede South Local Government	99
4.3	Categories of Real Estate Investment in Ede South Local Government	105
4.4	Real Estate Financing Strategies Employed by Real Estate Investors In Ede South Local Government	106
4.5	Factors Influencing the Choice of Financing Strategies of Real Estate Investment	113
4.6	KMO and Bartlett's Test	114
4.7	Extraction Method: Principal Component Analysis (Component Matrix)	116
4.8	Extraction Method: Principal Component Analysis (Communalities)	117
4.9	Rotation Sums of Squared Loadings	119
4.10	Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization Rotation converged in 5 iterations	120

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