

Article

Expanded corporate social responsibility framework: Private sector's role in improving junior staffers' homeownership to achieving Sustainable Development Goal 11

Andrew Ebekozen^{1,2,3,4,*}, Mohamed Ahmed Hafez Ahmed¹, Clinton Aigbavboa²,
Mohamad Shaharudin Samsurijan³, Andrew Igiebor Awo-Osagie⁵, Abubakar Zakariyya Al-Hasan⁶

¹ Department of Engineering, INTI International University, Nilai 71800, Malaysia

² Department of Construction Management and Quantity Surveying, University of Johannesburg, Johannesburg 2092, South Africa

³ Development Planning and Management, School of Social Sciences, Universiti Sains Malaysia, Gelugor 11700, Malaysia

⁴ Department of Quantity Surveying, Auchu Polytechnic, Auchu 312101, Nigeria

⁵ Department of Quantity Surveying, Delta State University of Science and Technology, Kwale Rd, Ozoro 334113, Nigeria

⁶ Department of Urban and Regional Planning, Auchu Polytechnic, Auchu 312101, Nigeria

* Corresponding author: Andrew Ebekozen, ebekoandy45@yahoo.com

CITATION

Ebekozen A, Ahmed MAH, Aigbavboa C, et al. (2024). Expanded corporate social responsibility framework: Private sector's role in improving junior staffers' homeownership to achieving Sustainable Development Goal 11. *Journal of Infrastructure, Policy and Development*. 8(8): 4589. <https://doi.org/10.24294/jipd.v8i8.4589>

ARTICLE INFO

Received: 7 February 2024

Accepted: 19 March 2024

Available online: 23 August 2024

COPYRIGHT



Copyright © 2024 by author(s).

Journal of Infrastructure, Policy and Development is published by EnPress Publisher, LLC. This work is licensed under the Creative Commons Attribution (CC BY) license.

<https://creativecommons.org/licenses/by/4.0/>

Abstract: Low-cost housing homeownership funding for junior staffers is challenging in private sector organisations, especially in developing countries. Motivating private sector investment in junior staffers' homeownership via a developed expanded corporate social responsibility (ECSR) may promote achieving Sustainable Development Goal 11 (SDG 11). Therefore, the study investigates the role of the ECSR framework in improving Nigeria's private sector junior staffers' homeownership and achieving SDG 11. Data were collected via face-to-face interviews with selected participants in six of Nigeria's geo-political zones. The study adopted thematic analysis to analyse the collected data. Six variables emerged from the 18 re-clustered sub-variables. This includes institutionalising ECSR in low-income homeownership, housing finance for junior staffers' homeownership, and housing incentives and stakeholders' participation for low-income earners. The research employed six variables and 18 sub-variables to develop the improved private sector's junior staffers' homeownership via ECSR and achieving SDG 11 (sustainable cities and communities) and their targets. The research presents a novel approach by attempting to integrate SDG 11 with Corporate Social Housing, an extension of corporate social responsibility, especially to align the SDGs with evolving perspectives on Expanded Corporate Social Responsibility in Nigeria.

Keywords: expanded corporate social responsibility (ECSR); junior staffers; low-cost housing (LCH); Nigeria; private organisation; Sustainable Development Goal 11 (SDG 11)

1. Introduction

The shelter is a vital socio-economic variable that assesses the well-being of individuals. Housing provision is a basic need entrenched in society (Ruonavaara, 2018) and important to humanity (Herbert, 2018). Despite the significance of housing to mankind, Habitat for Humanity (2018) revealed that about one billion people are in dilapidated shelters, and it is estimated to reach two billion by 2030 unless feasible measures are implemented. Schneider (2018) affirmed that developing urban locations are the worst hit, with about 850 million house deficiencies. Stakeholders are concerned that the increasing population will diminish homeownership (Fiori et al., 2020). This may have influenced the reason international organisations such as the World Bank over the years have shown commitment to low-cost housing provision

via financial support to steer plans towards affordable and accessible homes in developing countries. Studies like Ball (2016) found housing accessibility and affordability deteriorated for many LIEs in Central Europe. The outcome is city slums described by Friesen et al. (2018) as a defining part of the cityscape.

In Nigeria, the Bureau of Public Service Reform maintained that housing shortfall exceeds 17 million units (Ebekozi et al., 2019). Several efforts by various governments did not yield the expected outcome. Thus, there is a need to explore other mechanisms, such as the ECSR framework, to bridge the housing gap, especially regarding junior employees' homeownership in the private sector. Addressing junior staffers in the private sector's homeownership drive has become germane because they contribute to the GDP and the economy. Many junior public service employees can access housing loans from registered associations, unions, and sometimes mortgage institutions compared to their counterparts in the private sector. One of the study's motivations is to bridge the homeownership gap between junior staffers in the private and public sectors. This is one way of opposing inequality. Ibem et al. (2017) and Okonjo-Iweala (2014) avowed that mortgage institutions' reject rate of low-income groups (LIGs) is high and calls for concern. This threat to low-income homeownership and employees in the private sector may be the worst hit because of the absence of standard unions or associations as an alternative to sourcing for housing finance. Addressing the housing needs of junior private organisation staffers is a critical element of SDG 11 (Ebekozi, 2021). The United Nations News Centre (2018) reported that the 2030 Agenda for the SDGs set platforms to proffer measures to infrastructural and human needs. The SDGs mission is to reduce or eliminate poverty, oppose inequality and injustice, and provide measures for climate change (Ojoko and Ojoko, 2017). Ebekozi et al. (2019) avowed that Goal 1 (no poverty), Goal 3 (good health and wellbeing), Goal 6 (clean water and sanitation), and Goal 11 (sustainable cities and communities) are directly or indirectly connected to LCH provision for junior staffers. Programmes tailored toward junior staffers' homeownership will promote achieving Goals (1, 3, 6, and 11), especially Goal 11, which promotes LCH for the private sector's junior staffers' homeownership via the ECSR framework. This is the study's focus.

Besides past studies not proffering solutions to achieving SDG 11 and their targets on or before 2030, ECSR is yet to be used to proffer solutions to the issue of high homeownership scarcity among private sector junior staffers. Ebekozi et al. (2022b, 2023) investigated private organisations' role via a developed ECSR. None focused on achieving SDG 11 and their targets for junior staffers of the organisations. The outcome intends to promote harmony between the junior staffers and the organisation's relationship. The study intends to develop a framework to accomplish this task. This is a new dimension of the 'ECSR framework', to theorise CSR business behavioural viewpoint to a new form of ECSR framework. The framework intends to improve the private sector's junior staffers' homeownership via ECSR. This research is inspired by the enormous deficit in LCH (Ebekozi et al., 2021; Ibem et al., 2017), especially in the private sector. The study's underpinning is that an element of the infrastructure tax relief (ITR) scheme that authorise tax relief to private sector organisations for infrastructure provision (Vanguard, 2017) could be used in LCH construction for junior staffers of private organisations. The essence is promoting

companies' and staffers' relationships and achieving SDG 11. Thus, there is a need for the ECSR initiative via a framework to improve junior staffers' homeownership drive, by extension, achieving SDG 11 and other SDGs linked with housing provision. Using Nigeria, the outcome will improve private sector junior staffers' homeownership in developing countries.

Low-cost housing homeownership funding for junior staffers is challenging in many private sectors, including Nigeria. Motivating private sector investors to invest in junior staffers' homeownership via an ECSR's framework may enhance achieving Goal 11. The framework will improve junior staffers' homeownership in the private sector and improve achieving SDG 11. It may improve achieving SDGs linked with housing provisions like SDGs 1, 3, and 6. For this study, ECSR is a tax relief used to construct LCH for junior employees. Scholarly literature about how ECSR can improve Nigeria's private sector junior employees' homeownership and achieve housing infrastructure linked to Goal 11 is still being determined. Therefore, the study investigates the role of the ECSR framework in improving the private sector's junior staffers' homeownership and achieving SDG 11 via a developed framework. The study's aim will be achieved via the following objectives:

- To suggest measures to improve the private sector's junior staffers' homeownership via ECSR and achieve SDG 11.
- To develop a framework to improve the private sector's junior staffers' homeownership via ECSR.

2. Literature review

2.1. Overview of homeownership

This sub-section reviewed homeownership literature related to low-income earners (LIEs), also known as junior staffers in the private sector. Housing affordability can influence homeownership. Scholars working on homeownership and affordability concentrate on housing costs (Hamidi et al., 2016). The latter topic interests global housing scholars (Damoah et al., 2020; Preece et al., 2020). This is because every working class wants to be a homeowner regardless of position or rank (Ebekozi, 2021). Besides mobile professionals, studies have shown that homeownership is preferred to renting a home (Ebekozi, 2021; Ebekozi et al., 2021; Hamidi et al., 2016; Herbert, 2018; Ibem et al., 2017; Stotz, 2019). Beracha and Johnson (2012) and Ebekozi (2021) affirmed that homeownership is the desire of many households and a significant life dream. It is a form of wealth creation and distribution and displays the achievement of individual households (Ebekozi, 2021; Kamal et al., 2019; Stotz, 2019). As previously highlighted, achieving this goal via housing finance is key and may be difficult for junior private sector staffers. Thus, developing a framework to improve the private sector's junior staffers' homeownership via ECSR in Sub-Saharan Africa cannot be over-emphasised.

In Nigeria, academic literature about the private sector's junior staffers' homeownership via the ECSR framework to achieve sustainable development linked to Goal 11 is scarce. Majority of the available literature (Aduwo et al., 2016; Fakere, 2020; Obia, 2016) is engrossed in sustainability, delivery mechanisms, and housing policy. Ebekozi et al. (2022b, 2023) focused on ECSR rather than improving the

private sector’s junior staffers’ homeownership via the ECSR framework and promoting sustainable development linked to Goal 11. Ebekozién et al. (2022b) appraised the private sector’s role in the infrastructure development of higher institutions via the ECSR. Ebekozién et al. (2023) investigated how a developed ECSR framework can improve higher institutions’ infrastructure development and promote achieving Goal 4 in a developing country. To achieve the study’s main aim, the researchers adopted Ebekozién et al. (2023) proposed ECSR, as presented in **Figure 1**.

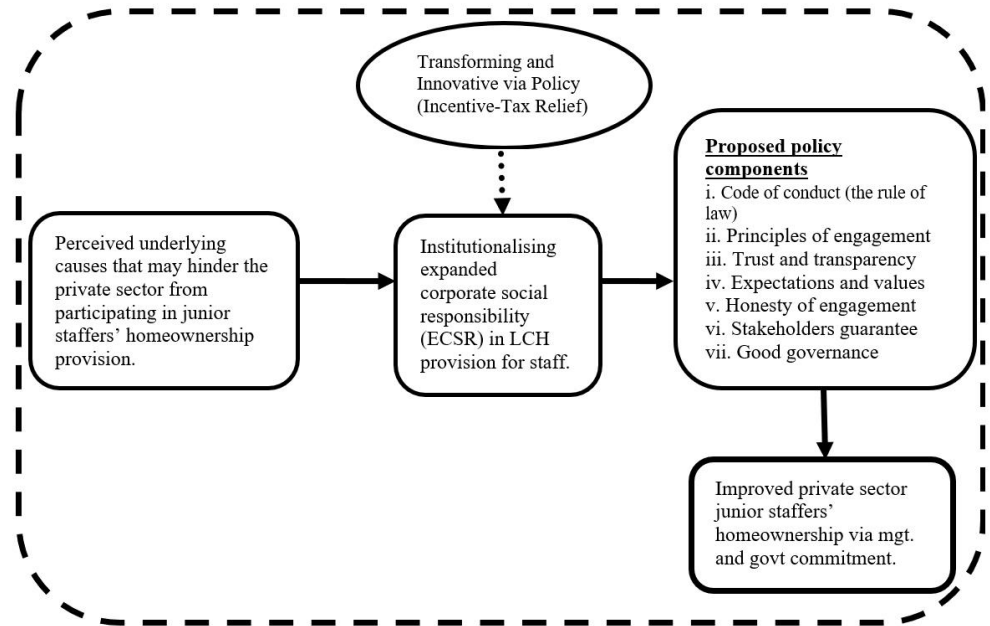


Figure 1. Homeownership via expanded corporate social responsibility (Ebekozién et al., 2023).

2.2. Sustainable Development Goal 11 (Goal 11)

Launching 17 SDGs and 169 targets offers a roadmap for stakeholders to proffer measures to the world’s crucial sustainability encumbrances and develop a better future (UN, 2015; Fonseca and Carvalho 2019). ‘Sustainable cities and communities’—SDG 11, one of the 17 SDGs, articulates a vision “...to make cities and human settlements inclusive, safe, resilient, and sustainable...” (United Nations, 2015). The targets for SDG 11 highlight expanding prospects across all phases of safe and affordable housing and basic services and upgrade slums. This reveals that Goal 11 has robust linkages with other SDGs, such as Goals (1, 3, 6, and 12). For example, Goal 11 targets (affordable housing and urban planning) are linked to SDG 1 on mitigating/preventing poverty. The SDG 11 comprises ten main targets that deal with safe, affordable housing, basic services, and sustainable urbanisation (Vaidya and Chatterji, 2020). The first three targets are planned to ensure access to affordable housing and planned communities. The fourth target emphasises the natural and global cultural heritage. The fifth target focuses on mitigating disasters, including economic losses, and protecting disadvantaged and vulnerable groups. The sixth target ensures attention is given to air quality and waste management in the municipalities and cities. The seventh target concerns the disadvantaged group regarding access to green and

public spaces (UN Statistical Commission, 2018).

Vaidya and Chatterji (2020) avowed that Goal 11 targets were more inclusive regarding offering accessible and affordable basic infrastructure such as transport systems, mitigating city sprawl, and improving urban governance. SDG 11 is a comprehensive template to guide urban policymakers. Thus, it has substantial implications for several other SDGs. They affirmed that the Goal 11 road map includes “...*access to affordable housing and basic infrastructure for all, particularly slum dwellers and access to safe, affordable, accessible, and sustainable transport systems for all...*” (p. 182). Engaging stakeholders concerning the conceptual and operation of Goal 11 and its link with several other Goals and the New Urban Agenda cannot be over-emphasised. Sustainable Development Report (2022) identified Goal 11 as one of the six SDG transformation scorecards. They argued that all the SDGs could be accomplished through the six transformations. This includes sustainable cities and communities, land use, education and skills, clean energy and industry, digital technologies, and health and wellbeing. Sachs et al. (2019) avowed that the six scorecards are guided not to leave one behind and to a better agenda for public and private policymakers. The scorecards focus on the enabling regulatory, legal, and investment conditions required to accomplish the SDGs. The concern of many is that more engagement is required to achieve Goal 11 on or before 2030. OECD (2020) estimates that 105 of the 169 SDG targets may not be accomplished without all-inclusive participatory sub-national governments. The COVID-19 crisis may compound this issue.

2.3. Overview of ECSR to achieve Goal 11

ECSR is a concept that emerged from corporate social responsibility (CSR) (Ebekozi et al., 2023). World Business Council for Sustainable Development (2000, p. 10) defined CSR as “*the continuing commitment by business to contribute to economic development while improving the quality of life of the workforce and their families and the community and society at large.*” CSR is a key to achieving 17 SDGs (Ebekozi et al., 2022b). The research focuses on improving the private sector’s junior staffers’ homeownership via ECSR and achieving sustainable development linked to Goal 11 (sustainable cities and communities). Hence, policies and programmes to appeal private sector to embrace junior staffers’ homeownership via CSR cannot be over-emphasised. The CSR mechanisms firms will integrate depend on the forthcoming generation’s obligations (Rodríguez-Gómez et al., 2022). The United Nations (2015) opined that the 17 SDGs and 169 targets emerged from ‘Rio + 20 Summit.’ This is an improvement from the Millennium Development Goals. Regarding SDGs and LCH provision, the study target is Goal 11 (sustainable cities and communities) because the emphasis is on affordable housing and upgrading slums. Also, Goal 11 has linkages with other SDGs (1, 3, 6, and 12).

In Nigeria, the role of CSR is pertinent and could be embraced to improve the public sector’s junior staffers’ homeownership with attractive incentives. Examples of CSR programmes, not limited to physical infrastructure as identified by Raimi (2018), are as follows:

- In Lagos, there is Adopt-a-School Initiative via Airtel Nigeria Limited supported

programmes.

- Nestle Nigeria Plc engages selected communities in rural development.
- Also, during the Adopt-a-School Initiative, Etisalat, Nigeria, was involved in education, health, and the environment.

In line with Ebekozi et al. (2022b) submission, the study argued that a policy or programme in inducements (tax relief) would entice the private sector to invest in junior employees' homeownership. Developing the measures to incorporate into the framework for possible implementation to promote Goal 11 accomplishment cannot be over-emphasised. Exploring CSR via an expanded method can improve the private sector's involvement in junior staffers' homeownership. To promote ECSR in housing provision, the need to explore the review of the existing ITR (Vanguard, 2017) to include LCH provision cannot be over-emphasised. For now, only road construction can benefit from the tax relief Order. The idea behind ITR is to entice the private sector to new road construction (Agency Report, 2017) and should be extended to housing provision, especially for low-income employees. This is the study's argument. Ebekozi et al. (2023) argued that tax relief from CSR could be used to provide physical infrastructure. This is a form of ECSR. Besides, the study argued that government could give tax relief as an incentive to motivate the private sector to join in LCH development for the low-income earners, starting with their junior employees; the study emphasises that CSR should be improved via upgrading by providing physical infrastructure such as houses, starting with their LIEs employees who might be financially incapacitated. This is the study's core motivation.

3. Research method

The study's methodology involved qualitative semi-structured interviews across six geopolitical zones of Nigeria. These interviews provided insights into the ECSR framework's impact. It was used to address the study's objectives one and created a framework to address objective two. The researchers collated data from the knowledgeable participants (selected government housing ministry/department/agency, mortgage institutions staffers, housing developers, private organisation representatives, and their junior staffers). Aigbavboa et al. (2023a; 2023b), Jaafar et al. (2021), and Saunders et al. (2012), affirmed that semi-structured interview questions allow for a fact-finding mechanism. It permits the researchers to investigate the interviewees in depth regarding the subject. Thirty participants from Benin City, Lagos, Owerri, Makurdi, Kaduna, and Federal Capital Territory were engaged, as presented in **Table 1**, and saturation was achieved. The study captured two of the top commercial cities (Lagos and Federal Capital Territory) in line with Ebekozi et al. (2022b). They investigated the role of private organisations in infrastructure provision in higher education institutions via ECSR. In **Table 1**, the participants' identities were concealed for ethical reasons. The researchers utilised a purposive sampling technique because it allowed engaged interviewees to answer questions (Bryman, 2012; Ibrahim et al., 2022). This is an ongoing study regarding ECSR as a concept. To ensure adequate representation, the researchers interviewed at least one key stakeholder in each zone. The interviews were conducted from early February 2023 to March 2023 and took an average of 50 min.

Table 1. Summary of participants' description.

ID	Organisation	Location	Years of experience	Rank/Firm
P1	Govt. housing ministry		22 years	Director, Physical Planning Dept
P2	Housing developer	North-Central (Federal Capital Territory)	16 years	CEO, housing developing firm
P3	Quarry company		28 years	Head, Community Service
P4	Junior staff in the quarry company		12 years	Driver
P5	Mortgage institution		18 years	Head, Customer Service
P6	Govt. housing ministry		20 years	Senior staff, a housing ministry.
P7	Housing developer	North-East (Makurdi)	21 years	Project Manager, construction firm
P8	Cement factory		22 years	Operational Head
P9	Junior staff in the cement factory		10 years	Senior Loader
P10	Mortgage institution		14 years	Senior staff
P11	Gov. housing ministry		14 years	Senior staff, a housing ministry
P12	Housing developer	North-West (Kaduna)	28 years	Property Manager, housing firm
P13	Food processing factory		23 years	PRO/Administrator
P14	Junior staff in the food processing factory		22 years	Senior Operator
P15	Mortgage institution		14 years	Head, cashier and loans
P16	Govt. housing ministry		20 years	Senior staff, a housing ministry
P17	Housing developer	South-East (Owerri)	20 years	Senior staff, housing developing company
P18	Palm oil factory		35 years	Director
P19	Junior staff in the palm oil factory		15 years	Senior Driver
P20	Mortgage institution		12 years	Asst Manager
P21	Gov. housing ministry		24 years	Deputy Director, a housing ministry
P22	Housing developer	South-West (Lagos)	27 years	Managing Director, housing developer's firm
P23	Cement factory		22 years	Customer Manager
P24	Junior staff in the cement factor		13 years	Senior Loader
P25	Mortgage institution		20 years	Banker
P26	Govt. housing ministry		29 years	Senior staff, a housing ministry
P27	Housing developer	South-South (Benin City)	21 years	Senior staff, housing developer's firm
P28	Oil and gas company		21 years	PRO/Community Service Head
P29	Junior staff in the oil and gas company		10 years	Fieldworker
P30	Mortgage institution		11 years	Head, Customer Relations

The researchers employed thematic analysis. It was manually analysed. The researchers read the 30 transcripts several times and doubled as the coders to describe the interviewees' opinions concerning the phenomenon. Ebekozi et al. (2022b) used a similar method. The research employed two coding phases. Open coding is the first phase, followed by using categories from the first stage to re-read the documents and search for vital constructs (Saldana, 2015). Member checking, triangulation, and researcher reflexivity were used as the validity method (Creswell and Creswell, 2018). This research adopted theming, narrative, and *in vivo* techniques for coding. Ninety-two codes were identified, re-assembled into sub-themes, and two main themes emerged.

4. Findings and discussion

Objective One presents the measures to improve the private sector’s junior staffers’ homeownership and re-clusters them into six elements/variables to develop an improved private sector junior staffers’ homeownership framework (Objective Two), as illustrated in **Figure 2**. Clustering the measures into six variables (three sub-variables each) is novel and pertinent to this study. From the reviews regarding ECSR (Ebekozi et al., 2022b, 2023), ECSR may be one method to bridge infrastructure gaps, including housing provision for LIEs in Nigeria’s private sector. Eighteen measures emerged as the sub-variables to improve the private sector’s junior staffers’ homeownership and were re-clustered into six variables, as previously reported. This includes institutionalising ECSR in LIEs homeownership, LCH finance for junior staffers’ homeownership, LCH incentives and stakeholders’ participation for LIEs, government policy and firm’s action plan on LIEs homeownership, the legal framework for junior staffers’ homeownership, and development and construction costs of LCH. Results reveal that the six variables and 18 sub-elements/sub-variables could enhance achieving LCH linked with SDG 11 (sustainable cities and communities) and their targets.

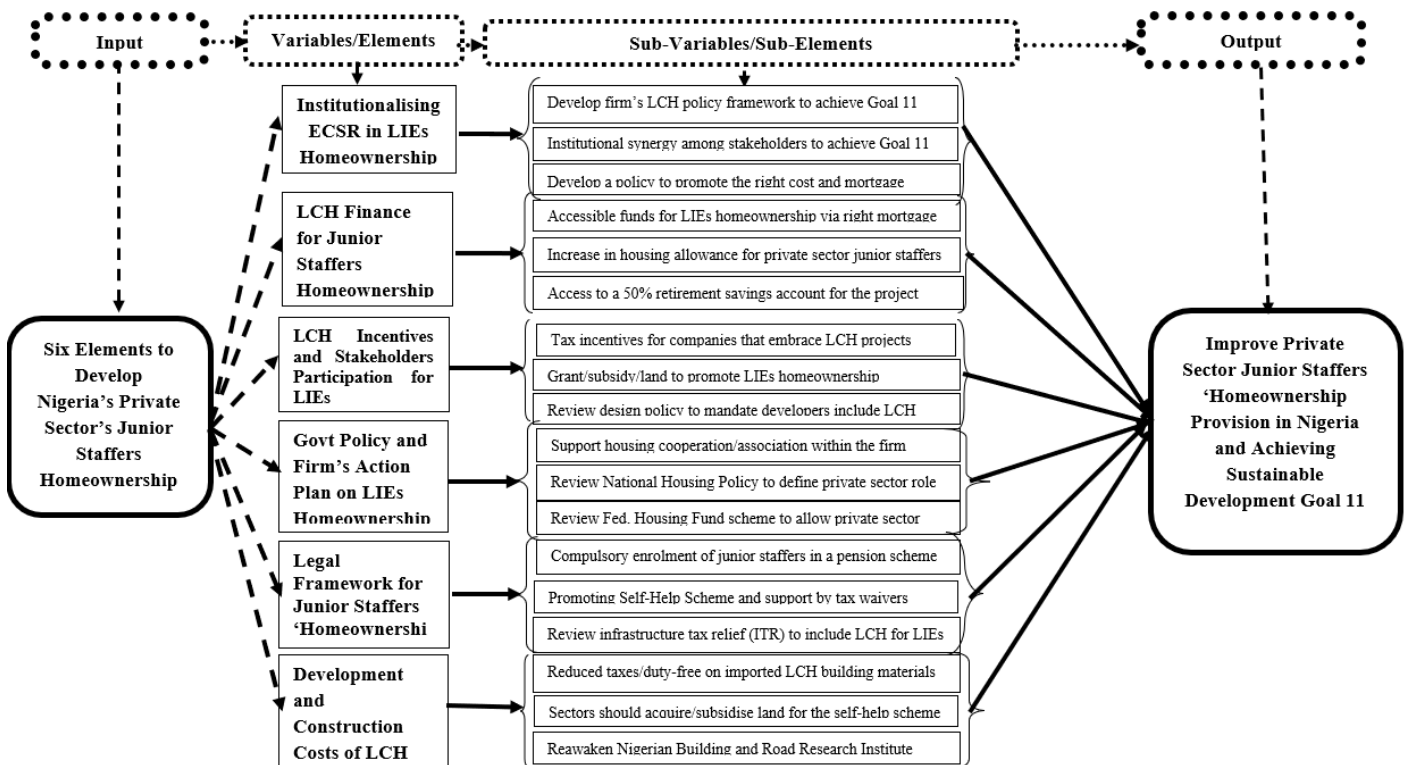


Figure 2. Developed Framework to Improve the Private Sector’s Junior Staffers’ Homeownership via ECSR in Nigeria

4.1. Institutionalising ECSR in LIEs homeownership

Sound policies and programmes with lax institutionalisation will not be sustainable. Thus, institutionalisation is key for continuity and sustainability. This would allow key performance monitoring and evaluation of policies and programmes. Findings reveal that institutionalisation needs to be included in Nigeria’s Housing

Policy, especially regarding LCH and homeownership for the LIEs in the public and private sectors. Results show that measures such as developing organisation's housing policy framework to accomplish SDG 11 (majority), institutional synergy among government and private sector management policymakers, housing developers, and low-income earners to achieve SDG 11 (majority), and developing policy to promote the right cost and mortgage to achieve SDG 11 (P2, P6, P12, and P27) are clustered under ECSR in low-income homeownership, as illustrated in **Figure 2**. Results reveal that institutionalisation via rules and regulations will promote the private sector's junior staffers' homeownership via ECSR's framework (P7, P16, P22, P26, and P27). Participant P16 says, "...a framework via institutionalisation is key to sustainability because how the LCH homeownership will be achieved will be visualised and documented in the framework. Besides access to LCH loan as a benefit, it will improve LIEs homeownership and, by extension, achieving Goal 11..."

Institutionalisation and framework can enhance programmes such as Rent-to-Own Scheme that have positively impacted housing development in many countries, including some developing countries such as Malaysia (P8, P12, P17, P21, and P27). Results align with Hamzah and Zyed (2021) and Oyo-Ita (2017). Oyo-Ita (2017) opined that the launched Nigerian Government LCH Scheme failed due to unaffordability to the target groups. The target groups cannot afford the selling prices and compounded by the absence of a mortgage because of the lax framework to drive the initiative. Hamzah and Zyed (2021) found that the Rent-to-Own Scheme is a Malaysian Government intervention to enable citizens, especially young adults, to enter homeownership. They affirmed that it is a welcome initiative but with some cautionary tales. Participant P27 says, "...encouraging CSR institutionalisation in housing provision for LIEs as part of private sector companies' mission statement should be embraced. It will offer an enabling environment to promote homeownership for LIEs in private organisations via the ECSR framework. This will translate to achieving Goal 11..." Findings show that the developed framework would highlight how CSR budget could be used to fund LIEs homeownership initiatives (P1, P7, and P16).

4.2. LCH finance for junior staffers' homeownership

LCH finance for junior staffers' homeownership emerged as one of the six variables to improve the private sector employees' homeownership via the ECSR framework. Findings reveal accessible funds for LIEs homeownership via the right mortgage institution (major), an increase in housing allowance for employees (major), and access to a 50% retirement savings account for housing projects while still in employment (P1, P2, P6, P11, P18, and P22) were the three sub-variables that re-clustered and emerged as LCH finance for junior staffers homeownership, as illustrated in **Figure 2**. Participant P6 says, "...one critical hindrance to high rejection of LIEs housing loan applications is lack of creditworthiness. An increase in housing allowance coupled with the right discipline on the part of the LIEs may enhance their creditworthiness and increase the chances for housing loan eligibility..." Discipline should not be downplayed because with the right mortgage, and the financial rascality of the LIEs, achieving homeownership will become a mirage (P3, P9, P15, and P29).

Results aligned with Bah et al. (2018) and avowed that households should prioritise savings if they want homeownership to become a reality.

Findings suggest that low-income earners in the pension scheme should be permitted to access 50% of their pension savings for housing projects. There should be sufficient evidence to show that funds are going to be spent on the housing project before approval to mitigate abuse of withdrawal of pension/retirement savings (P3, P13, P23, and P30). This is germane to mitigate future crises after retirement. Findings corroborate Ebekozi et al. (2022a). They proposed that the government (in this instance, private sector management) should allow low-income earners access to 50% of their pension savings for housing projects and support with a plot of land to encourage self-help. Regarding the right mortgage, besides ensuring housing loan disbursement by the Federal Mortgage Bank of Nigeria should be all-inclusive and strengthen the financial capability of these mortgage institutions, findings suggest that the apex bank should ensure the private sector benefit from the direct Primary Mortgage Institutions recapitalisation and long-term funding (P3, P8, P23, and P27). This is key because most low-income earners need access to conventional financing methods, especially those attempting to achieve homeownership via the self-help method. Results align with Wapwera et al. (2011), and it was discovered that the difficulty in accessing traditional housing financing methods had encouraged unconventional financing. Sustainability is a challenge with the unconventional approach because housing projects are capital-intensive.

4.3. LCH incentives and stakeholders' participation in low-income earners homeownership

Housing incentives and stakeholders' participation in low-income homeownership is the third cluster element/variable from the three sub-variables clustered together. The sub-variables include tax incentives for firms that accept the direct provision of housing projects for their junior staffers (majority), grant/subsidy/land to promote low-income earners homeownership (major) and review design policy to mandate developers to include housing at regulated selling prices (P3, P7, P14, P21, P26, and P29). Participant P7 says, "*...housing developers and bankers are key stakeholders and should be engaged by government and management of private sector organisations regarding low-income homeownership to achieving Goal 11 via ECSR framework. The task should be all-inclusive to achieve a win-win for all parties and the climax (Achieving Goal 11)...*" Participant P15 affirms that the government should partner with organised private sector via incentives such as taxes waivers and land allocations to drive housing homeownership. Results aligned with Ebekozi et al. (2022a) and suggested land subsidies to assist low-income earners in housing provision. Findings reveal that besides a stronger relationship between management and junior staffers because of the low-income earners homeownership support, the incentives will motivate organised private sector to channel their CSR and other staff benefit investment towards housing construction. It will enhance a healthy working environment and increase productivity, which may lead to profitability. Findings agree with Salehi et al. (2018) and opined that asset in CSR concepts is pertinently connected with firm economic performance.

Regarding the review policy to mandate developers include housing in their design, Participant P16 says, “...*The government approving agencies should discourage the idea of housing developers excluding housing from their design, especially for large-scale private housing estates. This is not the way to go as applicable to some developing countries that have recorded success in housing provision, such as Malaysia. But must be back with the necessary policy and regulation for enforcement and implementation from the federal to the state levels...*” This will be part of the social responsibility imposed on the developers to the community. In Malaysia, a policy regulates the compulsory slots of housing that should be included in the design of residential building plans before approval can be granted (P5, P15, and P26). Results align with Ebekozién et al. (2019). They found that Malaysia’s state defines the expected housing for every residential development and ensures compliance before approval is granted. Monitoring and enforcement are key aspect that have helped bridge Malaysia’s housing demand-supply gap. Participant P15 worries that corruption will not allow such a policy to see the light of day in Nigeria.

4.4. Government policy and firm’s action plan on low-income earners homeownership

Government policy and private sector organisations action plan regarding low-income earners homeownership is germane because of the relationship between employee homeownership and productivity (Ebekozién, 2021); and emerged as the fourth cluster. This cluster emerged from three measures sub-clusters/variables, as illustrated in **Figure 2**. This includes a review of the National Housing Policy to define the private sector’s role in LCH provision (P1, P6, and P11), support housing cooperations/associations within the organisation (majority), and review of the Federal Housing Fund scheme to allow the private sector, and employees have access (majority). Participants agree that, besides government and private sector employees, they need to do more regarding low-income earners homeownership in Nigeria. There is no functional, affordable, and accessible housing provision via policies and programmes promoting pro-homeownership for low-income earners in the public and private sectors (P1, P2, P6, P7, P11, P12, P23, P26, and P30). This is germane to homeownership equality. “...*there will not be progress in developing countries’ housing provisions until employers see housing provisions, especially LCH, as a social responsibility to the LIEs. This vision must be supported and driven by government policies. From land accessibility to housing finance, the government must provide an enabling environment for the private sector to strive via an institutional framework such as the ECSR...*” said Participant P2. A good example is the Family Home Fund, but only accessible to public sector employees. Findings agree with Kwen (2018), who reported that the Nigerian Government plans to construct over 500,000 homes for LIEs and create 1.5 million jobs before 2030 at the average cost of NGN3.5 million per unit (NGN462/US\$1). Note, the exchange rate as of mid-March 2024 is NGN1, 500/US\$1). The Federal Ministry of Finance, Nigerian Sovereign Investment, and PricewaterhouseCoopers will fund the project interest-free and no down payment for LIEs. Apart from making the funding accessible to the private sector employees, how

many private sector low-income earners can afford NGN3.5 million with an average of NGN30,000/monthly as a condition to be eligible? This is already out of the reach of the LIEs, including the private sector junior staffers.

4.5. Legal framework for junior staffers' homeownership

The legal framework for junior staffers' homeownership is the fifth clustered element/variable from the three sub-variables/elements. This includes compulsory enrolment of junior staffers in the pension scheme (majority), promoting a self-help scheme and support by tax waivers to achieve Goal 11 (P2, P7, P12, P22, P26, and P29), and reviewing infrastructure tax relief to include LCH for LIEs (P11, P12, P16, and P22), as presented in **Figure 2**. A comprehensive legal framework for private junior staffers' homeownership via ECSR can stimulate private sector investors, especially regarding infrastructure tax relief (ITF). Results align with Ateloye et al. (2016), and it was found that related concepts in the past were unsuccessful due to a lack of governance on policy. The ITF is a government tax relief grant to Nigeria's firms investing in road infrastructure (Ebekozi et al., 2023). The review of this tax relief to include organised private sector LCH provision for their employees is long overdue. It will go a long way to bridging LCH demand-supply gap, especially LCH scarcity associated with the private sector's LIEs. Participant P21 says, "...*The ITF concept fascinates private sector investors to new road construction and maintenance of dilapidated ones, but in this context, emphasis will be how to attract them to housing construction for the LIEs in their organisation with some incentives if reviewed...*" Findings reveal that many private sectors reluctantly refused to enrol their employees into the pension scheme. P2 says, "...*The lax pension system in Nigeria coupled with some top officials of trade unions unethical practices has made it possible for many private sector organisations not to be sanctioned for not enrolling their employees in the pension scheme...*" This is a threat to low-income homeownership and achieving SDG 11, knowing the benefits associated with the pension scheme while in and after service regarding housing finance, especially for low-income earners (Ebekozi et al., 2019).

4.6. Development and construction costs of LCH

Promoting the concept of 'feasible and affordable development and construction costs of housing' is germane to improving the private sector's junior staffers' homeownership via the framework and, by extension, achieving SDG 11. The development and construction costs of LCH are the sixth clustered element/variable among the three sub-variables/elements. This includes abridged taxes/duty-free on imported housing building materials (majority), public and private sectors should acquire/subsidise land for self-help scheme (majority) and reawakening Nigerian Building and Road Research Institute (P1, P6, P7, P10, P11, P17, P21, P26, and P29), as illustrated in **Figure 2**. Investigating how to put the development and construction costs of housing into check is pertinent for investors' decision-making concerning improving the private sector's investment in junior staffers' homeownership via embracing the ECSR framework (P1, P2, P6, P7, P16, P21, and P26). Findings reveal that various research institutes need to do more in-depth research to source alternative

local building materials, compounded with low patronage from users, including government (P1, P2, P6, P7, P11, P12, and P26). Participant P26 says, “...*Government should create the enabling environment and lead by example concerning usage of local materials ... encouraging local materials usage in government contract documentation of housing projects will motivate the research institute...*” Regarding self-help schemes, it is an organised way to support locally driven housing solutions for sustainability (P2, P11, P17, and P27). Participant P27 says, “...*This approach is mostly associated with an individual with difficulty accessing housing loans and can enhance homeownership for LIEs...*” Findings agree with Arroyo (2013) and Ebekozi (2021). Arroyo (2013) discovered that self-help could enhance homeownership and sustainable housing provision for the disadvantaged, such as the private junior staffers in the private sector. Ebekozi (2021) found that self-help is viable for low- or medium-income earners to become homeowners.

5. The study’s implications

The review reveals that studies have yet to be conducted regarding improving the private sector junior staffers’ homeownership in developing countries via a framework. Theoretically, this would encourage the engagement of private sector investors via the developed framework to invest in junior staffers’ homeownership drive and, by extension, achieve SDG 11. Also, this research outcome will donate to the paucity of academic literature concerning theorising the framework and its application to improve the private sector junior staffers’ homeownership. This is pertinent and focuses on achieving SDG 11, focusing on safe, affordable housing and sustainable urbanisation for all, including LIEs. **Figures 1** and **2** illustrate that they are components of the implications. The framework (**Figure 2**) is vital based on the contribution and productive findings. Concerning the outcome, the framework will improve private sector staffers’ homeownership and achieve SDG 11 and its target. Theorising the ECSR framework to improve private sector junior staffers’ homeownership is a way to bridge the housing deficit.

Regarding the research’s implications, Nigeria’s housing policymakers and other stakeholders, such as the developers, can use the framework to motivate private sector stakeholders to invest in housing provision. The framework will encourage future private sector investors in housing provisions for their junior employees because of the anticipated benefits. Besides the developed framework proffering measures to achieve SDG 11 and its targets, it intends to bridge the wide housing demand-supply gaps between low-income earners in the public and private sectors. This is one of the study’s motivations. Thus, equity and homeownership inclusiveness can be improved via the developed framework.

6. Conclusion

This research may be the first to develop an ECSR framework to improve Nigeria’s private sector junior staffers’ homeownership. The research presents a novel approach by attempting to integrate SDG 11 with the concept of Corporate Social Housing, an extension of corporate social responsibility, especially in its aim to align the SDG 11 with evolving perspectives on Expanded Corporate Social Responsibility

in Nigeria. Apart from the implications, the research encourages the framework to improve private sector junior staffers' homeownership in Nigeria and achieve SDG 11 and its targets. Bridging the gap between public and private sector junior staffers' homeownership would promote inclusiveness and equity homeownership in the Nigerian housing delivery system. This indicates that major elements of SDG 11 and its targets are being proffered measures in improving the private sector junior staffers' homeownership via the developed framework. One germane contribution to the body of knowledge is the viable developed framework and its six clustered main elements/variables from the sub-clustered 18 measures.

The research recommends that other countries with similar private sector junior staffers' homeownership challenges may modify the developed framework to proffer measures to the issues. This research has some limitations. The research used qualitative research design for the data collection and covered six selected cities/states in Nigeria. Also, the study engaged 30 interviewees. These do not negatively influence the findings. Future authors would have obtained a good understanding of the situation from extant literature and the study's findings, and they are now in a good position to conduct a representative study on the topic. After their new studies, they can get proper conclusions supporting the developed framework's validity and comment on implications for practitioners and policymakers. Also, future research should be considered to investigate the framework's relevance in selected developing countries with similar private sector junior staffers' homeownership encumbrances.

Author contributions: Conceptualization, AE, CA and MSS; methodology, AE, MAHA, CA, MASS and AZAH; software, AE and CA; validation, AE, MAHA, CA, MSS, AIAO and AZAH; formal analysis, AE, MAHA, CA, MSS and AZAH; investigation, AE, CA, AIAO and AZAH; resources, AE, MAHA, CA and MSS; data curation, AE, MAHA, CA and MSS; writing—original draft preparation, AE, MAHA, CA and AZAH; writing—review and editing, AE, MAHA, CA, MSS, AIAO and AZAH; visualization, AE, MAHA, CA, MSS, AIAO and AZAH; supervision, AE and CA; project administration, AE, MAHA, CA and MSS; funding acquisition, AE, MAHA, CA and MSS. All authors have read and agreed to the published version of the manuscript.

Conflict of interest: The authors declare no conflict of interest.

References

- Aduwo, B. E., Edewor, A. P., Ibem, O. E. (2016). Urbanisation and housing for low-income earners in Nigeria: A review of features, challenges, and prospects. *Mediterranean Journal of Social Sciences*, 7(3), 347–357
- Agency Report. (2017). Invest in Nigeria's road infrastructure, get tax relief-Fashola. Premium Times.
- Aigbavboa, C., Ebekozi, A., & Mkhize, N. (2023a). A qualitative approach to investigate governance challenges facing South African airlines in the fourth industrial revolution technologies era. *Social Responsibility Journal*, 19(8), 1507–1520. <https://doi.org/10.1108/srj-07-2022-0278>
- Aigbavboa, C. O., Ebekozi, A., & Mkhize, N. (2023b). An assessment of South African airlines' growth in the era of Fourth Industrial Revolution technologies: the unexplored dimension. *Journal of Facilities Management*. <https://doi.org/10.1108/jfm-07-2022-0076>
- Arroyo, I. (2013). Organised self-help housing as an enabling shelter and Developing strategy. Lessons from current practice, institutional approaches and projects in developing countries [PhD thesis]. Lund University Sweden.

- Ateloye, A., Bowles, G., Oyegoke, A. (2016). Private sector participation in Nigeria higher education infrastructure development. In: Proceedings of the 32nd Annual ARCOM Conference.
- Bah, E. M., Faye, I., & Geh, Z. F. (2018). *Housing Market Dynamics in Africa*. Palgrave Macmillan UK. <https://doi.org/10.1057/978-1-137-59792-2>
- Ball, M. (2016). Housing provision in 21st Century Europe. *Habitat International*, 54(3), 182–188.
- Beracha, E., & Johnson, K. H. (2012). Lessons from Over 30 Years of Buy versus Rent Decisions: Is the American Dream Always Wise? *Real Estate Economics*, 40(2), 217–247. <https://doi.org/10.1111/j.1540-6229.2011.00321.x>
- Bryman, A. (2012). *Social Research Methods*. Oxford University.
- Creswell, W. J., Creswell, D. J. (2018). *Research design: Qualitative, quantitative, and mixed methods approach*, 5th ed. Sage.
- Damoah, I. S., Ayakwah, A., Aryee, K. J., et al. (2020). The rise of PPPs in public sector affordable housing project delivery in Ghana: challenges and policy direction. *International Journal of Construction Management*, 20(6), 690–703. <https://doi.org/10.1080/15623599.2020.1763897>
- Ebekozien, A. (2021). Homeownership in a Sub-Saharan Africa City: Exploring Self-help via Qualitative Insight to Achieve Sustainable Housing. In: Nubi, T.G., Anderson, I., Lawanson, T., Oyalowo, B. (editors). *Housing and SDGs in Urban Africa*. Springer.
- Ebekozien, A., Abdul-Aziz, A. R., Jaafar, M. (2019). Low-cost housing policies and squatters in Nigeria: The Nigerian perspective on possible solutions. *International Journal of Construction Management*.
- Ebekozien, A., Aigbavboa, C. O., Samsurijan, M. S., et al. (2023). Expanded corporate social responsibility framework: companies' role in improving higher education institutions infrastructure to Sustainable Development Goal 4. *Journal of Facilities Management*. <https://doi.org/10.1108/jfm-11-2022-0120>
- Ebekozien, A., Duru, O. S. D., Dako, O. E., et al. (2021). Policy Agenda Advocacy for the Young-Adult Homeownership in Nigeria. *Pacific Rim Property Research Journal*, 27(1), 23–40. <https://doi.org/10.1080/14445921.2021.1985223>
- Ebekozien, A., Aigbavboa, C., Aigbedion, M., et al. (2022a). Housing finance inaccessibility: evidence from the Nigerian Pensioners. *Property Management*, 40(5), 671–689. <https://doi.org/10.1108/pm-09-2021-0064>
- Ebekozien, A., Samsurijan, M. S., Aigbavboa, C., et al. (2022b). Infrastructure development in higher institutions: the role of private organisations via unexplored expanded corporate social responsibility (ECSR). *Property Management*, 41(1), 149–168. <https://doi.org/10.1108/pm-03-2022-0015>
- Fakere, A. A. (2020). Residents' participation in housing in the United Kingdom: Lessons for Nigeria. *Journal of Human Behavior in the Social Environment*, 30(3), 319–340. <https://doi.org/10.1080/10911359.2019.1682101>
- Fiori, F., Graham, E., & Feng, Z. (2020). Inequalities in the transition to homeownership among young people in Scotland. *Housing Studies*, 35(3), 506–536.
- Fonseca, & Carvalho. (2019). The Reporting of SDGs by Quality, Environmental, and Occupational Health and Safety-Certified Organizations. *Sustainability*, 11(20), 5797. <https://doi.org/10.3390/su11205797>
- Friesen, J., Taubenböck, H., Wurm, M., et al. (2018). The similar size of slums. *Habitat International*, 73, 79–88. <https://doi.org/10.1016/j.habitatint.2018.02.002>
- Habitat for Humanity. (2018). 1 billion people live in slums”, Habitat for Humanity, Ireland. Available online: <https://www.habitatireland.ie/2018/01/1-billion-people-live-slums/> (accessed on 2 January 2024).
- Hamidi, S., Ewing, R., & Renne, J. (2016). How Affordable Is HUD Affordable Housing? *Housing Policy Debate*, 26(3), 437–455. <https://doi.org/10.1080/10511482.2015.1123753>
- Hamzah, H., & Zyed, Z. A. (2021). Housing pathways of young starters in urban Malaysia. *Journal of Housing and the Built Environment*, 36(2), 705–722. <https://doi.org/10.1007/s10901-020-09777-x>
- Herbert, C. W. (2018). Squatting for Survival: Precarious Housing in a Declining U.S. City. *Housing Policy Debate*.
- Ibem, E. O., Aduwo, B. E., Onyemaechi, D. O. P. (2017). Challenges and opportunities in public-private partnerships (PPPs) for housing low-income earners in Nigeria. In: *Advances in business and management*. Nove Science.
- Ibrahim, F. S. B., Ebekozien, A., Khan, P. A. M., et al. (2022). Appraising fourth industrial revolution technologies role in the construction sector: how prepared is the construction consultants? *Facilities*, 40(7/8), 515–532. <https://doi.org/10.1108/f-09-2021-0086>
- Jaafar, M., Ebekozien, A., & Mohamad, D. (2021). Community participation in environmental sustainability: A case study of proposed Penang Hill Biosphere Reserve, Malaysia. *Journal of Facilities Management*.
- Kamal, M. E., Hassan, H., Osmadi, A., & Fattah, A. H. (2019). Government and homeownership: The Penang scenario. Penerbit

- Universiti Sains Malaysia.
- Kwen, M. (2018). Family homes funds investing to provide homes, jobs. *Leadership*. Available online: <https://leadership.ng/2018/09/03/family-homes-funds-investing-to-provide-homes-jobs/> (accessed on 2 January 2024).
- Obia, A. E. (2016). Emerging Nigerian Megacities and Sustainable Development: Case Study of Lagos and Abuja. *Journal of Sustainable Development*, 9(2), 27. <https://doi.org/10.5539/jsd.v9n2p27>
- OECD. (2020). A territorial approach to the Sustainable Development Goals: Synthesis report. Organisation for Economic Co-operation and Development.
- Ojoko, O. E., & Ojoko, O. (2017). Role of information and communications technologies in sustainable housing development in Nigeria. *An International Journal of Advanced Computer Technology*, 6(1), 2254–2259.
- Okonjo-Iweala, N. (2014). Unleashing the housing sector in Nigeria and in Africa. In: *Proceedings of the 6th Global Housing Finance Conference*.
- Oyo-Ita, E. W. (2017). Tackling the housing affordability challenge: Nigeria experience. In: *Proceedings of the 30th International Union for Housing Finance World Congress on “Global Opportunities in Housing Finance”*.
- Preece, J., Hickman, P., & Pattison, B. (2020). The affordability of “affordable” housing in England: Conditionality and exclusion in a context of welfare reform. *Housing Studies*, 35(7), 1214–1238.
- Raimi, L. (2018). *Reinventing CSR in Nigeria: Understanding Its Meaning and Theories for Effective Application in the Industry*. Emerald Publishing Limited.
- Rodríguez-Gómez, S., López-Pérez, M. V., Garde-Sánchez, R., et al. (2022). Increasing the commitment of students toward corporate social responsibility through higher education instruction. *The International Journal of Management Education*, 20(3), 100710. <https://doi.org/10.1016/j.ijme.2022.100710>
- Ruonavaara, H. (2018). Theory of Housing, From Housing, About Housing. *Housing, Theory and Society*, 35(2), 178–192. <https://doi.org/10.1080/14036096.2017.1347103>
- Sachs, J. D., Schmidt-Traub, G., Mazzucato, M., et al. (2019). Six Transformations to achieve the Sustainable Development Goals. *Nature Sustainability*, 2(9), 805–814. <https://doi.org/10.1038/s41893-019-0352-9>
- Saldana, J. (2015). *The coding manual for qualitative researchers*, 3rd ed. Sage.
- Salehi, M., Lari DashtBayaz, M., & Khorashadzadeh, S. (2018). Corporate social responsibility and future financial performance: evidence from Tehran stock exchange. *EuroMed Journal of Business*, 13(3), 351–371.
- Saunders, M. N. K., Lewis, P., & Thornhill, A. (2012). *Research methods for business students*, 6th ed. Pearson Education.
- Schneider, B. (2018). The global housing crisis. Available online: <https://www.citylab.com/equity/2018/04/the-global-housing-crisis/557639/> (accessed on 2 January 2024).
- Stotz, O. (2019). The perception of homeownership utility: Short-term and long-term effects. *Journal of Housing Economics*, 44, 99–111.
- Sustainable Development Report. (2022). *From Crisis to sustainable development: the SDGs as roadmap to 2030 and beyond*. Sustainable Development Solutions Network. Cambridge University Press.
- UN. (2015). *Transforming Our World: The 2030 Agenda for Sustainable Development*, 2nd ed. United Nations.
- UN Statistical Commission. (2018). Tier Classification for Global SDG Indicators. Available online: https://unstats.un.org/sdgs/files/Tier%20Classification%20of%20SDG%20Indicators_11%20May%202018_web.pdf (accessed on 2 January 2024).
- United Nations. (2015). *MDG Gap Task Force Report 2015: Taking Stock of the Global Partnership for Development*. United Nations Publications.
- United Nations News Centre. (2018). Sustainable development goals–poverty eradication, inclusive growth focus of UN social development commission’s 2018 session. Available online: <https://www.un.org/sustainabledevelopment/blog/2018/01/poverty-eradication-inclusive-growth-focus-un-socialdevelopment-commissions-2018-session/> (accessed on 2 January 2024).
- Vaidya, H., Chatterji, T., & Dinica, V. (2020). “SDG 11 Sustainable cities and communities. In: Franco, L. B. (editor). *Actioning the global for local impact, science for sustainable societies*. Springer Cham.
- Vanguard. (2017). Invest in road infrastructure and, get tax relief, Fashola tells corporate organisations. Available online: <https://www.vanguardngr.com/2017/10/invest-road-infrastructure-get-tax-relief-fashola-tells> (accessed on 2 January 2024).
- Wapwera, D. S., Parsa, A., & Egbu, C. (2011). Financing low-income housing in Nigeria. *Journal of Financial Management of Property and Construction*, 16(3), 283–301.

World Business Council for Sustainable Development. (2000). Corporate social responsibility: Making good business sense.
World Business Council for Sustainable Development.