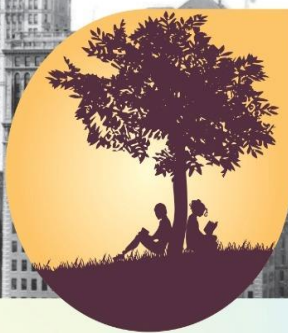


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## **Examining the Socioeconomic Effects of Attaining Homeownership: A review of Dawoodi Bohra Community Housing Initiatives**

*By: Abbas Abdul Hussain\**

### **Abstract**

*The benefits of homeownership in comparison to renting remains a widely debated issue in recent times, especially after the Housing Crisis of 2008. Before the crisis, most countries favoured strategies that allowed their citizens to easily purchase their own homes and often ignored or discouraged rental tenures. However, in the aftermath of the crisis, a growing number of scholars and policymakers have begun favouring rental tenure as the ideal mode of dwelling for individuals. In order to show how homeownership might improve an individual's socioeconomic conditions, this paper examines the socioeconomic effects of homeownership among the Dawoodi Bohra Community members in India. Employing a Mixed Method research design, the study investigates the "Fayze-Enayate-Amakinal-Anwar" (FEA) housing initiative, analysing survey data from 414 beneficiaries across 2020 and 2021 to assess its effectiveness in improving the overall well-being of community members. Both the quantitative and qualitative results indicate that attaining homeownership through community initiatives has effectively enhanced the financial stability of community members, improved their psychological health and enriched the social well-being of occupants. The paper concludes on the notion that homeownership does indeed have a positive socioeconomic impact on occupants and is still an effective means towards achieving socioeconomic upliftment.*

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**Keywords:** Homeownership, Dawoodi Bohra Community, Community Housing Initiative, Socioeconomic Upliftment

## **Introduction**

Housing is universally acknowledged as one of the most essential and fundamental necessities for human beings (Thiele, 2002). In technical terms, a house is defined as a unit that offers physical shelter and lodging to individuals or groups (U.S Department of Housing, 1942). However, the term has grown to encompass several essential qualities that have far-ranging effects on its occupants' lives. The effects of a home on its occupants are three-fold. The physical need is accompanied by a psycho-social need for a space in which one is not only sheltered but feels at home and part of a community (Noonan & Watson, 2017). Therefore, an ideal home offers a secure place for occupants to live with dignity while promoting their physical, mental and social well-being. The notion of owning one's home or land has a long historical tradition in human societies. For example, it can be found in discussions of family farm ownership's advantages over rental arrangements in early agricultural economies dating back to 3000 BC, Mesopotamia (Powelson, 1987). The modern-day concepts of homeownership can be traced back to colonialism and the industrial revolution. At the onset of globalisation, homeownership has seen exceptional growth in countries like Japan, Australia, Spain, Singapore and Norway, among many others (Ronald, 2008). According to a national census of Indian households in 2011, the homeownership rate in the country stands at an incredible 86% (Census Commissioner of India, 2011).

The 2008 financial crisis, stemming from the burst of the massive U.S. housing bubble, marked the most significant disruption to the U.S.

housing market since the Great Depression. This crisis led to a nearly 5% increase in renters in the 50 largest U.S. metropolitan areas, climbing from 36.1% in 2006 to 41.1% in 2014, while homeownership declined by 5% (Garber, 2016). Post-crisis, researchers are reevaluating the perceived benefits of homeownership, advocating for more consideration of rental tenure as a viable strategy for socioeconomic upliftment (Calhoun, 2018). Before the crisis, countries typically favoured policies promoting easy homeownership, but a shift has occurred, challenging the notion that homeownership is the ideal path for empowerment. Organizations like the United Nations argue that the advantages of homeownership were overstated and contributed to crises like the 2008 Housing Crisis (United Nations, 2007), prompting a growing need for extensive research in the field of "socioeconomic upliftment studies" to establish homeownership's genuine effectiveness.

The Dawoodi Bohra Community places a unique importance on suitable housing conditions for its members and has linked homeownership with a positive impact on all aspects of one's life (His Holiness Syedna Mohammed Burhanuddin, 2015). In 2005, His Holiness Syedna Mohammed Burhanuddin established the *Fayze-Enayate-Amakinal-Anwar* (FEA) housing department to realize his vision of improving housing for the community (FEA, 2016). Operating from Mumbai, India, the FEA aims to assist community members in acquiring homeownership and to aid those community members whose housing conditions are below standards by helping them renovate their existing dwellings in a manner that fulfils both their physical and mental needs (FEA, 2016). The FEA employs a unique financing model, with eligible households receiving one-third of the funding from the FEA, another third from an affluent

community member or *Qardan Hasanā* (an interest-free loans), while the final third is arranged by the household itself (FEA, 2021). This financial model not only achieves the initiative's goals but also promotes self-sufficiency among beneficiaries. Research suggests that involving recipients in securing resources fosters self-sufficient behaviours, particularly when it comes to homeownership (United Nations DESA, 2012).

Over the years, the FEA has established an efficient approval process for providing housing assistance to eligible households, ensuring both accessibility and transparency for those involved (FEA, 2019). Using a digital platform and the assistance of the community's local leaders, the process involves recommendations, digital applications, verification, on-site visits, and final evaluations. The FEA aims to efficiently serve as many community members as possible within 15-20 days of initial application (FEA, 2019). In addition to individual projects, the community is engaged in the ambitious "Saifee Burhani Upliftment Project" in Bhendi Bazar, Mumbai, aiming to redevelop almost 280 structures into 17 towers and provide better living conditions for over 3,200 households (Master, 2015). A notable feature is that tenants will become property owners once the project is completed (Master, 2015).

In a span of 16 years, the FEA has assisted almost 17,302 Dawoodi Bohra Community households (from 2005 to 2021), demonstrating the initiative's effectiveness (FEA, 2021). In the era of the 52nd leader of the community (from 2005 to 2015), the FEA successfully uplifted the housing conditions of nearly 11,053 households, out of which 7,984 projects involved providing assistance to either purchase or build new dwellings for community members (FEA, 2016).

Continuing this legacy, His Holiness Syedna Aaliqadar Mufaddal Saifuddin, the current leader of the community has expanded the FEA's reach, personally visiting dilapidated dwellings to expedite aid delivery (M. Yamani, personal communication, September 10, 2022). The initiative has made an impact in 17 cities in India, empowered by local volunteers, showcasing its commitment to enhancing housing conditions globally (FEA, 2021).

### **Literature Review**

Throughout the past century, extensive research has been dedicated to homeownership, examining its various aspects and impacts. While some studies emphasize the benefits of homeownership, others advocate for rental tenure as a path to socioeconomic upliftment. Researchers have thoroughly explored the effects of homeownership from multiple angles, categorizing the literature into three main areas: financial, physiological and psychological, and social effects. In terms of financial effects, several studies have established homeownership as a crucial mechanism for accumulating wealth and ensuring financial stability (Daniel et al., 2019; Habitat for Humanity International, 2020; Harvard, 2015; Herbert et al., 2013; Sinai & Souleles, 2005). Some studies have found that maintaining homeownership, even during economic crises, proves advantageous for households in the long run (Goodman & Mayer, 2018). The influence of housing tenure on individuals' occupations has also been explored, with research indicating that homeownership facilitates entrepreneurship by providing the necessary financial security, space, and flexibility for entrepreneurial endeavours (Harding & Rosenthal, 2017; Reuschke, 2016; Reuschke & Houston, 2016).

Regarding psychological and physical wellbeing, a substantial body of research highlights positive impacts of homeownership on occupants. Homeowners, compared to renters, exhibit better physical health, self-esteem, and life satisfaction, as well as improved mental wellbeing across all age groups (Lam, 1985; Macintyre et al., 1998; Rohe et al., 2002; Rohe & Basolo, 1997; Rohe & Stegman, 1994; Zumbro, 2014). Studies suggest that owning a home, in contrast to renting, is associated with a 13 to 23% higher quality home environment, fostering greater cognitive ability in children and reducing the likelihood of behavioural problems (Boehm & Schlottmann, 2002; Haurin et al., 2002). According to empirical studies, homeownership is linked to a sense of control over dwellings, thereby inducing perceived control and personal autonomy crucial for psychological wellbeing (Charry et al., 2020; Galster, 1987; Saunders, 1984). Homeowners are also more likely to ensure home upkeep and accumulate additional wealth through home price appreciation, contributing to overall life satisfaction (Courtin et al., 2018).

In the realm of social effects, empirical research emphasizes varying benefits conferred by homeownership to individuals and communities. The literature categorizes social benefits into two sections: effects on social and political participation, and effects on occupants' local neighbourhoods and social capital (Fischer, 1982; Zavisca & Gerber, 2016). The prevailing argument is that homeownership, representing a significant investment for occupants, fosters a heightened concern for the well-being of their immediate neighbourhoods compared to renters (Cox, 1982; Rohe & Stegman, 1994). Similarly, owner-occupied households accumulate more social capital than rental households, fostering better relationships with

neighbours (DiPasquale & Glaeser, 1999; Logan & Molotch, 1987; McCabe, 2012; Rohe & Lindblad, 2013). This is attributed to homeowners' significantly longer tenure in a community, increasing the likelihood of forming social capital (Blum & Kingston, 1984). Overall, homeownership is seen as a catalyst for community well-being and social capital accumulation.

Currently, in order to assist low-income households in attaining homeownership, different types of organisations have implemented various schemes around the world. In general, research on homeownership initiatives has found three distinct types of organisations providing assistance to households. Among these, government entities, such as the U.S Department of Housing and Urban Development (HUD), play a significant role, utilizing public funding to facilitate homeownership (Collins, 2007). Additionally, Non-Government Organizations (NGOs) and Community-Based Organizations (CBOs) also contribute to housing assistance independently of state oversight (Babawale, 2007). Despite sharing a common goal, a notable distinction between these organizations lies in their scope: CBOs are locally oriented, aiding individuals within a specific community, while NGOs, typically governed by external individuals, address the needs of impoverished groups, either domestically or internationally (Turner, 1988). A case in point for a well-examined NGO in the realm of housing assistance is "Habitat for Humanity" (Husock, 1995) whereas the Dawoodi Bohra Community's Housing initiative exemplifies a Community-Based Organization.

Despite extensive research on the socioeconomic benefits of homeownership, its status as the most ideal housing tenure has faced numerous challenges from scholars. While some studies have



questioned the causal link between homeownership and individual benefits (Dietz & Haurin, 2003; Herbert et al., 2013; Keightley, 2019; Retsinas & Belsky, 2002; Rohe & Lindblad, 2013), others assert that the system is rigged in favour of homeownership, and if given the chance, renting could be a better solution to our housing needs (Atterhöög, 2005; Kemeny, 1981; Khaire & Jha, 2022; Kohl, 2019). As per certain studies, attaining homeownership is increasingly associated with higher mortgage and maintenance cost, potentially impacting a household's financial well-being (Forrest & Yip, 2013; Retsinas & Belsky, 2002; Ronald, 2018). Moreover, homeownership may struggle to compete with the returns offered by more lucrative investments, leaving homeowners more vulnerable during a housing price decline due to their inability to diversify their wealth (Beracha & Johnson, 2012; Herbert et al., 2013). Similarly, studies supporting rental housing as a viable avenue for socioeconomic upliftment argue that households opting for renting may enjoy the freedom and increased mobility provided by this housing tenure (Elsinga, 1995). In summary, a review of the literature on homeownership reveals a pertinent need to demonstrate the benefits of homeownership initiatives in comparison to rental assistance for low-income households. The current study has utilized a Mixed-Method Research Design to examine the effects of homeownership initiatives on Dawoodi Bohra Community members. A review of these initiatives and an analysis of their results has yet to be done. The results of the study will not only portray the effectiveness of the homeownership assistance strategies employed by the Community, but also showcase the general benefits of the homeownership in empowering individuals.

## **Data and Methodology**

## **Research Methodology**

The study has utilized a descriptive approach as it primarily seeks to evaluate and describe the socioeconomic impact of homeownership on individuals who became homeowners through community initiatives.

## **Research Design**

The study employs a Mixed Method Research Design, integrating various research methods to enhance the understanding of the research problem (Creswell & Clark, 2018). The data analysed includes both quantitative and qualitative measures in the form of close-ended and open-ended interview questions. The quantitative approach provides a comprehensive overview of the effects of attaining homeownership, while the qualitative approach captures detailed participant experiences, offering a contextual understanding of the effects of homeownership in comparison to renting.

## **Research Process**

The study has utilised the convergent approach in studying the data. The chosen approach involves concurrently collecting quantitative and qualitative data, then analysing the two data sets separately and ultimately merging the results during its interpretation (Bryman, 2006). The reason for selecting the said approach is that both data sets are complimentary in nature, and by combining the findings a more comprehensive understanding of homeownership can be gleaned.

## **Data Collection**

The data utilized in this study is derived from interviews conducted by the *Fayze-Enayate-Amakinal-Anwar* (FEA) Housing Department of the Dawoodi Bohra Community in the years 2020 and 2021. The author initiated contact with the FEA Head Office in Mumbai, India,

submitted a research proposal, and obtained raw survey data along with other essential information regarding the housing projects organized by the institution. Utilizing existing data on homeownership beneficiaries within the Dawoodi Bohra Community enabled the study to access a relatively larger sample size that might have been challenging to reach independently, facilitating a timely completion of the research. Even though, the usage of secondary data is limited by the variables contained in the data sets, the study has attempted to minimize the limitations present in the data by critically evaluating the identified data sets (Cheng & Phillips, 2014).

### **Data Collection Instrument**

The study analysed raw data from the FEA Housing Department's annual surveys. The department employs a computer-assisted telephone interviewing (CATI) technique annually to assess the impact of FEA's initiatives on its intended beneficiaries. The CATI technique involves administering a computerized questionnaire to respondents over the telephone, with interviewers reading questions from the computer screen and recording responses directly into the computer (Shino & McCarty, 2020). In this case, the FEA used the free-to-use survey platform "Google Forms" to record survey participants' responses, which were automatically transferred to "Google Sheets," the primary software used for the study's analysis. The interview designed by the department consists of five generic questions, eight open-ended questions, and three dichotomous or close-ended questions, totalling 18 questions.

### **Sample Population**

The sampling technique employed in the survey is purposive sampling which involves using respondents who are selected to

capture a range of experiences and characteristics relevant to the study (Robinson, 2014). While purposive sampling is associated with various shortcomings, the FEA's survey addresses this by ensuring the sample is representative of the study population. The survey sample covers almost 10% of the FEA's overall beneficiaries for the specified years. According to data from the FEA Department, there were 284 respondents in 2020 and 130 in 2021, all residing in different cities in India. In total, the study analysed responses from 414 community members to assess the impact of housing initiatives in the community.

The paper specifically targeted Dawoodi Bohra Community members who have acquired homeownership through community initiatives, excluding those who achieved it independently. This focus is deliberate, aiming to examine individuals who are financially unable to secure homeownership on their own and have received assistance from the community, ultimately seeking to understand how this support contributes to their socioeconomic advancement.

### **Data Analysis**

According to Creswell and Clark (2018), data analysis in Mixed Method Research consists of analyzing the quantitative data using quantitative methods and the qualitative data using qualitative methods (Creswell & Clark, 2018). This study first used descriptive statistics to analyze the close-ended question responses from the survey. In the second stage, the study utilized Thematic Analysis to examine the open-ended question responses to provide a more detailed and nuanced account of the impact of homeownership on individuals. The steps followed by the researcher were as follows;

First, the responses were studied in a general manner in order to gain familiarization with the data. Next, the data was combed through to identify various codes from the responses. The researcher found a total of 15 relevant codes from the data. These codes provide a condensed overview of the main points and common meanings that recur throughout the data. Finally, by combining relevant codes, themes were generated to represent the pertinent points in the data. After performing both analysis methods, the results will be discussed simultaneously to obtain a thorough understanding of the effects of homeownership on Dawoodi Bohra Community Members.

### **Ethical Considerations**

In addressing ethical considerations, the author has diligently considered key aspects such as voluntary participation, confidentiality, and integrity in this study. The telephone surveys administered by the FEA were conducted without coercion or persuasion, with respondents willingly contributing to the survey. Similarly, consent was also obtained from the FEA Department for utilizing survey data. Moreover, throughout the study, stringent confidentiality measures were implemented to safeguard the anonymity and privacy the FEA's beneficiaries. While recognizing the potential conflict of interest arising from the author's affiliation with the Dawoodi Bohra Community, the author transparently confronts this issue, emphasizing a commitment to impartiality and adherence to academic norms. These ethical considerations collectively enhance the study's validity and reliability (Emanuel et al., 2008).

### **Results & Discussion**

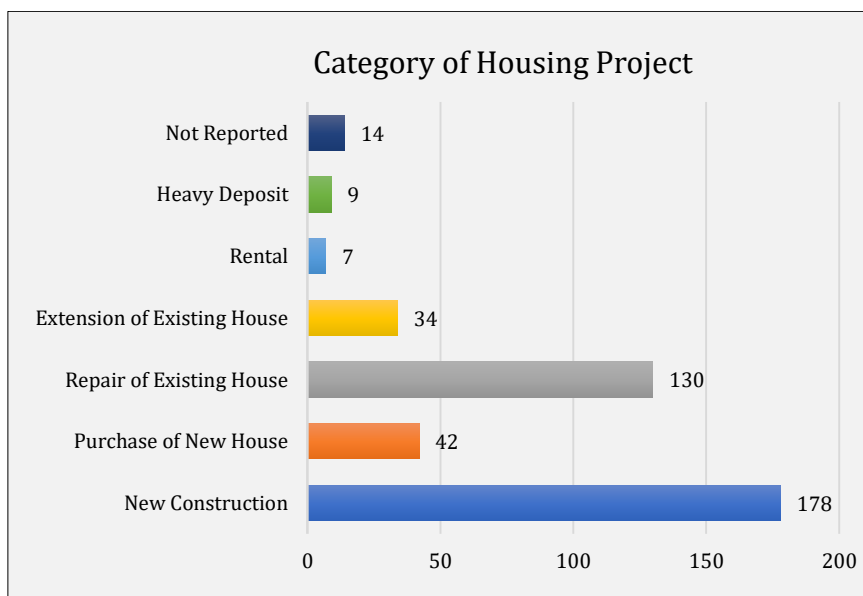
To explore the socioeconomic effects of homeownership on the beneficiaries of the Dawoodi Bohra Community’s primary housing initiative, the FEA, the current study has analyzed the survey reports of community members for the years 2020 and 2021. Table 1 summarizes the key statistics of the survey data. As mentioned in Table 1, 284 individuals responded to the department’s telephone survey in 2020 and 130 individuals responded in 2021. In total, the author has analysed the responses of 414 community members to assess the impact of housing initiatives in the community. These responses have allowed sufficient information to be obtained to answer the study’s research questions.

General Statistics	2020	2021	Total
Total Housing Projects	1,710	2,116	3,826
<i>Percentage</i>	<i>(100%)</i>	<i>(100%)</i>	<i>(100%)</i>
Total Survey Respondents	284	130	414
<i>Percentage of Projects</i>	<i>(16%)</i>	<i>(6%)</i>	<i>(10%)</i>
House Work is Completed	248	114	362
<i>Percentage of Total Respondents</i>	<i>(87%)</i>	<i>(87%)</i>	<i>(87%)</i>
Responded to Close-Ended Ques	242	104	346
<i>Percentage of Total Respondents</i>	<i>(85%)</i>	<i>(80%)</i>	<i>(83%)</i>
Responded to Open-Ended Ques	247	114	361
<i>Percentage of Total Respondents</i>	<i>(86%)</i>	<i>(87%)</i>	<i>(87%)</i>

**Table 1: General Statistics of Total Survey Data**

### General Overview

The interview designed by the Department comprises of 18 questions in total, five of which are generic questions. These are followed by three close-ended questions (Quantitative data) which were responded by 83% of the total survey participants and eight open-ended questions (Qualitative data) which were responded by 87% of the survey participants. The respondents of the telephone survey were first inquired regarding the progress of their housing project and only those beneficiaries whose housing projects were completed were asked to answer the remaining survey questions.



**Figure 1: Category of Housing Projects for Survey Respondents**

It should be noted that the survey conducted by FEA includes respondents who have been provided six different types of housing assistance. As depicted in Figure 1, the majority of FEA's housing projects involve two distinct kinds of assistance. These include renovation assistance to those individuals whose housing conditions were below adequate standards (extension and repair of existing houses), and homeownership assistance (purchase and construction of new house) which is the subject of this study. In summary, 53% of respondents were provided homeownership assistance while, 47% of survey respondents were offered other modes of assistance. The author has analysed the responses of all the survey respondents, without making any distinction between modes of assistance. However, to ensure clarity, only the responses of the beneficiaries of homeownership assistance are presented and discussed throughout the article.

The key figures of the quantitative data obtained from the survey are depicted in Table 2. The respondents were asked four close-ended questions in regard to the benefits of the housing assistance provided to them by the FEA. Each question roughly corresponds to one of the three primary socioeconomic factors that have been characterised as the essential aspects of an individual's socioeconomic status by scholars (Navarro et al., 2020). These include economic effects, social factors and physical and psychological well-being. As evident in the findings presented in Table 2, the responses to the close-ended questions were overwhelmingly positive. However, further details will be discussed in the forthcoming sections.

Quantitative Data of Homeownership Respondents



Quantitative Data	Positive Responses	Total	Sample Mean
Increased Financial Stability	168	188	89%
Better Physical and Psychological Health	169	188	89%
Improvement in Children's Education	122	188	64%
Increased Religious Engagement	178	188	94%

Sr.	Data Codes	Frequency	Data Themes	Respo ndents	Sample Mean
1	Financial stability	85	Financial Benefits	192	44%
2	Savings from rental payments	51	Financial Benefits	192	27%
3	New job opportunity	10	Financial Benefits	192	5%
4	New business opportunity	26	Financial Benefits	192	14%
5	Better physical health	31	Psychological Benefits	192	16%
6	Improved standard of living	44	Psychological Benefits	192	23%
7	Contentment	98	Psychological Benefits	192	51%
8	Improved mental health	57	Psychological Benefits	192	30%
9	Sense of independence	28	Psychological Benefits	192	15%
10	Improvement in children's education	4	Psychological Benefits	192	2%

11	Better able to cope with lockdown	78	Psychological Benefits	192	41%
12	Enhanced social participation	38	Social Benefits	192	20%
13	Freedom to practice religious activities	51	Social Benefits	192	27%
14	Increased community engagement	15	Social Benefits	192	8%
15	Better marital opportunity	11	Social Benefits	192	6%

**Table 2: Quantitative Data - Summary of Respondents**

The qualitative data featuring eight open-ended questions, was subjected to Thematic Analysis to assess the initiative's impact on individuals' lives. Following established procedures, the author identified 15 codes from participant responses, encapsulating recurring socioeconomic effects of housing projects. These codes, outlined in Table 3, were then synthesized into themes, offering a comprehensive representation of the data's key points. In summary, the analysis of both quantitative and qualitative data revealed three overarching categories of socioeconomic benefits related to homeownership; namely, financial gains, improved physical and psychological well-being, and social advantages. This underscores

the profound influence of homeownership on residents and its potential for promoting socioeconomic upliftment.

***Table 3: Qualitative Data - Key Results of Thematic Analysis for H.O Respondents***

**Economic Effects of Homeownership**

The results of the survey data indicate an overwhelmingly positive correlation between attaining homeownership and economic development. As portrayed in Table 2, out of the 188 homeownership beneficiaries who attempted the close-ended questions, 168 participants claim to have experienced improved financial stability after attaining homeownership through the FEA housing initiative. As for the results of the Thematic Analysis, the responses of survey participants have revealed three distinct economic benefits of homeownership (Depicted in Table 3). Firstly, community members have seen an increase in their household wealth and are more confident regarding their financial health after attaining homeownership. Secondly, participants have also witnessed an apparent advancement in their occupation. Some of them have either found better employment opportunities or have experienced a career growth in their existing occupation. Finally, some participants have gained new business opportunities after shifting from rental tenure to owner-occupied housing.

An in-depth examination of participant responses reveals two primary factors contributing to the financial benefits of homeownership. Firstly, the savings accrued from imputed rental payments contribute to increased financial stability, aligning with previous studies on the advantages of imputed rent for low-income homeowners (Daniel et al., 2019). Secondly, individuals' perceptions

of allocating income for housing costs play a crucial role in achieving financial freedom, with homeownership being more appealing than rental payments in the long term. Despite potential limitations in the study, such as the focus on new homeowners and the absence of household financial data, the findings strongly advocate for the financial benefits of homeownership, particularly when attained through interest-free means. In regard to the employment opportunities experienced by survey participants, a potential factor influencing job opportunities could be the psychological traits associated with homeownership. Research indicates that homeownership fosters traits such as responsibility and accountability (Rohe et al., 2002), which promote occupational development among individuals, leading to promotions and increased financial well-being.

Furthermore, the study indicates that homeownership empowers individuals to start or develop businesses. This entrepreneurial inclination may be attributed to positive psychological traits mentioned earlier. Additionally, homeownership offers crucial elements like financial security, space, and flexibility, which are conducive to entrepreneurship (Reuschke, 2016). This became particularly significant during the Covid-19 pandemic and resulting lockdowns, where homeowners, leveraging their residences as business premises, demonstrated resilience and adaptability. Corroborating these results, various studies have found that homeownership not only provides a conducive environment for entrepreneurship but also plays a pivotal role in mitigating the impact of economic crises on individuals' business endeavours (Goodman & Mayer, 2018).

### **Physical and Psychological Effects of Homeownership**

The analysis of FEA's survey data has found a significant correlation between attaining homeownership and an improved physical and psychological health among respondents. When asked whether they had experienced any health benefits after attaining homeownership, 90% (169 participants out of 188) of the respondents gave a positive response. Moreover, while responding to the open-ended questions, the beneficiaries of FEA's housing projects have provided quite detailed descriptions of the health benefits they have experienced in their lives. After a thorough review of this qualitative data, the study has found five broad themes that emerged from the analysis. These include an enhancement in the physical health conditions of occupants after attaining homeownership. Secondly, improved standards of living among occupants which is accompanied with an increase in their self-esteem. Thirdly, community members have experienced contentment and have felt an improvement in their mental health. Finally, homeownership has brought about psychological benefits for children and has played a major role in ensuring the mental well-being of individuals during the Covid-19 Pandemic.

When analysing the responses of individuals who have undergone positive health transformations, the first plausible explanation that comes in to mind is the change in the physical attributes of the dwelling, which could potentially improve the living conditions of occupants. However, upon closer inspection, psychological perceptions seem to play a much more significant role in determining the physical health conditions of participants. These findings are in line with studies that have found that psychological perception of living in owner-occupied housing has a more substantial impact on

occupants' physical wellbeing (Adler & Ostrove, 1999; Mulatu & Schooler, 2002). Moreover, a credible explanation for the notable increase in self-esteem and dignity among individuals after attaining homeownership, could be the result of increased stability and permanence associated with homeownership. Studies indicate that the prospect of eviction is a highly stressful situation for tenants, leading to feelings of loss of control, fear, worry, and lasting mental health impacts (Acharya et al., 2022). Community members acquiring homeownership through the FEA's housing program have effectively cultivated a sense of belonging and ownership, contributing to increased satisfaction and contentment.

Furthermore, respondents reported lower stress and anxiety levels after attaining homeownership. This can be attributed to the financial security and freedom enjoyed by homeowners to modify their homes according to their preferences. However, the study acknowledges that further research considering variables like financial resources is needed to establish a clear causation between mental health and rental tenure. In addition to these psychological benefits, homeownership revealed another noteworthy outcome: improved education outcomes for children. The study suggests that the geographic stability and higher self-esteem levels of homeowners contribute to creating better home environments, ultimately enhancing children's cognitive abilities. These findings align with previous studies on homeownership (Haurin et al., 2002), reinforcing the positive effects it can have on various aspects of individuals' lives. The analysis of open-ended responses from FEA survey participants has revealed an intriguing finding regarding the physical and psychological effects experienced by respondents. Out of the total participants, approximately 22 individuals (comprising 7 homeownership assistance beneficiaries and 12 renovation assistance

beneficiaries) have reported either no positive effects (no improvement in living conditions) or negative impacts on their housing conditions after receiving assistance from the FEA. Upon closer examination, it becomes evident that the primary cause of these unfavourable effects is not related to the participants' housing tenure but rather stems from structural deficiencies in the renovation and construction of the dwellings themselves. Although the number of respondents facing these issues is relatively small (only 7 homeownership beneficiaries), the findings underscore the critical importance of proper execution in enhancing individuals' housing conditions. To optimize the benefits of homeownership for all beneficiaries, the FEA should ensure the implementation of the highest quality standards in its housing projects.

### **Social Effects of Homeownership**

Survey participants have also expressed a variety of social benefits experienced by them after attaining homeownership through the FEA's housing projects. An analysis of the qualitative data (open-ended responses) has revealed three prominent themes; enhanced social participation among community members after attaining homeownership, freedom to practice religious activities and better marital opportunities for occupants.

In regard to the enhanced social relationships experienced by participants, a likely factor could be the stability afforded by homeownership, allowing individuals to maintain social connections and enhance their overall social well-being. Existing research supports these findings, indicating that homeownership contributes to the formation of social capital, strengthening community bonds (DiPasquale & Glaeser, 1999). Survey respondents also indicated that homeownership empowered them to actively participate in their



local neighbourhoods and engage in community initiatives and programs. Previous studies, like Logan and Molotch (1987), affirm that homeowners are more likely to participate in community programs because in comparison to renters, they are more likely to become emotionally attached to their homes and neighbourhoods (Logan & Molotch, 1987).

The analysis further indicates that nearly 178 community members claim to have improved their religious engagement after attaining homeownership. This effect can be attributed to homeowners having the ability to design or modify their homes to accommodate their religious needs. For Muslims, a dwelling essentially embodies their cultural values and thus necessitates that they are designed and customized to fulfil their religious and practical needs (Omer, 2017). This became especially relevant during the Covid-19 lockdowns, where homes transformed into places of worship and learning. In contrast, rental tenure may limit religious activities due to restrictions imposed by landlords. In a surprising finding, a small number of respondents (11 participants) mentioned that homeownership facilitated better marital opportunities. Possible explanations include improved self-esteem and increased participation in social activities, enhancing chances of finding suitable partners. Other studies have also explored the relationship between homeownership and marital stability, with some suggesting that in comparison to married renters, married homeowners were 60% to 69% less likely to divorce (Grinstein-Weiss et al., 2014).

### **Limitations**

The paper's findings are constrained by their reliance on existing data from the FEA, the organization providing housing assistance to

community members. A key limitation is that the survey questions employed by the FEA lack specificity in capturing data, with the socioeconomic effects of homeownership categorized in a manner deemed too broad by the researcher. However, independently reaching out to FEA beneficiaries was impractical due to the confidentiality of assistance records and the considerable time required to approach each and every beneficiary individually. Additionally, the study's scope is limited as it solely examines the personal experiences of new homeowners, without considering financial data at the household level. Future research could overcome these limitations by conducting independent empirical studies on FEA beneficiaries, incorporating precise variables, including financial statistics, for a more comprehensive exploration of the socioeconomic benefits of homeownership.

### **Implications and Recommendations**

The findings of this study have indicated how community initiatives can successfully tackle the challenges faced by individuals in the pursuit of attaining homeownership. Furthermore, the study has exposed the flaws of rental tenure and illustrated its shortcomings in providing adequate housing conditions for the socioeconomic well-being of individuals. Based on these conclusions, policy makers, NGOs and CBOs committed to enhancing the housing conditions of individuals can reassess their operating policies in order to better enable the socioeconomic upliftment of their beneficiaries. To better understand the implications of these results future studies could compare the effectiveness of FEA's operational procedures with those used by other housing initiatives around the world. This would

enable the identification of the most effective means towards attaining homeownership and enabling socioeconomic upliftment among individuals.

### **Conclusion**

The study, based on both quantitative and qualitative analysis of survey data from the FEA, identified three significant socioeconomic effects of homeownership among Dawoodi Bohra Community members. Firstly, there was a strong positive correlation between homeownership and economic development, manifesting in increased financial stability and occupational advancement. Secondly, homeownership was linked to improved physical and psychological health, evidenced by enhanced physical well-being, a higher standard of living, and improved mental health. Finally, FEA's beneficiaries reported various social benefits, including increased community engagement, freedom to practice religious activities, and improved marital opportunities. In summary, the research highlights the substantial socioeconomic upliftment experienced by Dawoodi Bohra Community members upon attaining homeownership through community initiatives.

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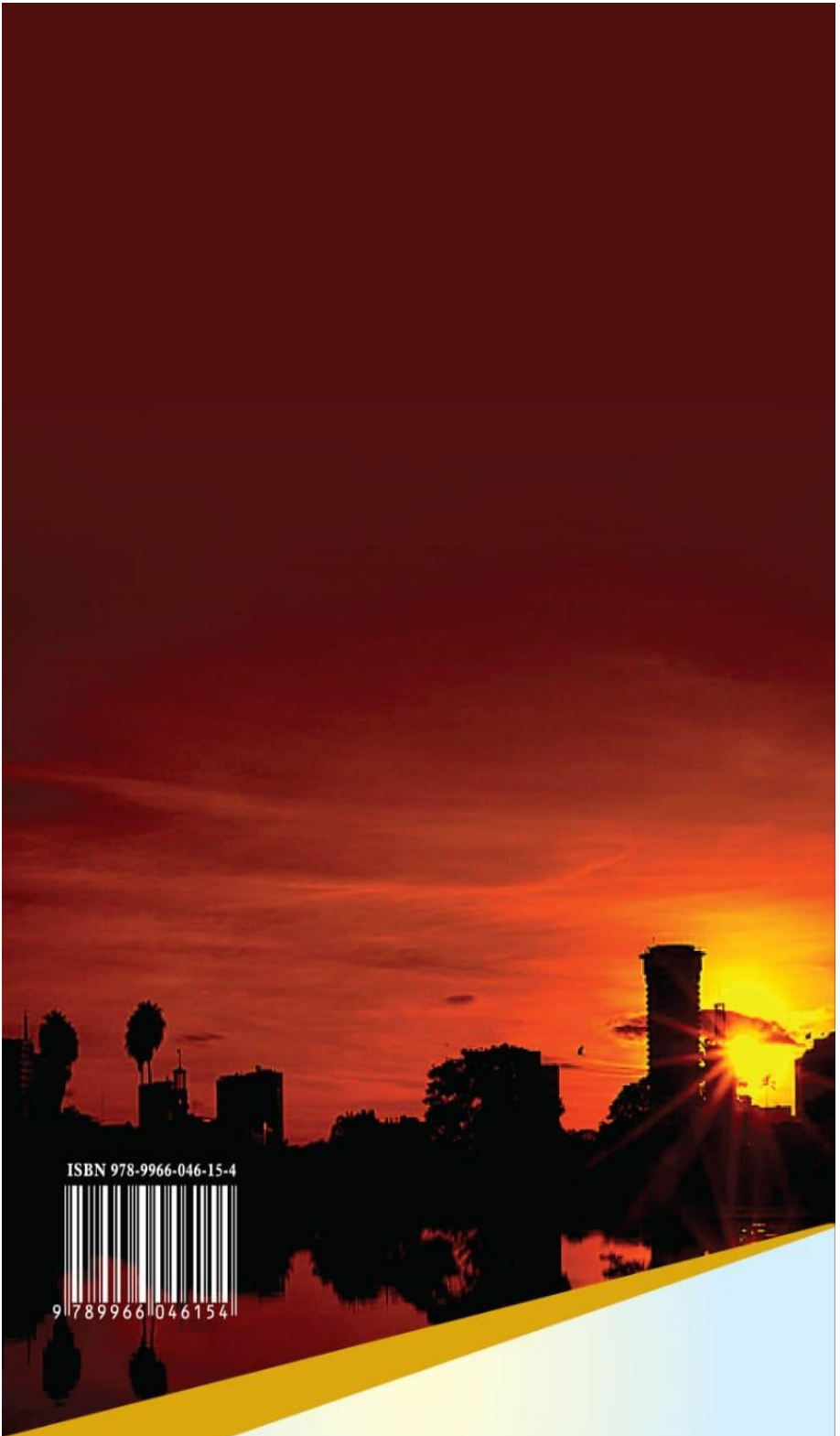
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