

FACTORS INFLUENCING ACCESS TO FINANCE FOR REAL ESTATE
TRANSACTIONS IN SUB SAHARAN AFRICA (A LENDER'S PERSPECTIVE)

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A research report submitted to the Faculty of Engineering and the Built Environment, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Science in Building (Project Management in Construction).



School of Construction Economics and Management
University of the Witwatersrand, Johannesburg
2014