

PERCEPTION OF PRIMARY SCHOOLS' TEACHERS ON LOW INCOME HOUSING SUCCESS

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Abstract: Access to safe, decent, and affordable housing is a fundamental human right enshrined in various international instruments. Affordable housing contributes to poverty reduction by enabling households to allocate their limited resources towards essential needs like education, healthcare, and nutrition. The African continent faces a particularly acute shortage of affordable housing, with rapid urbanization outpacing housing development. Nigeria is no exception, with millions lacking access to adequate housing, particularly in low-income communities. This shortage is further exacerbated by factors like high population growth, rising housing costs, and limited access to financing. This study aimed to assess primary school teachers' perception of low-income housing success in Bauchi. The study sampled 146 primary schools' teachers across 5 public primary schools in Bauchi metropolis using structured 5-point likert scale questionnaire. The data was analyzed using frequency and Relative Importance Index technique to identify the success areas in low-income housing delivery. The RII analysis reveals an uncertain perspective on housing delivery success in Bauchi metropolis. While respondents expressed uncertainty across most factors, low RII scores for access to affordable, well-located services and property taxation highlight specific challenges. These findings suggest policymakers and stakeholders should prioritize strategies to improve access to essential services in new developments and address the impact of property taxes on housing affordability and supply.

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Introduction

Housing affordability means securing a given standard of housing at a given price or rent which does not impose in the eye of a third party (usually government) an unreasonable burden on households' incomes (Atafo, Albert & Amos, 2021). Access to safe, decent, and affordable housing is a fundamental human right enshrined in various international instruments (UN-Habitat, 2020). Affordable housing contributes to poverty reduction by enabling households to

allocate their limited resources towards essential needs like education, healthcare and nutrition (World Bank, 2023). Furthermore, affordable housing promotes social stability, reduces crime rates, and fosters healthier communities (Saiz & Saiz, 2023). Across Africa, governments tackle the affordable housing challenge through various initiatives informed by global best practices. These include developing comprehensive national housing policies that prioritize affordability and set clear targets (UN-Habitat, 2020). Furthermore, promoting Public-Private Partnerships (PPPs) leverages resources and expertise, as the private sector co-finances or develops projects while the public sector provides land or tax breaks (Anselmi *et al.*, 2020; World Bank, 2023).

The African continent faces a particularly acute shortage of affordable housing, with rapid urbanisation outpacing housing development (Alteneiji, 2019). Nigeria is no exception, with millions lacking access to adequate housing, particularly in low-income communities. This shortage is further exacerbated by factors like high population growth, rising housing costs, and limited access to financing (World Bank, 2022). The situation is even more critical in Nigeria's Northeast region, where ongoing conflict has displaced millions and destroyed housing infrastructure (Smart, Amaratunga, & Haigh, 2023).

Research by Adedeji *et al.* (2022) highlights the specific challenges faced by low-income earners in Nigeria, including high housing costs relative to income, limited access to formal mortgage products, and a lack of suitable and affordable housing options. Adebowale *et al.* (2023) further emphasize the critical role of effective land management policies, streamlined permitting processes, and good governance in fostering an environment conducive to affordable housing development. The Northeast region presents a unique case. Research by the Internal Displacement Monitoring Centre (2023) indicates a severe shortage of safe and affordable housing for internally displaced persons (IDPs) due to conflict-related destruction and limited government resources for reconstruction.

While extensive research has explored critical success factors (CSFs) influencing housing affordability in developed contexts. Deng, Yan, and Chen, (2021) identified financing models, land-use regulations, and resident participation as crucial CSFs for achieving affordable housing in China's megacities. Similarly, research by Meenar, Howell, Moulton, and Walsh. (2020) in Australia highlights the importance of government intervention, streamlined planning processes, and innovative construction methods in fostering affordability. Additionally, studies by Anselmi *et al.* (2020) in Italy emphasize the role of public-private partnerships, social housing initiatives, and efficient land management practices in ensuring affordability within developed economies. Furthermore, existing research on CSFs in developing countries often fails to adequately address the specific needs of low-income earners. Traditional approaches may prioritize overall housing affordability statistics, neglecting the unique challenges faced by these income groups (Adedeji *et al.*, 2022). This lack of focus on low-income housing market creates a blind spot in understanding how to best address the needs of the most vulnerable populations.

The majority of academics who have studied this issue, such as Olotuah and Bobadoye (2009), Ojoko and Ojoko (2017), and Ezennia and Hoskara (2019) concur that Nigeria's housing supply is plagued by poor planning, a lack of consideration for the housing needs of the general

public, high building material costs, a lack of funding for housing, access to the funding being restricted, a lack of housing data to improve planning, inconsistent policy, loose regulations, and inadequate infrastructure. The inability of Bauchi elementary school teachers to obtain home finance in Nigeria has been identified by Gambo *et al.* (2021) as a major issue. This is due to the numerous obstacles people encounter while trying to obtain housing finance, which deters them from contacting housing finance organizations in order to apply for a home loan. This supports the findings of Keke *et al.* (2016), who found that one of the biggest obstacles to home ownership in Nigeria is obtaining housing finance. This study also revealed that low-income workers had difficulty qualifying for a housing loan since they were unable to meet the standards in order to obtain a housing finance loan, which would have allowed them to effectively become homeowners.

Despite extensive research on achieving affordable housing globally (UN-Habitat, 2020; World Bank, 2023), a critical gap exists regarding the specific factors influencing affordability in developing countries, particularly for low- and middle-income earners (Adedeji *et al.*, 2022). Numerous studies explored Critical Success Factors (CSFs) for affordable housing in developed contexts, highlighting the importance of national housing policies, public-private partnerships (Anselmi *et al.*, 2020; Tsolakova & Slee, 2020), and access to finance (Meenar *et al.*, 2020). However, research on CSFs within developing countries remains limited. While scholars like Ali, and Rasool (2024), examine affordable housing challenges in Africa, and specifically in Nigeria (Obianyo, 2020), their focus is on broader issues of slum upgrading and informal settlements. The inability of elementary school teachers to obtain home finance in Bauchi Nigeria has been identified by Gambo *et al.* (2021). However, none of the researchers have investigated the effect of Critical Success Factors in the specific context of Bauchi, Nigeria. Therefore, Investigating Success areas in low-income housing among primary school teachers in Bauchi become paramount, the study will contribute to policymakers and stakeholders working to ensure everyone has access to safe, decent, and affordable housing within Bauchi and Nigerian context.

Methodology

A quantitative research design was used in the study. Using a questionnaire survey approach, a total number of 146 questionnaires were administered to members of staff of primary schools selected within Bauchi metropolis through random sampling strategy. The questionnaire was designed in a 5-point Likertscale format with five assigned to the most preferred descriptor and one to least preferred descriptor in measuring the study's variables. The study adopted frequency and Relative Important Index (RII) technique to assess the critical success factors of housing delivery.

Respondent profile

Information about the respondents’ gender, age, marital status, family size, educational background, professional discipline, years in service, and their monthly income were collected and presented in Table 1 below

Table 1: Respondent Profile

SN	Attributes	Option	Response	Percentage
1	Gender	Male	86	58.9
		Female	60	41.1
2	Age	Below 30 years	41	28.1
		31 – 40 years	53	36.3
		41 – 50 years	32	21.9
		Above 50 years	20	13.7
3	Marital status	Single	33	22.6
		Married	103	70.5
		Divorced	9	6.2
		Widowed	1	0.7
4	Family Size	Less than 5	45	30.8
		5 – 10	71	48.6
		Above 10	30	20.6
5	Education background	National diploma/NCE	80	54.8
		Bachelor’s degree/HND	26	17.8
		Master’s degree and above	40	27.4
6	Years of service	Below 6 years	33	22.6
		Between 6 and 10 years	42	28.8
		Between 11 and 15 years	25	17.1
		Between 16 and 20 years	13	8.9
		Between 21 and 25 years	12	8.2
		26 years and above	21	14.4
7	Level of income	Below ₦30,000	22	15.1
		Between ₦31,000 and ₦35,000	23	15.8
		Between ₦36,000 and ₦40,000	32	21.9
		Between ₦46,000 and ₦50,000	28	19.2
		Above ₦50,000	41	28.1

The provided data offers an insight of the demographic profile of the population. Gender distribution leans towards males, constituting 58.9% of respondents, while females represent 41.1%. Most of the respondents are in the age range of 31 to 40 years representing 36.3%, followed by below 30 years with 28.1% and 41 to 50 years accounting for 21.9% while above 50 years is least with 13.7%. 70.5% of the respondents were married, 22.6% are single while divorced and widowed constitute 6.2% and 0.7% respectively.

Respondents with family size of 5-10 account for 48.6% followed by less than 5 with 30.8% while above 10 stands 20.6%. The majority of respondents possess a National diploma/NCE constituting 54.8%, followed by Master's degree and above (27.4%) and Bachelor's degree/HND (17.8%). The respondents' years in service are varied, with the highest percentage being 6-10 years (28.5%), followed by below 6 years (22.6%), 11-15 years (17.1%), above 26 years (14.4%), 16-20 years (8.9%) and 21-25 years (8.2%).

From the table above, income distribution among respondents varies significantly, with a majority (28.1%) reporting an income level above ₦50,000. A smaller percentage falls into the other income categories, with between ₦36,000 to ₦40,000 (21.9%), ₦46,000 to ₦50,000 (19.2%), ₦31,000 to ₦35,000 (15.8%), and below ₦30,000 (15.1%).

Result

This paper aimed to assess the critical success factors of housing delivery in Bauchi metropolis, and it was evaluated using various constructs as presented in table 2 below. The provided table below presented the frequency distribution of critical success factors measured across 16 items. Each category has been assessed on a scale with five levels: Strongly Disagree, Disagree, Undecided, Agree, and Strongly Agree.

The table shows the distribution of scores across the categories. For instance, the response of respondents on the constructs show a concentration of the scores in the middle range with significant numbers falling in to categories of Agree having 24%, Disagree also having 24% and Undecided with 21% of total score. In contrast, the lower frequency of responses went to Strongly Agree and Strongly Disagree each having 13% and 18% proportion of the total responses.

Keys; SDA=Strongly disagree, DA=Disagree, UN=Undecided, AG=Strongly agree, SAG=Strongly agree and RII=Relative Important Index.

Table 2: Relative Importance Index

Critical Success Factors	SDA	DA	UN	AG	SAG	RII
Access to affordable well-located serviced land is easy	43	47	17	29	10	0.485
Housing design and construction is Adaptable	19	49	28	37	13	0.567
Appropriate design is mostly achieved	21	39	31	39	16	0.586
Credit facilities are Available	36	37	20	28	25	0.558
Institutional framework for land management is effective	23	42	37	26	18	0.564
Good land and housing policies are enforced	17	41	24	46	18	0.610
Government support and commitment to housing is witnessed	29	42	38	30	7	0.523
Governments guarantees to developers is granted	27	34	22	47	16	0.588
Long term loan repayment period is available	23	34	34	39	16	0.585
Low down payment requirement is practiced	30	35	31	28	22	0.568
Low interest rate housing loan is available	36	35	23	34	18	0.549
Mixed land development is observed	17	35	34	44	16	0.607
Infrastructure to land by government is Provided	22	38	34	34	18	0.584
macro-economic environment is Stabilized	18	44	28	36	20	0.595
Taxation on property for housing supply is favorable	32	53	31	17	13	0.499
Suitable local building materials are used in housing	25	34	21	35	31	0.618

The table provides a comprehensive assessment of critical factors of housing delivery, focusing on various key indicators. Each indicator is assigned a weighted Relative Importance Index (RII) score, reflecting its significance in the whole assessment.

The table revealed that respondents remained undecided on success of housing delivery in the study area. A low RII score of 0.485 for access to affordable well-located service is difficult. Similarly, the score of 0.567 commands indifferent perception of the respondents for housing design and construction adaptability likewise appropriate design achievability with RII of 0.586. The table further revealed the apathic opinion by respondents on credit facilities availability (0.558), effectiveness of institutional framework for land management (0.564), housing policy enforcement (0.610), Governments’ support and commitment (0.523) and grants by Government to developers (0.588). 0.585 for the availability of long term loan repayment period, 0.568 for the practicing of low down payment requirement, 0.549 for availability of Low interest rate housing loan. In the same vain, responses emphasized neutrality on observing mixed land development (0.607), provision of infrastructure by government (0.584), stability of macro-economics environment (0.595) as well as using suitable local building materials (0.618) in housing delivery. However, like access to affordable well-located service with low RII, the low RII of 0.499 indicates that taxation on property for housing delivery is not favorable.

The Relative Importance Index (RII) analysis provides a comprehensive assessment of critical success of housing delivery within Bauchi metropolis across various key indicators. The results revealed that respondents remained undecided on success of housing delivery in all factors except for access to affordable well-located services which they emphasized is difficult and taxation on property for housing delivery is not favorable.

Conclusion

The RII analysis reveals a uncertain perspective on housing delivery success in Bauchi metropolis. While respondents expressed uncertainty across most factors, the low RII scores for access to affordable, well-located services and taxation on property for housing delivery highlight specific challenges among primary school teachers in their effort to own shelter. These findings suggest that policymakers and stakeholders should prioritize strategies to improve access to essential services in new developments and address the impact of property taxes on housing affordability and supply.

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