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Relationship between housing finance institutional contexts and financial contexts to housing ownership by low-income earners in Bauchi LGA, Nigeria

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Abstract

Purpose – The purpose of this paper is to investigate the relationship between housing finance institutional related variables and financial related variables of low-income earners in Bauchi Local Government Area, Bauchi, Nigeria.

Design/methodology/approach – In this study, quantitative research approach was adopted. Self-administered structured questionnaires were used to collect information from 500 primary school teachers in Bauchi Local Government Area, Bauchi, Nigeria. A correlation analysis was carried out to find the relationship between housing finance institutional contexts and finance contexts to low-income earners in the study area using SPSS Version 23 software.

Findings – The findings shows that the low-income earners were more concerned with the accessibility and affordability on housing ownership, and it also showed that performance and effectiveness of the housing finance institutions were of paramount importance to housing ownership for the low-income earners in the study area.

Practical implications – The finance institutions are the prime consumer of these research findings. The participants in the finance institutions are going to benefit from the low-income earners' housing ownership development.

Originality/value – The paper also emphasized that the finance institutions should make the housing finance loan accessible and affordable to the low-income earners to meet their dream to sustainable housing ownership.

Keywords Relationship, Accessibility, Institutional context, Affordability, Financial context, Housing finance

Paper type Research paper

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1. Introduction

Housing finance was before an immature section of domestic financial markets. It presently involves an extremely critical place, not just in the monetary arrangement of individual economies, however, as a component of the worldwide budgetary framework also. For instance, US contracts are currently financed through securitization on a noteworthy scale by Chinese and Indian savers, among others (Louçã and Ash, 2018). Ehlenz (2018) suggested that formal housing finance institutions are rarely willing to assist with the purchase of land, especially where the tenure is insecure to provide assistance with improvements to the rental housing stock or to support non-conventional household arrangements such as sharing of multiple family compounds. Buckley *et al.* (1996) in Thomas (2014) pointed out that the declining effectiveness of housing finance institutions, coupled with economic and fiscal crises, has made governments more aware of the need to promote savings, reduce subsidies and mobilize domestic resources and motivate the involvement of private financial institutions.

The history of housing cannot be separated from the social, political and the economic development of man. Housing is vital to human existence as its ranks among the top three needs of man. Its provision has always been of great importance to man's needs. In the last 10 decades, Nigeria has been experiencing very rapid urbanization. This is largely as a result of rapid urban growth in relation with population growth and rural–urban migration driven by rapid socioeconomic changes and development. However, this growth has not been matched with simultaneous provision of adequate housing development. Thus, the significant rise in population, number and size of Nigerian cities have led to the acute shortage of dwelling units, resulting in overcrowding, high rents, poor urban living conditions, low infrastructural provisions, deteriorating environment, poverty and increased insecurity in urban centers (Ibrahim and Mbamali, 2013).

According to Afrane *et al.* (2016), one of the fundamental reasons why finance for housing has gotten low consideration is the extensive capital that is required either to purchase or lease a house. However, the Nigerian National Housing Policy FGN 2004 characterizes the low-income earners as all employees and self-employed persons whose yearly income is N100, 000 ($277.10) and below (i.e. the equivalent of salary grade level of 01–06 within the civil service) (Ogunnaike, 2017). About 57% of the Nigerian population falls below the poverty line, which is on the average of US$1 per day (Wahab, 2006). According to Adedeji and Olotuah (2012), most employees who work in the public sector and private sectors, as well as many self-employed Nigerians, earn well below the national minimum wage, especially the primary school teachers. This, by implication, indicates that about 70% of Nigerians fall into this low-income group, which also forms the nucleus of the nation's economy. There is lack of research on effective housing ownership for primary school teachers in the study area. Hence, this study investigates the relationship between housing finance institutional context variables and finance context variables to low-income earners in Bauchi Local Government, Nigeria.

2. Literature review

Housing ownership can be characterized as the act of guaranteeing that individuals in a network have a home to live in; it could be a house or some other sort of abiding, cabin or haven (Green, 2017). Patton (2015) characterizes a house as a home when it shields the body and solaces the spirit. However, Gavu and Owusu-Ansah (2019) see a house as a structurally separate and independent place of abode such that a person or group of persons can isolate themselves from the hazards of climate such as storms and the sun. The definition, therefore, covered any type of shelter used as living quarters, such as separate houses, semi-detached houses, flats/apartments, compound houses, huts, tents, kiosks and containers (Peprah and Obeng, 2015).

Housing finance is a wide subject, the idea of which can differ crosswise over main lands, districts and nations; especially as far as the regions it covers (Bhuka, 2019). For instance, what is comprehended by the expression "housing finance" in a developed nation might be altogether different to what is comprehended by the term in a developing nation (Dymski, 2018). The International Union for Housing Finance, as a multinational systems administration association, has no official position on what the best meaning of housing finance is (Rolnik, 2013). Notwithstanding, the choice of statements beneath is offered as a preview of what housing account as a theme covers:

> Housing finance unites complex and multi-area issues that are driven by always showing signs of change nearby highlights, for example, a nation's legitimate condition or culture, monetary cosmetics, administrative condition, or political framework (Adshead, 2017).

In the jurisdiction of finance and economics, it is an agreement under which an individual borrows money from a lender (usually a mortgage-lending institution) to purchase a property and pledges same property such that the lender takes possession of the said property if the borrower fails to repay the money back (Razak and Saupi, 2017). Mortgage is:

> [. . .] a legal arrangement by which someone borrows money from a bank or similar organization in order to buy a house and pay back the money over a stipulated period of time (Peters and Panayi, 2016).

The word mortgage according to the Property and Conveyance Law (1959) is "including any charge or lien on any property for securing money or money's worth," whereas the Nigerian Land Use Act (1978) posited it as encompassing a second and subsequent mortgage and equitable mortgage.

2.1 Performance of financing institutions

A review of the performance of primary mortgage institutions (PMIs) shows that they have done poorly from inception, with only 34.2% of the 280 licensed banks at inception in 1989 when the Mortgage Institutions Act was enacted, surviving till 1997 when their supervision was transferred to the Central Bank of Nigeria. Out of the 195 handed over to the Central Bank of Nigeria, only 96 were left at the end of 2003 after another round of license revocation, which saw 99 losing their licenses as a result of poor performance and insolvency (Kama *et al.*, 2013). The institutions were constrained by inadequate capital base, poor corporate governance and lack of well-defined business philosophy (Obi and Uwandu, 2015). The availability and accessibility of finance is an essential factor required to mobilize other non-financial resources toward the actualization of the goals of housing investment (Adesegun, 2016). Warnock and Warnock (2008) attributed that comparing a number of countries grouped alongside development strata shows that stronger legal rights for both borrowers and lenders, macroeconomic conditions and deeper credit information system are strong factors that can help in deepening the mortgage market in any country. The more the information available and the easier it is to enforce collateral rights (ability to possess), the bigger the market tends to be in all countries, notwithstanding the size of the country. The Nigerian market is especially difficult given the macroeconomic volatility that makes policies to become unstable and therefore unreliable in the long term.

Sendi *et al.* (2019) also conducted a study on the role of mortgage in housing finance in Slovenia. The study whose main aim was to explore the role mortgage lending play in housing finance in Slovenia revealed that the National Housing Fund (NHF), which is a public agency, dominate majority of the Slovenian housing finance market, because of weak primary and non-existing secondary mortgage market. The study therefore recommended the development of mortgage primary markets and mortgage secondary markets as important tools for the future in improving housing finance and also developing fixed income capital market in Slovenia. Chambers *et al.* (2008) conducted a study on mortgage innovation, mortgage choice, and housing decisions. The main study sought to examine some of the more recent mortgage products on housing. It was realized that the introduction of mortgage products had positive correlation with homeownership using housing data from 1995 to 2005. It was also observed that homeownership rate declines as these instruments were removed from the mortgage market. Also Fernandez and Aalbers (2016) conducted a study on the role of private mortgage insurance in the US Housing Finance System. The main objective of the state was to assess the role of private mortgage insurers in the current US housing finance system. The study revealed that the high loan-to-value mortgage lending is relatively risky, and by assuming these risks, mortgage insurance enables more lenders and investors to supply capital for these mortgages. Adedeji and Olotuah (2012) conducted a study on the accessibility of low-income earners to housing finance in Nigeria; the study revealed that credit societies have provided housing finance to a substantial number of people enabling them to own their personal houses. The study shown that funds obtained from credit societies for housing are often insufficient because of high cost of building materials and labor for construction. The study also found that in spite of the intermediation efforts of private developers and cooperative societies in providing finance for housing, accessibility level to housing finance by the low-income earners is still very low. Udoka and Kpataene (2017) commented that the poor performance of the Nigerian housing finance system could be attributed to low accessibility, underdevelopment of the land tenure system and the inability of financial systems to provide low-cost finance.

2.2 Issues related to performance of financing institutions

There are many constraints limiting the availability of housing finance in Nigeria. Some of these constraints were identified by Ricks (2018) as unstable macroeconomic conditions, a weak legal framework for property rights and lack of mortgage market infrastructure and unavailability of funds for long-term finance to promote financial intermediation. From other sources, including Nwuba and Chukwuma-Nwuba (2018), poor access to finance has been widely identified as the major impediment to having affordable housing in Nigeria. Similarly, Renaud (2008) identified access to finance as one of the major constraints of housing finance in most emerging economies. In Nigeria, Hernandez (2009) uncovered that using survey analysis and secondary data highlighted that the NHF policy, land use act, structure of PMIs and high interest rates were some constraints to mortgage financing in Nigeria. Udoka and Kpataene (2017) examined the problems of financing real estate development in Nigeria through the administration of questionnaires and a simple descriptive analysis. The study revealed that high interest rates and several other requirements for loan application bedeviled the financing of real properties in Nigeria. The study therefore recommended, among others, that the Nigerian Government should endeavor to solve economic problems, such as inflation, to minimize the problems that plague the financing of real estate development.

Mukhtar *et al.* (2016) evaluated the performance of the NHF Scheme in terms of housing delivery in Nigeria. The study adopted secondary data and used the use of percentiles and t test as well as Pearson product moment of correlation for the purpose of analysis. The result indicated that the PMIs were not adequate in number and that there was a wide difference between the amounts the mortgagors actually applied for and the amounts approved.

Akinjare *et al.* (2016) studied assessment of the contribution of PMIs to housing finance in Nigeria. Their study identified two factors that contributed to the vague performance record of Federal Mortgage Bank of Nigeria as lack of information to most savings' contributors who are willing prospective borrowers and rigid conditions stipulated by Federal Mortgage Bank of Nigeria for obtaining NHF loan. Akinjare *et al.* (2016) further identified that prolonged problems that has constrained adequate and efficient credit delivery to the housing sector as, low interest rate on NHF, low level of participation in the NHF scheme, macroeconomics environment, non-vibrancy of some PMIs, cumbersome legal regulatory framework for land acquisition, the structure of bank deposit liabilities, low capitalization, inadequate mobilization of funds through savings deposits, distractions and failure to confine activities to savings mobilization and mortgage lending and loan defaults (Akinjare *et al.*, 2016).

2.3 Institutional context

Institutional analysts assert that the institutional environment can strongly influence the development of formal structures in an organization, often more profoundly than market pressures. Innovative structures that improve technical efficiency in early-adopting organizations are legitimized in the environment. Ultimately, these innovations reach a level of legitimization where failure to adopt them is seen as "irrational and negligent" (or they become legal mandates). At this point, new and existing organizations will adopt the structural form even if the form does not improve efficiency. Mader and Sabrow (2019) argued that often these "institutional myths" are merely accepted ceremoniously in order for the organization to gain or maintain legitimacy in the institutional environment. Organizations adopt the vocabularies of structure prevalent in their environment such as specific job titles, procedures and organizational roles. The adoption and prominent display of these institutionally acceptable "trappings of legitimacy" help preserve an aura of organizational action based on good faith. Legitimacy in the institutional environment helps ensure organizational survival. However, these formal structures of legitimacy can reduce efficiency and hinder the organization's competitive position in their technical environment. To reduce this negative effect, organizations often will decouple their technical core from these legitimizing structures. Organizations will minimize or ceremonialize evaluation and neglect program implementation to maintain external (and internal) confidence in formal structures while reducing their efficiency impact.

Meyer *et al.* (2018) reported that the net effect of institutional pressures is to increase the homogeneity of organizational structures in an institutional environment. Firms will adopt similar structures as a result of three types of pressures. Coercive pressures come from legal mandates or influence from organizations they are dependent upon. Mimetic pressures to copy successful forms arise during high uncertainty. Finally, normative pressures to homogeneity come from the similar attitudes and approaches of professional groups and associations brought into the firm through hiring practices. They add that rate of institutional isomorphism is increased when firms are highly dependent on the institutional environment; exist under high uncertainty or ambiguous goals; and rely extensively on professionals. Stevens and Gebre-Medhin (2016) examined the growth of three administrative services in California public schools (school health, psychology and curriculum) from the standpoint of institutional concept. He found that when there is a high level of consensus and cooperation within the institutional environment, diffusion of innovative structures is steady and long lasting. However, when the institutional environment is contentious and unfocused, adoption of innovative structures is slow and tentative. Kung *et al.* (2015) evaluated the rate of adoption of civil service organizations in the United States from 1880 to 1935. Their results strongly support the institutional concept outlined above. They found that when coercive pressures are high (under state mandate), organizations quickly adopt new structures. Under low coercive pressures, the rate of adoption is much slower. However, increased adoption builds legitimacy in the institutional environment, accelerating the rate of adoption of the new structural form. Furthermore, they also confirmed the hypothesis that although early organizations adopt the new form to improve efficiency, later organizations adopt the structural form to maintain legitimacy. Quantitative models predicted civil service adoption based on city characteristics (in early time periods) but failed to predict adoption in later time periods.

2.3.1 Financial institutions performance. Shepherd and Günter (2010) identified profitability as an important measure of firm's performance but it should not be considered as single measure and should also be supported by other measures like efficiency. Performance is defined in terms of efficiency and defined efficiency as the ratio of outputs to inputs, where larger value of this ratio indicates better performance (Chen *et al.*, 2015). The performance of the banks can be correctly identified in terms of bank efficiency (Fernando and Nimal, 2014). Measurement of efficiency in banking institution also helps to benchmark the relative efficiency of individual bank against the best practice bank. Kumar and Gulati (2009) reported that performance is the right combination of efficiency and effectiveness in both profit and non-profit organization, whereas Abadi *et al.* (2013) confirmed that performance is proportion of output to input and performance assessment is how resources have been managed and used by an organization, also that performance measurement and effectiveness are identical concept. The study of Roghanian, Rasli and Gheysari (2012) relates bank performance by productivity, where productivity was decomposed into efficiency and effectiveness.

Improving the performance of an organizational unit relies on both efficiency and effectiveness. Hawaldar *et al.* (2017) stated that performance evaluation of banks is associated with how effectively banks use its assets, shareholders equities and liabilities, revenues and expenses. The above discussion helps us to derive the concept of performance and its importance in banking. The term performance can be elucidated in multiple ways. Some previous studies refer to banking performance in terms of profitability and measured it by return on assets (ROA); some studies explore the financial performance by considering the aspects of profitability and efficiency, where profitability is measured by ROA only and efficiency by profit per employee. Some other studies describe performance on the basis of CAMELS framework, on the contrary modern studies argued that performance is not merely the profitability and efficiency, but it should also be measured in terms of efficiency and effectiveness. Some studies also use the term efficiency and performance interchangeably. In many recent studies, performance measurement approach of banking shifts from traditional approach to modern approach, which evaluates the bank performance comprehensively considering the aspects of efficiency and effectiveness. Efficiency shows us about the quantity of output produced by banks within the available resources and effectiveness signifies us about the quality of output generated by banks. Thus, efficiency and effectiveness are key drivers of banking performance.

2.3.2 Financial institutions effectiveness. Ehlenz (2018) suggested that formal housing finance institutions are rarely willing to assist with the purchase of land, especially where the tenure is insecure to provide assistance with improvements to the rental housing stock or to support non-conventional household arrangements such as sharing of multiple family compounds. Ricks (2018) pointed out that the declining effectiveness of housing finance institutions, coupled with economic and fiscal crises, has made governments more aware of the need to promote savings, reduce subsidies and mobilize domestic resources and motivate the involvement of private financial institutions. Effectiveness is the degree to which an organization achieves its goals. Gruman and Saks (2011) was of the opinion that the measures of effectiveness assess the performance of an organization or business unit with respect to stated goal and also serve as a significant element in the planning and control procedure. Bhagavath *et al.* (2009) attributed that effectiveness is the extent to which outputs of service providers meet the set objectives and efficiency is the success with which an organization uses its resources to produce outputs.

2.4 Financial context

It is never again unusual to realize that some Nigerians, especially the low-income groups living in the urban areas are homeless. The reason is that the cost of building or renting an accommodation is simply beyond the reach of an average Nigerians. Thus, the Nigerian housing sector challenge is that of affordability and accessibility. Several housing construction and delivery system is targeted mainly at the middle- and high-income group of the population that can either pay cash or access housing finance from the banks. Housing financing is done through mortgages. But the provisions of these mortgages to the income earners are through the National Housing Trust Fund. However, only very few proportion of the income earners has been able to access these mortgages. This is because the performance of the housing finance system in loan disbursement has been dismal and discouraging (Atamewan *et al.*, 2017).

2.4.1 Finance accessibility. The relevance of this view to housing ownership accessibility is in ensuring that housing provision is not focused on some "chosen" segments of the society but all members of the community have equal opportunity to choose their own accommodation according to their means or affordability level (Okewole and Aribigbola, 2006). Social equity concerns the social view of housing and relates to a situation in which all citizens have access to housing without limitations as to one's socioeconomic background or status in society. Most of the contemporary problems affecting access to housing have been reinforced by societal negative attitude toward the vulnerable groups among the low-income group (Opoko and Oluwatayo, 2014).

2.4.2 Finance affordability. Mulliner *et al.* (2016) reported that housing affordability in recent years has become a common way of summarizing the nature of the housing difficulty in many nations. This is in contrast to the "slum problem," the "low-income housing problem," the "housing shortage" or the "housing need" definitions of previous decades. A household is said to have a housing affordability problem, in most formulations of the term, when it pays more than a certain percentage of its income to obtain adequate and appropriate housing. Gan and Hill (2009) posited that the capability of a household to purchase a house can be viewed in at least three different ways. We draw a distinction between the concepts of purchase affordability, repayment affordability and income affordability. Purchase affordability considers whether a household is able to borrow enough funds to purchase a house. Repayment affordability considers the burden imposed on a household of repaying the mortgage. Income affordability simply measures the ratio of house prices to income. Housing affordability is not simply a matter of housing costs and income levels, but it is about people's ability to obtain housing and to stay in it. Despite the fact that there is excess demand of housing either as owner or for rent by household in Nigeria, their purchasing power is limited by their respective income. Although most people's incomes, especially primary school teachers in Nigeria can hardly purchase public and private developers housing supply, nevertheless, public developers do give out these houses in form of mortgage. Ademiluyi and Raji (2008) observed that private developers tend to contribute to a large proportion, the entire housing stock in the country. Damulak

(2015) also observed that policymakers are not really aware of the magnitude of housing problems for low-income earners when looking at increase in house rent and rising cost of building materials. But Olateju (1990) noted that the increasing high rent can be attributed to the decrease in housing stock. Housing is a critical component in the social and economic fabric of all nations.

2.5 Housing ownership

People have possessed many things such as property, land, objects and relationships from the dawn of time, and such ownership is a cornerstone structuring many modern societies today. People experience special feelings toward their ownership targets and develop strong attitudes toward the relationships they build with the owned items. These possessive feelings toward objects appear to be highly psychological in nature (Ryan-Collins *et al.*, 2017). The psychological (i.e. emotional and cognitive) bond with an ownership object represents what is called psychological ownership (PO), the PO theory explains the feelings of connection or the psychological state of ownership in the business context. First, the meaning and emotion associated with my, mine, and our express a feeling of ownership. Second, PO represents a relationship between an individual and an object (both material and immaterial). Third, an individual perceives the object (i.e. a firm) to have a close connection with the self. Finally, the state of PO is complex and consists of both affective and cognitive components: Psychological ownership is a state in which individuals feel as though the target of ownership or a piece of that target is theirs (it is mine). It is a condition of which one is aware through intellectual perception. It reflects an individual's awareness, thoughts and beliefs regarding the target of ownership. The cognitive state, however, is coupled with an emotional or affective sensation (Chen *et al.*, 2020).

Research has shown that ownership can be felt even toward nonphysical entities, works of art, ideas, thoughts, words, relationships and people. These complex feelings of ownership are pleasure producing and object specific. In the company–customer relationship, they stem largely from perceived control, customer participation, company–customer identification and sense of belonging (Nancekivell *et al.*, 2019).

3. Research methodology

The study involved the use of questionnaires to collect information from a sample of (500) primary school teachers of Bauchi Local Government Education Authority, which have about 5,474 teachers in 2019. The sampling technique used is the simple random sampling method to arrive at the desired result. A five-point Likert scale was used for the variable items to ease the means of assessing the responses (Kothari, 2004). Going by the performance descriptors in Braunsberger and Gates (2009) and Seshadhri and Topkar (2014), the descriptors used for accessibility were very likely rated 5, likely rated 4, uncertain rated 3, unlikely rated 2 and very unlikely rated 1. Those used for affordability were very high rated 5, high rated 4, uncertain rated 3, low rated 2 and very low rated 1. For performance, descriptors used were most available rated 5, available rated 4, uncertain rated 3, not available rated 2 and mostly not available rated 1. Those used for effectiveness were very high rated 5, high rated 4, uncertain rated 3, low rated 2 and very low rated 1. Bauchi Local Government was chosen because it has the highest number of primary school teachers (Levels 1–6) in the study area, which is about 29.1% of the total population of primary school teachers in the state, which is 18,755 (EMIS SUBEB, 2017). Primary school teachers were chosen because they are less fortunate in terms of salaries and according to FixusJobs.com (2017), they are at the very bottom of the salary scale for teachers and the low-income group in Nigeria. The average salary for Nigerian teachers in primary schools is

N15,000/month ($41.72). Reliability test was carried out to measure reliability of constructs as suggested by Pallant (2011) and the results indicated that a reliable Cronbach's alpha of more than 0.7 was achieved in all of the constructs in Table 1. A correlation analysis was carried out to find the relationship between housing finance institutional contexts and finance contexts to low-income earners in the study area. Statistical Package for Social Science (SPSS, version 23) was used for statistical analysis of the data generated from the questionnaire survey. The levels of significance for all inferential statistical tests were established at 0.05. The magnitudes of relationships reported were interpreted using Burris (2005) descriptors, With coefficients >0.69 as very strong, 0.50–0.69 as substantial, 0.30–0.49 as moderate, 0.10–0.29 as weak and 0.01–0.09 as negligible.

However, reliability test was carried out to measure reliability of constructs as suggested by Pallant (2011). Results indicated that a reliable Cronbach's alpha of more than 0.7 was achieved in all of the constructs in Table 1.

A total number of 500 questionnaires were administered as recommended by Krejcie and Morgan (2018) against a sample size of 5,000 respondents. A total of 389 (77.8%) questionnaires were retrieved and 22 questionnaires were discarded because of incomplete response, missing data, univariate and multivariate outliers.

3.1 Demography

The demographic features of respondents include the gender, age and level of education, years in service, length of service and monthly income of the respondents. Analysis of frequency and percentage was carried out and the results showed that the majority of the respondents were male (62.7%), whereas their female counterparts comprised only 37.3% of

Variables	Options	Frequency	(%)
Gender	Male	230	62.7
	Female	137	37.3
Age	Under 26 years	82	22.3
	Between 26 and 35 years	105	28.6
	Between 36 and 45 years	72	19.6
	Between 46 and 55 years	44	12.0
	Between 56 and 65 years	52	14.2
	66 years and above	12	3.3
Level of education	Primary school living certificate	11	3.0
	Secondary school/cert.	28	7.6
	National diploma/NCE	191	52.0
	Bachelor's degree/HND	106	28.9
	Master's degree and above	31	8.4
Length of service	Under 6 years	106	28.9
	Between 6 and 10 years	86	23.4
	Between 11 and 15 years	51	13.9
	Between 16 and 20 years	39	10.6
	Between 21 and 25 years	44	12.0
	26 years and above	41	11.2
Monthly income	Under N11,000	11	3.0
	Between N11,000 and N20,000	23	6.3
	Between N21,000 and N30,000	89	24.3
	Between N31,000 and N40,000	62	16.9
	Over N40,000	182	49.6
	Total	367	100.0

Table 1. Result of the demography

the sample. This implies that male respondents have dominated the teaching profession in the study area.

The table also shows that the dominant age group was 35 years and below as noted from 50.9%, only 3.3% was 66 years and above of age. The information sought from the respondents about their level of education revealed that 52% of them had National Certificate of Education/National diploma as compared to 28.9% who had bachelor's degree/Higher National Diploma, and 8% who had Master's degree holders.

A majority of the respondents have been in the teaching profession for 10 years and below represented by 52.3% as compared to 11.2% who have been in the profession for 26 years and above. Also majority of the respondents receive a monthly income of over N40, 000 represented by 49.6% compared to 3.0% who receive under N11, 000 in the study area.

4. Discussion and findings

The results showed the ranking mean and standard deviation for each item. The criteria for mean ranking were presented in Table 2. This is to simplify interpretation and comparison between means and ranking scores. A correlation analysis was carried out to assess the relationship between housing finance institutional contexts, finance contexts and beneficiaries' contexts to low-income earners in the study area. The results are presented in Table 3.

The relationship between finance contexts, which are accessibility and affordability, institutional contexts, which are performance and effectiveness, were assessed using Pearson product-moment correlation coefficient. The results showed that there was a moderate, positive correlation between the two variables of housing accessibility and housing affordability at ($r = 0.387^{**}$). However, there was a substantial, positive correlation between housing performance and housing effectiveness at ($r = 0.690^{**}$).

4.1 Discussion

4.1.1 Level of financial context. The findings in the research shows that challenges in accessing housing finance has been a critical problem to the primary school teachers in the study area. This is because they face a lot of difficulties having access to housing finance, which discourages them from approaching the housing finance institutions for housing loan. This concur with the research of Keke *et al.* (2016) that access to housing finance is a major

Table 2.
Criteria for mean ranking (five–point Likert scale)

	Description	Ranges	Rank
1	Excellent	Above 4.00	1
2	Very good	3.00–3.99	2
3	Neither good nor poor	2.00–2.99	3
4	Poor	1.00–1.99	4
5	Very poor	Less than 1.00	5

Table 3.
Reliability of field results

Contexts	Constructs	Cronbach's alpha	No of items
Finance context	Accessibility	0.780	14
	Affordability	0.813	15
Institutional context	Performance	0.853	18
	Effectiveness	0.771	17

challenge to housing ownership in Nigeria. It was also derived from this study that qualifying for a housing loan was difficult for the respondents in the study area as they could not meet the requisite requirements for accessing the housing finance loan to enable them achieve effective housing ownership. This is so in Tesfaye (2007) that some reasons can be singled out for the inability of the majority of the primary school teachers to be qualified to get access to housing finance loan. The study found out that the primary school teachers in the study area lack the needed collateral to access the housing finance loan. This inability to provide secure collateral is a critical barrier to housing ownership by the low-income earners. This corroborates findings made by Olotuah (2015) that low-income earners are generally unable to raise housing loans because they do not have collateral to access the housing finance loans. The study also shows that another impediment to accessing housing finance from the low-income earners perception is the possibility of succeeding in applying for loan, this is because majority of the respondents did not meet up with the requirements for accessing the housing finance loan in the study area. This coincides with the study of Dung-Gwom and Mallo (2011), which tested for eligibility of low-income earners for credit facilities for home acquisition in Plateau State of Nigeria as the challenges confronting households in the study. In the study location of where beneficiary wants his house to be sited was also an impediment to accessing housing finance; however, Clark *et al.* (2006) and Woo and Morrow-Jones (2011) confirm the importance of location in housing ownership. The study shows that years of service is not a significant factor in accessing housing finance according to the perception of the respondents because majority of them have spent less than 15 years in service, which will give them the leverage to pay for a long period.

According to Kuma (2015), the duration of loan most times is considered on the basis of the mortgagor's years on his/her current employment, particularly for those in the public sector because the more years in employment, the lesser years left before retirement, hence, the lesser the duration of loan to be granted. Availability of collateral for bank security is a factor that prevents the respondents from affording housing finance loan because they lack the property to use as collateral, which, according to Ogunnaike (2017), suggested a shift from real estate as collateral security for mortgage loan to reduce the hardship in meeting the collateral requirement. From the study, it shows that affordability of monthly repayments is also a hindrance to achieving effective housing finance among low-income earners in the study area, and that is in agreement with the findings of Aribigbola (2008) that the affordability of monthly repayments of respondents is not adequate to access the loans. The study shows that repayment period of the housing loan is also a crucial factor that militates against affordability of housing finance by the respondents. This is in line

	Accessibility	Performance
Affordability		
Pearson correlation	0.387**	
Sig. (two tailed)	0.000	
N	367	
Effectiveness		
Pearson correlation		0.690**
Sig. (two tailed)		0.000
N		367

Note: **Correlation is significant at the 0.01 level (two tailed)

Table 4. Relationship between housing finance institutional contexts and finance contexts

with the findings of Atamewan *et al.* (2017) that repayment period automatically disqualifies many respondents from affording housing finance loan. Similarly, Ariemba (2011) posits that repayment period affects affordability to housing finance among low- and middle-income earners in Kenya. The study shows that willingness of renting than buying a house was affordable, as the respondents cannot afford the housing finance loan. In the study, influence of unemployment rate was a least factor that affects affordability, as the respondents are all primary school teachers, which means they are gainfully employed, and this is true for researchers who ascertain that unemployment correlates negatively with housing ownership, which means that employment is thus a major factor to housing ownership (Lerbs, 2011; Lersch and Dewilde, 2015). The study also identified average monthly income expended on housing units as another factor that affects affordability to housing finance. According to Nwuba *et al.* (2015), an increase in non-housing expenditures will, all else being equal, result in a decrease in the likelihood of affording homeownership. The cost of houses was also a factor in the study that affected respondents' affordability to housing finance. Nwuba *et al.* (2015), further observed that rising cost of houses constitute obstacles to housing ownership.

4.1.2 Relationship between housing finance institutional related variables and financial related variables to low-income earners in Bauchi Local Government Education Authority. The relationship between financial related variables that are accessibility and affordability were assessed using Pearson product-moment correlation coefficient. The result showed that there was a moderate, positive correlation between the two variables of housing accessibility and housing affordability in the study. This result is in line with existing findings by Akinjare *et al.* (2016) but is inconsistent with the study of Ogedengbe and Adesopo (2003). The low-income earners in the study area were more concerned with the accessibility and affordability on housing ownership. Also, the performance and effectiveness were assessed using Pearson product-moment correlation coefficient. There was a substantial, positive correlation between housing finance institutional performance and effectiveness in the study area. This finding is in line with Ajibola *et al.* (2012) and also it is in agreement with that of (Adewunmi *et al.*, 2009). However, research conducted by Kama *et al.* (2013) does not consider the agreement of this study.

4.2 Summary of findings

The study reported that there was a moderate, positive correlation between the two variables of housing accessibility and housing affordability and also there was a substantial, positive correlation between housing performance and housing effectiveness in the study area. The study revealed that effectiveness of financial institutions and performance of the institutions have significant positive causal effect on low-income earners housing ownership context. The study also revealed that institutional contexts have direct causal effect on the finance context and effectiveness and performance have significant effect on accessibility. Similarly, effectiveness and performance have significant causal effect on affordability. The study revealed that finance accessibility does not mediate the relationship between institutional context and beneficiary context, whereas finance affordability mediates the relationship between institutional context and beneficiary context. Thus, performance of housing finance institutions and their effectiveness have direct effects on low-income earners’ housing ownership through finance affordability.

5. Conclusion

The low-income earners in the study area were more concerned with the accessibility and affordability on housing ownership and it also shows that performance and effectiveness of the housing finance institutions is of paramount importance to housing ownership for the low-income earners in the study area. It was recommended that the providers of housing ownership loans should give more emphasis on current approval time of housing loan and level of interest rate. Similarly, emphasis should also be given on the acceptable conditions of loan in terms of their financial performance and effectiveness. Also, repayment period should be longer to enable the beneficiaries pay at ease without much stress and the housing finance institutions should allow for several repayment methods by allowing them to make bulk payments whenever they are opportune to have money to meet the low-income earners dream to effective housing ownership among primary school teachers in Bauchi Local Government Area, Nigeria.

The study concludes that the low-income earners encountered challenges of accessibility and affordability to housing finance loan in Bauchi, which makes housing ownership to be out of their reach. However, accessibility and affordability will enhance the chances of the low-income earners, especially primary school teachers in Bauchi Local Government to meet their dreams to sustainable housing ownership.

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