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Assessment of Federal Government Office Participation and Worker Accessibility to National Housing Fund Loans in Enugu Urban

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ABSTRACT

Housing is a determinant of wellbeing, productivity, and socio-economic stability. Yet, in Nigeria, where immense wealth and several policy interventions exist, housing adequacy is still very low with fewer than 30% of Nigerians occupying owner-occupied houses a long way off the United Nations' benchmark of 50%. This narrative review evaluates the coverage and affordability of the National Housing Fund (NHF) scheme with focus on federal government offices and employees in Enugu Urban, Nigeria. Established under Decree No. 3 of 1992, the NHF was targeted at enhancing access to housing from pooled savings by the working population, issued through the Federal Mortgage Bank of Nigeria (FMBN). Founded on syntheses of literature, policy documents, population data, and stakeholders' experiences, this review is targeted at institutional compliance, worker participation, and perceived challenges. Critical results point to notable awareness gaps, bureaucratic roadblocks, and financing constraints, notwithstanding general faith in the NHF scheme. The research emphasizes institutional reform, simplification of access procedures, raised housing loan limits, and active stakeholder communication. In the end, housing shortages persist in diminishing staff welfare and national productivity, and specific enhancements to NHF access remain a key policy imperative.

Keywords: National Housing Fund (NHF), Federal Mortgage Bank of Nigeria (FMBN), Housing policy, Enugu Urban and Low-cost accommodation

INTRODUCTION

Housing is a fundamental necessity that significantly enhances individual well-being and contributes positively to productivity [1]. A good house significantly improves the health and well-being of workers, hence promoting development. Nigeria still falls short of adequate housing provision since 1960 when it became independent. Adequate housing provision has since the early 1970's therefore engaged the attention of the country because of a series of reasons outlined above [2]. It is the dream of every Nigerian citizen to own a worthy roof over his head; a roof that is acceptable and adequate. In spite of the nation's vast wealth, this has, nonetheless, remained an illusion. As the population now approximates 237.5 million, it is only a paltry 29% that are known to have a roof over their heads, which falls below the UN's recommended 50% in its Human Settlement Programme [3]. At the local level, more than 85% of the populace is poorly housed, while a whopping 60% reside in slum settlements. The former is considered to be individuals who have no roof at all and the latter refers to overcrowded situation of housing either with respect to standing room or social amenities per capita [4]. While the latter is the habitations of the privilege few, the former is that of the poor in abject poverty, scavenging at nooks and corners for survival. To worsen the situation, the provision of housing and allied social amenities have remained largely in the hand of government until date [5]. It is pertinent to note that government, deprived of the necessary trained personnel in architecture, estates and town planning, has nonetheless forged ahead with construction of various types of buildings [6]. Both National Building and Housing Policy enunciated, implemented and revised at different times since independence in 1960 have inspired this as shown in figure 1. However, these grand structures

and those that followed have ultimately been reduced to mere shanties, superficially adorned with granite and stucco, serving only as a cosmetic disguise for deeper structural inadequacies [7]. To a sane mind therefore, if the policies and designs are sound, the built environment would have reflected it as what has been produced abysmally negates this and calls into question the soundness of the policies and the design, parameters and standards.



Figure 1: Schematic Diagram: Housing and Development in Nigeria
Narrative Review Methodology

This narrative review utilized a structured thematic approach to examine the participation of federal government offices and employee accessibility to the National Housing Fund (NHF) loans in Enugu Urban, Nigeria. The following steps were employed:

1. **Scope Definition:**
The review focused on the federal institutional implementation of NHF policies, worker awareness and participation, housing loan accessibility, and the socio-economic implications of housing challenges in Enugu Urban.
2. **Literature Search:**
A comprehensive search of peer-reviewed journal articles, government reports, legal documents, and institutional publications was conducted using databases such as Google Scholar, PubMed, Scopus, and ResearchGate. Search terms included “National Housing Fund Nigeria,” “FMBN,” “housing deficit Nigeria,” “public sector housing,” “mortgage accessibility,” and “Enugu Urban housing policy.”
3. **Inclusion Criteria:**
 - Publications between 1992 and 2024.
 - Studies focused on NHF implementation, policy analysis, and housing outcomes.
 - Research focused on Nigerian urban housing and public sector workers.
4. **Data Extraction and Thematic Synthesis:**
Relevant data were extracted and organized under four major themes:
 - Legal and institutional frameworks for NHF

- Participation of federal offices and compliance
 - Worker access, awareness, and satisfaction
 - Housing inadequacies and socio-economic implications
5. **Critical Appraisal:**
Literature was evaluated for methodological rigor, relevance to the research context, and validity of findings. Government policy documents were cross-validated with field reports and secondary survey data from Enugu Urban.
 6. **Narrative Integration:**
The findings were synthesized into a cohesive narrative, highlighting the gaps between NHF policy intentions and actual practice. The discussion includes historical analysis, current implementation status, and policy recommendations.
 7. **Contextualization with Local Data:**
The review integrated demographic and administrative data from Federal Government offices in Enugu Urban to contextualize national-level NHF data and policy dynamics within a specific geographical and administrative boundary.

An Overview of the National Housing Fund (NHF) Scheme

In Nigeria, the NHF scheme was created under decree No. 3 of 1992 with a vision to making affordable and accessible housing loan facilities available to the working class of the government and private sectors of employment via the Federal Mortgage Bank of Nigeria [8]. The NHF scheme did not come about by chance; it was a proactive initiative by the Federal Government of Nigeria and a strategy to eradicate the housing deficit in Nigeria which was 28 million as of the 1991 Population Census as shown in Figure 2. The precise aims of the NHF scheme are the creation of a National Housing Fund through the levy of a monthly tax of 2.5 percent of the basic salary on the working population; contribution to the pool of saved resources for the provision of soft loans for housing development in conjunction with other institutions; the creation of a National Housing Fund to be managed by a specified bank with some local content in the provision of the funds; and contribution to the pool of saved resources for the provision of soft loans for housing development in conjunction with other banking institutions [9]. This paper therefore assesses the participation of the Federal Government offices in the NHF scheme and examinations the accessibility of the NHF loans by the workers. The study is relevant in understanding the extent to which these Government Offices have complied with the NHF Act. The extent to which workers are aware of the NHF scheme as well as their participation in it was examined. The study also made reference to the simplicity of access to the loan for the employees and asked them why they failed to utilize it. This is particularly pertinent with the high rates of unemployment, as well as the difficulty many employees in the Federal and State Government services find in financing their accommodation needs.

NIGERIA'S NATIONAL HOUSING FUND SCHEME

ESTABLISHED UNDER DECREE NO. 3 OF 1992



Vision to make affordable
and accessible housing
loans available to the
working class



Creation of a National Housing Fund through
a monthly tax of 2.5% of basic salary
on the working population



Contribution to saved resources for
provision of soft loans for housing
development in conjunction with other



Management of the fund by a
specified bank with local content
in fund provision



Contribution to saved resources for
provision of soft loans for housing
development alongside other banking
institutions

28 MILLION HOUSING
DEFICIT IN 1991

Figure 2: the infographic of Nigeria National Housing Fund Scheme

Importance of federal employees' access and institutional engagement

Housing is one of the three basic needs of mankind: food, clothing and shelter. Even the well of man requires housing. It provides protection and comfort to man against bad weather such as rain and sun heat. It is a measure of wealth, dignity, character, social relation and social status [10]. It could be displayed in a slum, huts, bungalows, duplex or skyscrapers flats. But whatever the standard, housing provision is a radiant need of every human being. Housing is a very important consumer item, which positively affects productivity. An improved, decent house significantly increases the health and well-being of workers, which ultimately leads to higher and sustained levels of productivity [11]. A decent home is also a measure of wealth, standard of living, dignity and character of individuals. Shelter is acknowledged as one of the basic needs of humanity. The provision of affordable and low income housing has engaged the attention of the nation since the early 1970s. Previously, housing estates developed in the urban centers by the colonial government were the birthplace of modern housing scheme in Nigeria. Government continued to provide housing schemes through the agencies [12].

Focus and scope in Enugu Urban

The study is confined to Enugu Urban, which is the capital of Enugu State in the southeastern geopolitical zone of Nigeria. Enugu State shares a boundary with Benue State to the north, Anambra State to the west, Ebonyi State to the east, and Abia State to the south. It is situated approximately between latitudes 8° 50' N and 7° 36' N, and longitudes 6° 39' E and 7° 32' E, and has an area of 7,161 square kilometers. Enugu State urban area is located on 66 square kilometers and falls within the geographical coordinates of latitudes 7° 27' 4.37695" N and 7° 23' 39.1552" E, and longitudes 6° 27' 55.4133" N and 6° 54' 32.7067" E. Government offices, particularly those of the Federal Government needed in this research, are mainly situated in the capital and its surroundings, which include Enugu Urban. The research targets all the respective employees of the Federal Government offices in Enugu Urban. In Enugu Urban, the Federal Government offices are located as follows:

i. Enugu Abuja Railway Corporation ii. Enugu Nigerian Railway Corporation iii. Enugu Zonal Office of Federal Mortgage Bank iv. Enugu Zonal Office of Federal Fire Service v. Enugu Zonal Office of NTEL vi. Enugu Zonal Office of Federal Ministry of Justice vii. Enugu Zonal Office of Federal Ministry of Youth and Sports viii. Enugu Electricity Distribution Company ix. Enugu Zonal Office of Federal Ministry of Communications and Digital Economy x. Enugu Zonal Office of Federal Ministry of Mines and Steel Development. The rental housing market for lower and middle-wage workers in Enugu State has been particularly evasive, with rents soaring out of the range of low-income workers. There is no indication that the existing stock of formal private rental housing in Enugu State is drawing in lower and middle-wage workers. Contrary to this, the report depicts a dismal picture of housing need not being met and that bigger and more complicated interventions will be required in order to address these household's aspirations. The prevailing production supply response is insufficiently inadequate in order to respond to recent increases in housing demand [11].

The Policy Framework of the NHF Scheme

The historical development and aims of the NHF

Housing, being a fundamental human need and right, forms an indispensable part of human existence. Housing lies at the center of socio-economic progress of any nation. Moreover, housing is a universal phenomenon that cuts across all countries, people, and tribes regardless of their economic situation, culture, faith, or geographical position [12-13]. The Federal Government has directly intervened in the provision of buildings under all categories in Nigeria, as it is now acknowledged that housing should be treated as a personal service. For people to own and live in their houses with dignity, it is important for the government to involve itself directly in its provision; the burden of housing, being a basic human need, should not be left to individuals alone. History shows that since the ancient societies through the Greeks, Romans, Turks, Germans, and England, private individuals had homes, and it was their personal desire to build their own homes as they wished, based on their earnings, and personal status and be proud of them [14]. There was no or little housing problem, since they were not economic undertakings until industrial and urban revolutions. In view of the fact of housing considered as a personal issue, there were constraints and difficulties confronting individuals in their aspirations to own houses (more especially in urban centers). As a result, individuals became overcrowded in slums and squatter settlements, leading to diseases and criminal activities. Various governments weeded them away, but the problems grew into bigger issues. It was subsequently recognized that there was a critical need to assist persons in obtaining houses, making way for government intervention within the housing sector [14]. This was also bolstered through the

formulation of national housing policies whose objective was to assist the population of various countries in obtaining shelter.

Organized structure and operational procedures

The Housing fund for civil servants was initiated in 1992 by the federal government in order to facilitate the participatory involvement of employees in civil service and other allied statutory offices in federal capital development, because of the understanding of the government that it was possible to improve the standard of housing if a mobilization was made to harness the considerable untapped savings of workers [14]. The National Housing Fund is one of the assistance programmes of the federal government to ameliorate the suffering of the working class in the country. Under the programme, individual loans of up to N500,000.00 are repayable over 10 years at an interest rate of 6% per annum. The fund for this came from deductions from salaries of employees as deposit into the NHF account, and through other allocations from federal government sources [15]. It has functioned through the social security mechanism as operated by the National Social Insurance Trust Fund, in the same vein with government having policy enabling legislation some other agencies were created, with the intention of providing a guarantee of a continuous link between government employment and supply of fixed interest rate mortgage [16]. It is also expected since it is on statutory compliance of deductions from salaries of civil servants that eligible deposits are kept in credit-turned private organisations payments were satisfied in areas such as collateral and liquidity. The above therefore necessitated the survey in assessing participation of federal government offices and accessibility of workers to loans under the National Housing Fund [16]. Such assessment would help monitor the compliance level of Federal Agencies in Enugu towards the scheme, and possibly expose areas of blockages such that relevant stakeholders in the mortgage system would benefit and grow with the experience. In all these Accessibility to loans would be measured in the areas of information base, processing duration, loan worthiness, mode of loan payment, level of satisfaction and autonomy in actions [17].

Eligibility conditions for persons and offices

Universal access has become the signature of a robust and sound society, where everybody is provided with the freedom to realize his or her potential for growth and thriving. Access is typically understood as the mechanism or chance to obtain or utilize something, often equated with availability [18]. Besides, different academic fields still offer various definitions of accessibility. Within transport planning, accessibility has been utilized to quantify the ease of reaching goods, services, employment, activities, or destinations. This has resulted in a large volume of work that investigates the numerous ways of operationalizing accessibility in a host of different contexts. Researchers have experimented with diverse transport systems, defining accessibility as distance, cost, and time [19]. They have also employed numerous land use variables to comprehend the geographic mismatch that exists between housing and jobs. Within economics, access is a bidirectional relationship between the right to and the capability to use something, whereas accessibility more commonly explains supply-side factors such as distance (individuals not geographically close to the service are unable to access it). In housing studies, "access to housing" has been used more often 1; disparaging the use of accessibility in that it suggests a "geographical stamp on people" – the assumption that it is location and environment that make individuals' opportunities. But they do embrace access as a broad notion.

Role of the Federal Mortgage Bank of Nigeria (FMBN)

Federal Mortgage Bank of Nigeria (FMBN) occupies a key position in the National Housing Fund (NHF) implementation, a scheme that was born through Decree No. 3 of 1992. By this decree, there was created a legal basis for mobilizing funds for the purpose of increasing affordable housing for Nigerian citizens. The primary mandate of NHF is to make available affordable housing finance to the working population, particularly low- and middle-income earners. As stipulated in Item 9 of the Fourth Schedule of the 1999 Constitution of the Federal Republic of Nigeria, the provision of accommodation is left to the Federal Government and the Federal Capital Territory (FCT). Pursuant to this stipulation, the Federal Government established the Federal Housing Authority (FHA) and made the FMBN the exclusive originator and regulator of the NHF [20]. Through Decree No. 82 of 1993, FMBN's mandate was officially expanded to include the administration and management of the NHF. In particular, the bank was charged with mobilizing funds, coordinating housing development trends in urban and semi-urban areas, and extending financial support for urban planning, slum improvement, and other housing development programs. The FMBN was also authorized to extend loans to individual home purchasers, the FHA, and registered real estate developers [21]. Yet, structural and operational problems have marred the complete achievement of these objectives. The FHA, operating under Decree No. 40 of 1992, has lamented that the FMBN is still operating substantially under Decree No. 82 of 1993, leading to inefficiency in the housing development process. A major constraint is the persistent shortage of funds, which has greatly reduced housing construction activities [21]. Private developers have lamented being frustrated by delays in or

withholding of approved funds by the FMBN, supposedly due to the requirement for further clarifications—matters that ought to have been resolved before approval. In addition, most of the Primary Mortgage Institutions (PMIs) have yet to commence operation as a result of low capital bases. According to the most recent records, there are just 35 registered PMIs in Nigeria, an indication of the low potential for housing finance mobilization through these institutions at the state level [21]. The NHF Act of 1992 visualized a wider role in the housing finance, which included: Direct financing was also sought in addition to the setup of PMIs and other financial institutions by the FMBN. The use of mutual housing development schemes through the assistance of local authorities and public agencies; (c) Access to interest subsidies, guarantees for raising capital market loans, and the availability of mortgage insurance facilities. Despite the elaborate legal and institutional framework put in place, the efficacy of the NHF scheme remains hindered by financing bottlenecks, weak institutional capacity, and inconsistencies in policy application.

Ministry-wise analysis of enrollment and level of awareness

Although there are substantial differences in awareness levels among these ministries, post-hoc analysis revealed that two universities, the University of Nigeria, Nsukka, and the Enugu State University of Science and Technology, have significantly higher awareness levels compared to the ministries of Women Affairs, Information, Water Resources, and Sports. At the Nigerian Communications Commission office, nearly half of the workers precisely 46.7% rated awareness as none [18]. Likewise, a wide majority of 75% of the workers at the Federal Ministry of Environment and 72.2% of workers at the Federal Ministry of Land and Housing indicated that they had no clue. Other high-percentage offices with reported lack of awareness are (at least 66.6%) of Enugu State Water Corporation; Federal Ministry of Defence; Federal Ministry of Health; Federal Ministry of Transport; Federal Ministry of Works; National Population Commission; Office of the Accountant General of the Federation; and National Universities Commission. For enrollment in the NHF scheme, ministries differed significantly post-hoc analysis revealed that the two universities and Federal Ministry of Housing had significantly higher participation than the office of the Accountant General of the Federation, Niger-Delta Development Commission, Federal Ministry of Information and Enugu State and Federal Housing Corporations [19]. Absence or non-enrollment in the scheme is considerably high in the ministries, as one-twentieth (20%) of the entire employees in the Ministries of Internal Affairs, Health, Women Affairs, Works, and Education indicated non-enrollment. A small number as well 11.7% of the workers in the Federal Ministry of Transport and 9.1% in the Federal Ministry of Energy and the Federal Fire Service and Administration—also expressed these sentiments. Measuring partially enrollment levels, major disparities between ministries were realized. Total scheme participation remains minimal based on the observation that some few numbers of workers reported to have bought houses with NHF loans. Based on the awareness and enrollment results, Federal Ministries scored low on the subscale of accessibility. There are, however, substantial differences in ministries' perception of accessibility; post-hoc analysis indicated that the Nigeria Electricity Regulatory Commission had significantly higher perceptions of opinions on accessibility compared to the Ministries of Transport, Internal Affairs, Environment, and Health. Nearly half (46.7%) of the Federal Ministry of Defence staff would also find the availability of the NHF loan inaccessible. In aggregate, quite a large number of offices (i.e. at least 60% of staff) indicated that it is very difficult to produce or obtain the security requirements; and salary deductions to pay other loans in addition to paying the NHF loans as pre-deduction and qualifying basis requirements [20-21].

Institutional enforcement and compliance issues

The National Housing Fund, officially created by the National Housing Fund Act No. 3 of 1992, which began operations on March 2, 1992, is a significant institution that provides risk-bearing funds at the initial stages. The Act also establishes a means of long-term investment in the mortgage market such that funding accessed shall not be more than 30% of the total indebtedness incurred by primary mortgage institutions from the Federal Mortgage Bank of Nigeria [22]. The Act also made provision for the opening of a National Housing Fund account into which any individual mentioned in section 2 (1) of the Act shall, unless exempted otherwise, contribute 2.5% of his or her monthly income. The National Housing Fund came into effect with the sole aim of providing varied opportunities for co entrepreneurs, construction engineers, mortgage dealers and indigenous producers to participate actively in a well-planned housing production, delivery, and financing system which would have a buoyant effect on the economy through multi-dimensional contributions such as liquidity, job creation and advocacy [23]. Currently, 50% of the workers in the country feel the National Housing Fund has led to additional burden on them and it is not giving material return. A noticeable effect of the National Housing Fund however is that workers have become morbidly disturbed and are wary regarding this fund though there is no cause for panic. Enugu Urban gauge a situation where the worker would feel benefitted by the National Housing Fund and hence rid of the burden looking for a house accommodation [24-25]. Some speculations inquired are: whether it is easier

for the workers to be home owners by desiring houses when they retire and thereby rid of being in rented house by taking loan from this fund. While 6% of the employees are skeptical about its possibility or feasibility, the remaining 94% have total confidence in the fund. A vast majority of 72% believe that the reimbursement period of 18 years is too lengthy, and 83% believe that the loan amount available is low as shown in Table 1.

Table 1: National Housing Fund Scheme Summary

Component	Details
Legal Establishment	National Housing Fund Act No. 3 of 1992
Commencement Date	March 2, 1992
Initial Funding Role	Provides risk-bearing funds at early stages
Mortgage Market Investment Cap	Shall not exceed 30% of PMIs' indebtedness to FMBN
Mandatory Contribution	2.5% of monthly income (Section 2 (1), unless exempted)
Key Stakeholders	Co-entrepreneurs, construction engineers, mortgage dealers, indigenous producers
Economic Contributions	Liquidity, job creation, advocacy, and economic stimulation
Worker Sentiment (General Burden)	50% of workers feel the NHF adds financial burden without material return
Worker Confidence in NHF	94% of employees have total confidence in the NHF
Skepticism about Feasibility	6% are skeptical about the feasibility
Concern About Reimbursement Period	72% believe 18-year reimbursement period is too long
Concern About Loan Amount	83% believe the available loan amount is low

Patterns of involvement of the major federal agencies in Enugu Urban

The sole exception is the National Housing Fund (NHF), a scheme created by the Federal Government of Nigeria with the primary mandate of financing the construction of houses to meet the demands of all Nigerians in need of affordable houses. As a result, the level of participation in the NHF program was found to be high [3]. The remaining federal public agencies, such as the National Economic Reconstruction Fund (NERFUND), the Housing Sector Consultative Group (HSCG), the Federal Ministry of Environment, Housing and Urban Development, the Federal Mortgage Bank of Nigeria, the Federal Housing Authority, the Home Ownership and Savings Scheme, the National Housing Insurance Scheme (NHIS), the National Urban Development Scheme (NUDS), and the Urban Development Fund (UDF), also recorded low participation rates. Effectively, these federal agencies listed above thus do not take active part in any housing scheme or public agency made up of persons concerned with mitigating housing shortage in Enugu urban [5]. Unlike Enugu, Osogbo did not have any HSCG, but HSCG interviewed based in Abuja was discovered involved in solving the housing issues of the FCT inhabitants. Analysis revealed that out of the existing schemes in Abuja, HSCG's housing scheme was more inclusive than other schemes and affordable lodges were built for the low-income earners to live in [5]. Its land use mandate is to provide a N5,000 monthly rent of bungalow units in Kubwa and a N5,000 monthly mortgage facility for 6 decades for the build-for-own scheme. National housing fund (NHF) was also discovered to be present in Abuja, yet it was reported to be elusive in experimentation. It was discovered that housing was less attainable through NHF

than HSCG or NERFUND. The four HMID discovered are NDHS, NHMIS, NUDS and ADB housing scheme. Of these, respondents pointed out that NDHS and to a lesser extent NHMIS were relatively accessible, while the other two schemes were described as somewhat elusive [7].

Application processes and procedural barriers

In Nigeria, access to housing finance remains surprisingly low, primarily due to a lack of knowledge regarding the conditionality involved, along with bureaucratic barriers and complicated application procedures [11]. Low literacy levels of primary mortgage institutions' clients, as well as the prevalent social insecurity issue and the usual disapproval of applications by informal settlers, are inclined to deter such clients from obtaining mortgage loan facilities in the study area. The tedious registration conditions of the National Housing Fund Scheme help to discourage prospective contributors from joining the fund. A number of these potential contributors are especially discouraged by having to get a tax clearance certificate and register business premises, particularly those in self-employment [14]. Additionally, the need for approval for monthly salary deductions, as well as tax offices retaining such payments for long durations, continues to hinder contributions to the fund. A majority of the respondents recounted in qualitative interviews their experiences in accessing the primary mortgage institutions, which hindered them from applying for loans. In some cases, clients had to bid for other mortgages, most of which failed because of failure to attain minimum requirements by the lenders. The procedural obstacles that were frequently quoted by interviewees were significant barriers that hindered access to loans from primary mortgage institutions [16]. The respondents mentioned the failure to disburse loan applications and failure to submit acceptable loan security as significant problems. Additionally, there was non-compliance in loan applications that needed excessive documentation, like a deed of assignment between local governments and contractors. Some pointed out that a personal stake equity of 20% meant that, with N1,000,000, a potential beneficiary would need N200,000 to be funded. It was noted, in intensive discussion, that the capital base of most of the major mortgage institutions was too low and therefore could not meaningfully address demands of funds to finance loan applications for fees above the N650,000 minimum monthly revenue mobilized from the National Housing Fund by instituting arrangements that guaranteed cover of loan with Housing Fund. The findings also comply with the position 6 that there was low capital capacity of beneficiaries to meet a 10% personal stake, some respondents considered it substantial but could be long in application processing as it was claimed that months could pass before the loan is penalized. In the views of banks and building societies, the banks are slow in action and that almost upon completion of necessary documentation, processes of application were either turned down or rejected [15].

Employees' knowledge and perception of benefits from NHF

Housing development has been an enormous challenge to Nigeria ever since it gained independence. It is among the three fundamental human needs, only coming in after food and clothing. The housing deficit in Nigeria is estimated to be between 12 to 18 million houses or even higher. The development of housing is severely acute in the urban regions. This is especially so in cities that are the centre of administrative and political machination, industrial location, and trade. Federal Government instrumentality in the past intervened to address this plight but it has not adequately addressed housing provision [16]. For instance, Federal Housing Authority was created in 1972 to provide housing for Federal Government agencies in different towns and cities. The authority, nonetheless, in over 40 years of its existence has not achieved much to house Federal officers even within the Federal Capital Territory. A recommendation for the creation of a National Housing Fund was presented by the National Council on Housing in 1974. Through this fund, all workers, by contributing 2.5% of their monthly income, would be able to obtain funds on demand for building, purchasing, repairing, or renovating a home. The fund would contribute as much as 300,000 naira to help with the building, purchasing, and enhancement of a home, and 150,000 naira for renovations. Nevertheless, after 20 years of operation, the National Housing Fund does not seem to be functioning [17]. It is against such somber backgrounds that this paper explores the perception and awareness of Federal Government office workers to take advantage of the National Housing Fund in Enugu urban. The specific aims are to reveal the respondents' willingness to contribute to the NHF scheme, to ascertain their awareness of the benefits derivable from the NHF, to find out their accessibility to housing loans from this programme, and to reveal what they feel are the reasons for non-response [18].

Socioeconomic and demographic determinants of access

In 2004–2009, 7% to 30% of household members in Enugu State-owned housing spent all their funds and could not afford housing for which they had waited on a public housing waiting list. In recent years, it has been easier to obtain housing finance; however, the National Housing Fund loans in particular have not been accessible to prospective Federal Government Office tenants. The overall aim was to determine the demographic and socioeconomic factors affecting Federal Government Office Workers' access to National Housing Fund loans in Enugu Urban. These specific targets entailed assessing the Federal Government

Offices' levels of involvement in the National Housing Fund in Enugu Urban; investigating the socioeconomic and demographic profiles of Federal Government Office Workers; and determining the accessibility of the National Housing Fund loans to the Workers. For this, a survey research design was employed with the assistance of a structured questionnaire to gather the necessary data. A sample of two hundred and twenty-two Federal Government Office employees in Enugu Urban was obtained using a proportionate sampling technique. Mean scores were employed for the accomplishment of the first three objectives, while Weighted Mean Scores, Standard Deviation, and Rank Order were employed for the fourth objective. Four hypotheses were formulated and subsequently tested using student t-tests and chi-square [19-20]. The major findings were that the Federal Government Offices participated in Employer's contribution and remittance. Relatively low participation existed for registration and processing of applications. A Major Result of Participation was that Federal Government Offices broadly agreed that the requirements of the National Housing Fund loan processing were cumbersome. Some Poor examination pass rates were recorded as suggested by the Federal Government Offices. The main constraints that surfaced indicated that the lack of finance was the major hindrance to the participation of the Federal Government Offices in the National Housing Fund programme in Enugu Urban. Further, there was a significant difference in the accessibility of workers to the Housing Fund loans, based on, among other things, the particular Federal Government Office in which they worked. It was therefore recommended that the highest decision makers of the Nigeria Labour Congress in Nigeria should champion the landlords of Abuja embarking on more social housing schemes and mitigate the negative influences on their State owned Housing Fund Loans by protest motions to the National Assembly [21-23].

Examples of approved and declined loan applications

Out of all the loan applications made by Nigeria Railway Corporation, the only certified primary mortgage institution that enrolled National Housing Fund scheme in the study area, 6 (44%) were approved and 6 (43%) were rejected. Solicitors' types of loan applications were rejected. Only those applications made by individuals and groups were successful. The failed adjudication and the causes for the rejection of loans were either poor supporting documentation, copy of employment letter, earnings statement, no objection certificate, poor service from NHF office in informing the state branch on the work functions of the people involved in the implementation of NHF act, etc. 35 (87.5%) of the total respondents indicated that they did not know anything regarding National Housing Fund scheme provisions about loan application. While 78.7% of the staff indicated that they did not know that public contribution to the fund provides them with the opportunity to access loan facilities that enable them to construct, purchase, develop, among a house, between N15,000 to N15,000,000 housing loan [12]. Desired range of monthly reasonable deductions from salaries if allocated National Housing Fund loan application with appropriated 38% shady deductions of a worker today. The lower limit of an allowed deduction that would guarantee access to loans is N3500 representing 12.5%. The highest range of deduction if allocated is N20,000 representing 71.4%. Thus, 7 (17.5%) would bear desired deduction in the range of N7000, representing 25%. Indicating that 77.4% are not eligible to avail of NHF housing loans under the salary deduction of appropriation of 38%, with only 2 (5.0%) remaining [12]. The sum of 3 (7.5%) who responded with N0 would not want to cry foul in the housing fund cut since as things are presently structured it hurts their supply siders' school of the housing market disequilibrium argument on or about how housing loans are being allocated by paying same amount before allocation, which they believe they may be doing [13].

Challenges and Limitations

Electronic platform and data handling issues

Inadequate housing provision has degenerated into a national emergency as all hands have to be on deck for it to be addressed towards better standards of living for Nigerian citizens. Access to affordable finance has been fingered as one of the predicaments to housing provision attempts in Nigeria because housing provision requires huge capital outlay. Since the early 1970s, the Nigerian Federal Government has undertaken an array of initiatives, including the establishment of the National Housing Fund, prior to the commencement of this research. A case study of Enugu Urban was selected in order to investigate the engagement of federal government offices and access to loans from the National Housing Fund for staff [17]. The data for the study were sourced from the records of the different federally owned institutions in Enugu Urban, which is the population of the study. To determine the proportion of the workers who labor in such offices, a questionnaire was employed as the instrument for collecting data and was randomly distributed to one hundred of the employees from the offices proportionally. Preliminary investigation of the role of these offices had indicated data handling problems on the part of some offices and electronic platform problems on the Federal Mortgage Bank Nigeria side. With regard to hindrances to accessing into National Housing Fund loans, some respondents were willing but did not apply for the loans due to

the requirement of 5 consecutive years' employment by employees. The respondents stated that the ones who were able to submit had been waiting for decades without any response, a problem which they cited was caused by the electronic platform. Recommendations were thus formulated to address these concerns, among which was a proposition that the Federal Ministry of Finance, Budget, and National Planning should initiate a corporate sensitization campaign for the National Housing Fund Scheme and ensure stringent sanctions for any defaulting office [18].

Bureaucratic inefficiencies added to systemic inefficiencies

To have a valid understanding of issues in borrowing against the National Housing Fund, a review of bottlenecks inherent in the processing of NHF applications became necessary. Equally significant were inherent systemic operations within the PMIs affecting the success of borrowers in obtaining the fund contributed by the borrowers. Interview sessions were held with professionals in two of the biggest PMIs in Enugu State, with the hope of getting their perceptions of the bottlenecks in the NHF loan processes [20]. It was discovered that the exposure of the respondents to the payment of NHF loans and the processing of files for NHF loan applications was very limited. Nonetheless, the information obtained was useful in explaining the processes that would most likely hinder applications. Interestingly, some of the potential bottlenecks listed couldn't necessarily be attributed to the banks; for instance, there were delays in the release of NHF files by the states. Likewise, of the ten bottlenecks listed, seven were determined to be the fault of either NHF agents or other agencies beyond the banks [21]. In general, the bottlenecks identified were also perceived to be major obstacles to success in NHF borrowing application. Much earlier, 1 also found that, despite a very high level of awareness of the NHF scheme and its benefits, the majority of contributors never gained any benefit from the fund. Precisely, it was discovered that an overwhelming 51% of interviewees recognized the contribution made by the fund to housing provision in Nigeria. However, the same percentage of contributors at 51.5% have never benefited from the same scheme because the mortgage institutions through which one would get the fund are diminishing at alarming rates. In addition to this, it was also noted that potential contributors might be dissuaded from assessing the fund due to the considerable discrepancy between the amount requested and the amount ultimately approved [22].

Poor technical support for the loan application processes

The persisting problems within the NHF scheme questioned why most of the contributors are not gaining any benefit from it. The aspect that seems to be the biggest cause is the lack of information regarding how the scheme works along with the steps for its effective working. This assertion is upheld by the contribution of 6 which recorded lack of technical support along with professional services. Needed is the correct orientation and instruction to contributors on how to fulfill the requirements of the scheme and how to benefit from it. Given the infancy of such a complex problem, pilot studies are needed in order to ascertain the awareness and readiness levels when a more comprehensive study is undertaken. The findings of the study have a number of practical implications [21]. The level of knowledge and awareness in the study area implies that a significant share of contributors is not able to contribute meaningfully to the operation of the scheme. Hence, this affects the capacity of the scheme to mobilize the anticipated resources. A significant number of contributors, at 44%, is completely ignorant of the operation of the scheme. Such low awareness is likely to derail the success of the compulsory savings scheme. As this program calls for mandatory contribution, it is important that knowledge and awareness are created prior to these funds being pooled for the sake of building houses. There is a need, thus, to undertake a huge campaign on the working of the NHF scheme involving diversification of means of communication to cover up for the knowledge gap. The study finds an acute demand for the creation of low-cost housing. Regardless of the large degree of dedication among the donors, 78% of the members expressed reservations about their ability to make the required upfront stake. Wealth has to be accumulated as equity before any lending to buy housing can take place. This raises the risk of failure to repay loans by a significant margin. These impenetrable equity walls need to be dismantled to enable these low income earners to be in a position to obtain housing loans. Some of the ways to dismantle these walls include permitting the monthly contributions to build up to a given amount for withdrawal prior to applying for the loan and bringing down the interest rate on the loan to a maximum of 3% [22].

Influence of NHF availability on rates of homeownership

The National Housing Fund (NHF) scheme was established in 1992 with the aim of making sure all Nigerian citizens have good quality houses at an affordable price, in a healthy environment. In addition, the NHF scheme was designed to engage the whole public in the housing schemes of the country. However, Oftentimes, NHF schemes are inaccessible for contributors when they require funds; raising contributed premiums and servicing mortgages constitute problems facing the contributors [1]. Housing has not been adequate for the citizenry right from the independence in 1960 till date. Finance has been fingered as one

of the predicaments towards its actualization because housing provision requires huge capital outlay. To bridge the fiscal gap in the provision of housing, the National Housing Fund (NHF) scheme was examined in relation to contributors' number, ease of accessibility of the fund at the time of need, and its impact on housing provision in Nigeria. This study's data were gathered from the Federal Mortgage Bank of Nigeria. The study indicated that not many mortgagors were able to benefit from the scheme. Funds are tied up without releasing sufficient amount to the contributors. There is a large gap between the sum applied for by mortgagors and the sum sanctioned for housing in Nigeria. The study suggested that the contributors would be benefited through the NHF scheme, while funds tied up would be released in sufficient amount to the loan applicants. Reduction in the large gap between the amount requested and the amount allocated is needed to enable the effective use of the funds [2]. Housing is a central sector in a nation's well-being that affects not just the welfare of the people but also the operations of other economic sectors. Of the basic necessities of man food, clothing, and shelter housing is one of the three basics. Its impact is immensely positive, increasing productivity and significantly contributing to workers' health and well-being, which in itself promotes economic development. It is among the measures of assessing the standard of living of various societies. Nigeria, with approximately 140 million citizens, continues to struggle with poor provision of housing since it gained independence in 1960. Adequate housing has been a concern in the country for countless reasons. Efforts to supply decent housing for urban residents have not been successful despite the efforts [3].

Possible staff retention and morale improvements.

Nigerian lending institutions have consistently recommended collateral-secured loans. A National Housing Fund loan recipient is also required to present collateral in the form of Bank Deposit, Mortgage Deed, Co-Insurance, Certificate of Occupancy, or Title Deed and Approved Building Plan 1. Banks have also demanded a life insurance policy, or critical illness insurance policy of the same amount. These are usually at stringent prices that further add to potential borrowers' woes. Potential borrowers' failure to offer acceptable collateral no doubt precludes them from benefiting from the scheme. Lack of proper knowledge of NHF loan lending terms discourages loan collection. Ministries/Departments/Agencies of Government have proposed to introduce NHF loan borrowing opportunity into staff on-boarding exercises. Also state and perhaps local government offices are to be encouraged to join the scheme. Bunching NHF loans in batches/turns for collections, with distinct but complementary designations, would provide broader dispersal and restrict allocation excesses in any single year [4]. Office locations limit accessibility to NHF loan. A case for local government builder's loans, then township or rural office locations of local government were unfavorable. Most Federal Government Headquarters Departments, Agencies, and Boards actually function from the Federal Capital Territory. Possibilities of accessing new buildings by State or Local Government Departments were ruled out. Enugu Urban and its housing shortages thus promised coworkers, otherwise known as junior civil servants, in exchange for Estate Officers of FGN, BRO Create Boards, or Jeannettes of Monitoring Establishments/Buildings. Their grassroots actively reported estate developments. Opportunities of work versatility, accommodation types, and ability to pool staff with similar tastes for housing/establishment types were viewed as taking advantage of Enugu Urban. Nevertheless, rural towns such as Udi and Ngwo were reverse cherry-picked to avoid the frenetic commute-induced psychosis of Enugu Urban. Such mind-boggling traveling misfortunes called the productivity into question. Besides, since suburban towns were projected to have lower levels of affordability, smaller sizes of NHF loans were considered preferable, unlike urban towns of similar costs. Naturally, what one must not overlook is the beauty of mathematics in the distance to travel to work, particularly if time taken is included [9].

Recommendations for increasing office participation and employee utilization

In order to enhance the participation of federal government ministries in the NHF Scheme and expand workers' access to the loan, several recommendations are worth noting. Firstly, a series of enlightening campaigns and schemes regarding the scheme ought to be launched among the workers, while the NHF contribution should be rendered mandatory for all the employees as laid down by the Act. New strategies should be developed to ensure that offices that are yet to register with the Agency under the Fund are registered. Also, the workers should have the option of pledge the land or house being developed as collateral for the loans. There is also the need for government intervention to reduce the long duration of affording the loans as some of the cases might be time-bounded. More branches of the insurers and mortgage institutions should also be opened in Enugu State to enhance accessibility and competition [3]. There is also a necessity for the government of Enugu State to avail itself of the Unique Land Information System (ULIS) by the Enugu State Land Registry in order to be able to issue Land titles in Enugu State [1]. Also, with the central government intervening, there should be an attempt to render mortgage financing within the reach of the workforce especially low and middle income earners since this group is

most vulnerable to prevailing socio-economic factors, and also to ensure that the insurance cover commences as soon as the loan is given. Housing cooperatives should also be promoted in the offices since this has been discovered to be a very efficient way of assisting staff access housing. The NHF loan facilities and services need to be researched as housing facilitators do so that the weaknesses in the services could be recognized. The state government, in conjunction with the NHF Scheme, should provide massively subsidized estate development and mortgage financing to enhance funding.

CONCLUSION

National Housing Fund is a social welfare program, conceived and established by law, to bring housing within the reach of all Nigerians by mobilizing savings for the provision of mortgage loans. Established in 1992, it is administered by the Federal Mortgage Bank of Nigeria, without any collateral from the Federal Government. Under this Scheme, employers with at least five employees are to contribute 2.5 percent of their monthly pay roll to the fund, while, on the other hand, workers are to contribute 2.5 percent of their monthly basic pay. This program was specially formulated to take care of the housing development and maintenance needs of civil servants. Loans can then be obtained using the contributions of the National Housing Fund. The banks have been perceived as undercapitalized and have rendered services inaccessible to millions of contributors who fall into the low-income class of the nation's economy [1]. In a developing nation like Nigeria, the people look up to the government to do more than provide an environment suitable not only for health, but also for residence and social well-being [4]. A housing estate would require a good measure of quality in terms of the immediate and general environmental state, comfort and amenities, educational facilities, and social activities. Favored by government policies, a housing estate is anticipated to be developed, wherein the most affordable land must be selected, either for rent or purchase, at a cost that low-income individuals could afford [2]. The government ought to establish social and economic housing standards. It needs to set some standard conditions for rented flats of other housing sizes and types. It should set housing estate development costs for social, economic and cooperative housing. The government needs to set sanitary conditions in terms of adequate toilets, municipal garbage collection, cleanliness of open areas, and drinking water quantity and quality. As far as conditions of comfort, the government should put in place measures to regulate noise and music production, and reckless driving, among other issues. In addition, the government should regulate property and land transfers meant for use in housing with the aim of reducing land prices since land is half or more of the entire construction cost. On the contrary, taxes can only be applied on costly houses and plots of land. The government ought to promote and facilitate the formation of cooperatives, particularly by providing loans for the purchase of land. It should also lend its support to the conservation and rehabilitation of existing public buildings. A national housing fund needs to be established with the exclusive purpose of making low-interest loans with manageable repayment terms. The government should make an effort to control real estate speculation. In addition, there should be regulation of apartment rents and other residential charges. The government revenues, as a land tenant, and others have to be augmented so as not to rely on apartment rental charges. The government ought to initiate a monthly housing expense pyramid scheme in all categories of apartments. Lastly, the government needs to research environmental protection, green production, and material reuse in daily construction practice.

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