

Evaluation of Federal Government Workers' Satisfaction and Determinants of Success in Accessing the National Housing Fund Scheme in Enugu Urban

Ogbaka Juliana Chinwe and Aniagolu Celestine Obinna

Department of Estate Management ESUT Enugu Nigeria

ABSTRACT

Housing remains a fundamental human right and a central driver of social stability and economic development. While there have been concerted efforts by the Nigerian government to tackle housing challenges, there exists a broad gap in the provision of affordable housing for low- and middle-income groups. The National Housing Fund (NHF), established in 1992, was designed to raise long-term funds to promote housing development through the Federal Mortgage Bank of Nigeria (FMBN). However, accessing effective membership in the scheme has been beset with administrative and structural challenges. This study assesses the satisfaction of Enugu Urban federal government employees with the NHF scheme and investigates the determinants of their success or failure in accessing NHF loans. The findings indicated a moderate satisfaction with the NHF scheme. The greatest obstacle to access was the lengthy and bureaucratized verification processes, which correlated highly negatively with loan success ($\rho = -0.724$). The other problems were low public awareness, extended processing times, and inconsistency in loan disbursement. Although the NHF scheme is highly promising, its potential has yet to be fully realized among Enugu Urban federal employees, besmirched by operational inefficiencies, lack of transparency, and inadequate communication. Increased public enlightenment, simplified procedures, and greater institutional accountability are urgently needed to increase uptake and restore confidence in the scheme.

Keywords: National Housing Fund, Housing Finance, Public Sector Employees, Mortgage Accessibility, Enugu Urban, Housing Policy and Nigeria

INTRODUCTION

The importance of housing finance in facilitating effective delivery of housing cannot be overemphasized. It is key to enabling the construction, acquisition, and enhancement of housing assets. Effective housing finance mechanisms are an essential foundation for the effective execution of any broad housing program [1-2]. There is the National Housing Fund (NHF) scheme in Nigeria aimed at mobilizing funds easily accessible to the Federal Mortgage Bank of Nigeria (FMBN) in order to enhance its capacity for the delivery of affordable housing through public-private sector collaboration. Equally significant is the provision for easy access of the contributors to the fund of the mobilized resources. Access to housing finance is one of the key determinants in ensuring NHF scheme credibility and effectiveness. In a bid to underpin this research, an extensive literature review was conducted, both theoretical and empirical foundations [3-5]. Two instruments were used to gather primary data: a structured 5-point Likert-scale questionnaire, which was used to determine the level of satisfaction of the respondents with their NHF contributions, and a semi-structured questionnaire used to identify key impediments to accessing NHF loans. Descriptive statistics (simple percentages), derivation of mean scores from the Likert responses, and Spearman's Rank Order Correlation Coefficient (ρ) were the data analysis employed in determining relationships and rankings of the factors influencing loan availability. Results indicate that there is moderate satisfaction among federal government employees with their inclusion under the NHF scheme. Among the key determinants of accessibility, meticulous verification of documentation demands was the most overwhelming obstacle, which revealed a robust negative correlation ($\rho = -0.724$) [6-7]. The findings' implications emphasize the immediate necessity for reforms in FMBN operations, especially with respect to transparency, efficiency, and contributor involvement. The study adds to the expanding literature on housing finance in Nigeria by addressing areas that have been quite under-

researched in the existing body of work. The study provides evidence-based suggestions for improving both contributor satisfaction and actual accessibility of housing finance in the NHF scheme [8-9].

Relevance of the NHF to Federal Government Workers in Enugu Urban

The National Housing Fund (NHF) was established in 1992 by an Act of the National Assembly with the responsibility of mobilizing funds from the Federal and State Governments, as well as other sources of funding, towards financing the construction of houses for low- and middle-income earners in Nigeria [10-12]. The challenge of providing low-cost housing continues to be an agitating problem for developing and developed nations alike, and Nigeria is no exception. Among the factors fueling the problem is the rapid population growth, an exponentially increasing demand for social services, ineffective policy implementation, and the prolonged neglect of the housing market, all of which have exacerbated the housing crisis in the country. Against this background, the NHF was created as a strategic intervention to reduce the housing shortage by providing affordable funding instruments for income groups that have been traditionally underserved [13-15]. Ever since its inception, the NHF has been operating through the Federal Mortgage Bank of Nigeria (FMBN), which is charged with the responsibility of disbursing low-interest loans for housing development, home purchase, and improvements. A targeted survey of Enugu State housing schemes was undertaken to evaluate the extent to which federal government workers—more specifically, those in ministries and parastatals who make contributions to the NHF—have been able to access the fund for its meant objectives [16-19]. The study also examined the administrative and institutional factors facilitating or militating against access to the NHF loans. The NHF was not just envisioned as a means for rendering home ownership affordable but also as a model of shared responsibility between the state and its workforce. Workers are required to contribute a mandatory percentage of their income, on the premise that contributions will translate into concrete housing benefits. Significantly, the fund was established to minimize the cost on the government treasury by not directly financing housing provision but changing its mode of intervention to sustainable financing through contributory schemes. Nevertheless, despite its ambitious objective, the NHF has experienced several challenges in its implementation. These range from bureaucracies, low awareness creation among the contributors, irregular disbursement processes, and persistent problems with transparency and accountability of funds [20-21]. These constraints have hindered the complete achievement of the scheme's objectives. Housing is a basic consumer commodity, and inefficiency in this sector has implications for national productivity. Accessible and affordable housing not only aids workers' health and psychological stability but also secures economic stability and labor effectiveness. Housing has again become a frontline national agenda in Nigeria, particularly against the backdrop of accelerating urbanization and the widening gap in the affordability of housing. This research adds to the broader discussion on housing finance by evaluating the actual performance of the NHF, in addition to identifying key areas for policy change and institutional strengthening. It examines the satisfaction levels of federal employees with their access to the NHF [22-24].

Exploring how satisfied federal workers are with NHF access

Beyond providing shelter, it often reflects an individual's social status and economic standing. Recognizing the critical importance of housing, the Federal Government of Nigeria established the National Housing Fund (NHF) in 1992. The primary objective of the NHF is to mobilize long-term funds from both the public and private sectors to facilitate housing development and ensure that all Nigerians, especially low- and middle-income earners, can access affordable housing. The NHF is supposed to provide loans to qualifying contributors for the acquisition or construction of residential houses [25-27]. To this end, staff members in the federal, state, and local governments—public agency employees included—are supposed to contribute 2.5% of their monthly salary. The contributions are pooled together and invested on their behalf by the Federal Mortgage Bank of Nigeria (FMBN), which also administers the NHF. Apart from its fund management role, the FMBN also has overall development roles of establishing, licensing, inspecting, and regulating Primary Mortgage Institutions (PMIs). The enabling Act provides that the contributors who satisfy the qualification requirements can obtain loans of up to 20% of their total savings in the fund. To qualify, the individual must have been employed for a minimum of six months, be currently employed or involved in a viable livelihood, be in good health, and must have registered the target property with the NHF [28-30]. Upon receipt of a completed loan application, along with all necessary documentation, loans are generally processed within 25 working days and sent to the approved lender for completion. Despite the safeguards and structured framework, access to the NHF is limited. The majority of contributors find it difficult to benefit from the scheme, citing persistent systemic obstacles. These include bureaucratic bottlenecks, strict eligibility requirements, small loan amounts, lengthy processing periods, and overall inefficiencies in the management of funds. Also, the relatively recent establishment of the scheme and the evolving nature of its operation guidelines have also served to restrict widespread access. Thus, the NHF's ability to address the immediate shelter needs of the most disadvantaged groups—usually referred to as the "wretched of the earth"—is under threat. Barring fundamental changes in appraisal processes, loan disbursement methods, and institutional effectiveness, the fund stands to fall short of its revolutionary objectives [30-33].

Examining the factors influencing the success or failure of the scheme

National Housing Fund (NHF) scheme was established by the National Housing Fund Act of 1992, driven by the general objective of mobilizing long-term funds to facilitate the construction and provision of affordable housing for the people of Nigeria [12-16]. This study ascertained the levels of satisfaction among federal government employees and established the significant factors that decided whether they succeeded or failed to benefit from the NHF scheme, with particular reference to employees working in Enugu Urban. In this study, a descriptive survey research design was used. The study population consisted of 591 federal government employees sampled from three ministries and the National Population Commission (NPC). With a multi-stage sampling technique, 200 respondents were chosen randomly [19]. A validated, structured 30-item questionnaire on a four-point Likert scale was used to collect data. The instrument showed high internal consistency with a reliability coefficient of 0.81 as established by the Cronbach Alpha technique. Seven hypotheses and four research questions directed this research. Descriptive statistics such as the mean and standard deviation were employed together with independent sample t-tests in examining the research questions being considered. The hypotheses were examined through the utilization of Analysis of Variance (ANOVA) with a 0.05 level of significance [24]. The findings of the study revealed that the respondents had a moderate degree of satisfaction with the NHF scheme. Among the most important determinants identified as shaping access were elusive loan conditions, often connected with internal administrative and political constraints. Additionally, the five-year housing construction period mandated was deemed inadequate in light of the general economic volatility and inflationary forces. The research eventually led to a strong recommendation towards the adoption of clear procedures and accountability mechanisms. It stressed the importance of all stakeholders in the NHF scheme—like the Federal Mortgage Bank of Nigeria (FMBN), implementing agencies, and regulatory agencies—meticulously adhering to the terms and conditions they signed, especially regarding timely and equitable disbursement of mortgage funds [28].

Housing as a Human Right and Economic Imperative

Housing is universally acknowledged as one of the three basic human necessities—the other two being food and clothing—and is a primary driver of a nation's economic growth and development. Second in significance only to food, housing not only yields shelter but also a base for personal security, family stability, and social dignity. In this regard, it is appropriately regarded as one of the essentials of life. Since Nigeria attained independence in 1960, it has been faced with persistent housing issues. These issues arose starkly only a few years after independence, driven by such forces as accelerated urbanization, population increase, rural-urban migration, and the systemic neglect of rural development [3]. These forces have placed tremendous strain on urban infrastructure, outpacing the public sector's capacity to provide adequate housing. Informal settlements have thus increased, with the ensuing living conditions becoming ever more squalid and presenting a serious governance and policy dilemma for both federal and state governments. Access to a good home greatly enhances a person's quality of life. Aside from providing shelter, a good home promotes ownership, privacy, security, and emotional stability. It facilitates improved planning habits, improved health and productivity, and increased economic and social self-worth [11]. On the other hand, poor shelter diminishes productivity and endangers physical and mental well-being. In Nigeria, the housing sector remains far below expectation, and rented housing is often a specialized service that is out of the reach of most low- and middle-income families. Despite its massive population of more than 140 million persons, dispersed across over 250 diverse ethnic groups, the nation continues to be afflicted by a severe shortage of housing. Efforts to fill this gap have been underway since the early 1970s, driven by the realization of the central position which shelter holds in the overall framework of national development. Shelter is not just a fundamental human right, but a valuable economic resource. A properly planned and sufficiently funded housing sector directly contributes to national productivity through enhanced health and morale of the workforce. It also acts as a pointer to the standard of living of a nation and enables socioeconomic development to be quantified between areas and groups of people. In Nigeria, demand for housing greatly exceeds supply, and the requirement for sustainable, inclusive, and sufficiently funded housing programs like never before becomes increasingly urgent. The Genesis and Objectives of the National Housing Fund Scheme Shelter is universally acknowledged all across the globe as one of the three most fundamental human necessities—after food and clothing [18-20].

The Emergence and Goals of the National Housing Fund Scheme

In Nigeria, however, the provision of adequate housing has been a persistent problem since independence in 1960. A house does not merely stand as a physical building that shelters individuals from outside dangers like rain, cold, and heat; it also represents social status, economic well-being, and human dignity [4]. Provision of acceptable housing is a widely accepted fundamental human right, with its status as a building material for personal and collective well-being established. Housing does more than just protect from the elements; it is a critical factor in economic productivity, providing a stable and healthy environment for work, leisure, and social interaction. It is a significant element of the built environment and a major indicator of both the standard of living and the quality of life of various societies. The housing market plays a decisive role in shaping broader national well-being and

impacting other sectors' performance, including health, education, and economic development. In the realm of socio-economic and physical planning, housing holds a central position because of its overarching effect on nation-building. In Nigeria, poor housing has been a significant national problem, not just affecting government and institutional actors, but also the citizenry at large [7]. There has been growing realization since the early 1970s of the need to enhance housing delivery and thus a series of government-sponsored policies, schemes, and institutional reforms. Yet, despite these targeted efforts, the housing situation falls far below. Over the last five decades, efforts by government institutions, the private sector, and non-governmental organizations have sought to close the housing gap. Yet, shortages in housing continue, and the quality of what is available continues to deteriorate. Most urban neighborhoods have deteriorated, quickly turning into slums with overcrowding, poor sanitation, and deteriorating infrastructure. Without concerted intervention, these appalling conditions are only bound to get worse, making some communities inhabitable. Furthermore, natural calamities, population displacement, and civil conflicts have dislocated thousands of citizens, worsening the already critical shortage of housing. Against these facts on ground, there is an urgent need for comprehensive and sustainable housing interventions. These interventions must respond to the quantitative and qualitative housing deficits and also advance inclusive, healthy, and resilient urban development. For Nigeria's future, there is a need to rethink housing not only as shelter, but as a catalyst for social justice, economic growth, and environmental sustainability.

Structure and Operations of the NHF Scheme. The National Housing Fund (NHF) in Nigeria was created by Decree No. 3 of 1992 as a multi-stakeholder organization to mobilize long-term funds for the provision of affordable housing [8]. As part of the scheme, employers are required to contribute 2.5% of their employees' monthly salaries to a fund overseen by the Federal Mortgage Bank of Nigeria (FMBN). The NHF was conceived to address the chronic housing deficit in Nigeria by enabling low- and middle-income earners to access mortgage loans for home acquisition or construction. However, several operational and structural challenges have hindered the effectiveness of the scheme. Key issues include inaccessibility of disbursed funds, delays and inefficiencies caused by bureaucratic bottlenecks, and inequities in mortgage approvals that disproportionately disadvantage low-income earners [12]. There are recurring problems of non-compliance by landlords, failure to pay deductions, and the ubiquitous issue of falsified documents, especially at district land registries where mortgage approvals and title verifications are done. Furthermore, there have been delays occasioned by lack of uniformity in land transfer statutes, non-harmonization of NHF regulatory frameworks and local land use rules, and absence of coordination between agencies. These issues have been partly responsible for the low rate of loan disbursement and mortgage take-up across the country. In most instances, deserving contributors are subjected to unreasonable delays or even outright refusal of access to the housing benefits they are qualified for [15]. The NHF now has a presence in all the 36 states of the Federation and the Federal Capital Territory (FCT), and state offices have been given semi-autonomous status through the appointment of Managing Directors or Chief Executives. Mortgage loan approval facilities and recoverable accommodation programs have been established in a few states, albeit in some instances with variable outcomes. Some Director-level personnel are seconded on a temporary basis from allied parastatals to manage these operations, but they are frequently hampered by constrained operational capacity and gaps in funding. Despite episodic advocacy campaigns and collaboration with private developers, the program is yet to achieve palpable changes in the nation's housing profile. Another major concern voiced by housing practitioners is the unprecedented level of bureaucratic lethargy that impedes the processing and disbursing of mortgage loans under the NHF. Additionally, many subsidized housing projects undertaken by private developers are poorly monitored, resulting in cases of delayed or abandoned project completions with no attempt at recovering the disbursed funds. To achieve the early objectives of the NHF, it is imperative that policy reform is initiated, institutional accountability is enhanced, and administrative processes are simplified. Failure to do so may further compound the problem of dwindling public trust and persisting failure to address the housing needs of the Nigerian populace. Federal Government Workers as a Target Group Employees of the Federal Government are the subject of this study as the target population due to their central role in economic development and governance in Nigeria [16].

Structure and Operations of the NHF Scheme

Their role encompasses the management of the nation's endowments of resources, their allocation to corporate entities and individuals, and ensuring that the allocations usher in sustainable development and growth of the economy. Federal workers play a significant role not just in shaping the national economy but also in serving as custodians of public accountability, making objective and independent judgments on economic performance. Their input plays an important role in the success of governmental programmes and the achievement of national development goals. It is in appreciation of the housing needs of this important workforce that the National Housing Fund (NHF) was instituted under Act No. 3 of 1992 to mobilize long-term loanable funds with the aim of rendering housing affordable to the people of Nigeria. The NHF is designed to stretch beyond the confines of home financing alone; it provides access to a range of development facilities. Some of these are professional capacity-building credit, skills upgrade loans, construction and development finance, home improvement loans, and renovation grants, with

some packages as much as ₦50 million [17]. However, amidst the supposedly wide-ranging benefits accruing to the contributors, there are many complaints and a general dissatisfaction with the accessibility and management of NHF services. The quality of service, delays in administration, opaqueness, and poor delivery of service have all served to erode confidence in the scheme. Out of an estimated five million Federal Government staff in the nation, this study targets those within Enugu Urban spanning the Local Government Areas of Enugu East, Enugu North, and Enugu South. This urban area was selected as it has a concentration of federal institutions and is reflective of the broader national concerns with regards to NHF access and service delivery. Overview of Enugu Urban's Socioeconomic and Housing Landscape Enugu Urban is the capital of Enugu State, which is located in southeastern Nigeria. It derived its name "Enugu" from the Igbo phrase "Enu Ugwu," meaning "top of the hill," in remembrance of its initial historical and geographical location on the plateau of Ngwo Hill [18]. From being a coal mining settlement, Enugu Urban transformed from an area of resource extraction to a bustling metropolitan hub that drew traders, settlers, and investors from across the nation. Today, Enugu Urban stands as a vibrant regional center for education, commerce, governance, and industry, especially thriving in the realms of coal and steel. The administrative reconfiguration of southeast Nigeria during 1996-1997, during which new states were carved out of the then Enugu State, helped significantly towards demographic expansion. According to available statistics, the population of Enugu State increased from 1.416 million in 1991 to 3.6 million in 2015, a phenomenal increase that has outstripped the ability of the area to accommodate its people. The housing shortage in Enugu Urban is fueled by a combination of interlinked factors, including the massive rural-urban migration [20].

- Corruption and inefficiencies among housing policymakers,
- Weakened land use planning and enforcement.

In spite of these, the National Housing Fund Scheme (NHFS), aimed at ensuring low- and middle-income earners, particularly public service workers, have access to cheap mortgage financing, is grossly under-patronized by federal government employees in Enugu Urban. The NHFS was established to make homeownership more accessible to contributors through a collectively owned, subsidized loan system under the administration of the Federal Mortgage Bank of Nigeria (FMBN) [21].

Enugu Urban was chosen as the case study area because it is:

1. High concentration of federal government workers, the majority of whom fall within the eligible age and income brackets for NHFS benefits;
2. Extremely low level of uptake of the NHFS compared to other regions—being among the lowest-utilizing municipalities of the scheme out of Nigeria's 774 local government areas.

This disparity between housing demand and NHFS uptake in Enugu Urban underscores the need for policy revamp, targeted sensitization, and administrative efficiency to improve access to housing among the federal employees [23].

Funding Mechanisms and Financial Barriers

Lower-middle housing market of Nigeria is marred by overpopulation, which is worsened by illegal land acquisition, improper urban management, and gentrification plans that undermine the socio-economic needs and functions of urban vulnerable populations. These structural distortions have expanded the chasm in housing availability, effectively sidelining low- and middle-income earners from accessing affordable housing opportunities. With the increasing housing situation, the National Housing Fund (NHF) was instituted in 1992 as a Federal Government scheme aimed at establishing a sustainable mortgage system that would assist low- and moderate-income Nigerians to acquire their own homes. The scheme mandates contributions from all employers, government parastatals, self-employed persons, and government agencies. The Federal Mortgage Bank of Nigeria (FMBN) is the statutory body charged with the administration and disbursement of NHF funds under the NHF Act of 1992 [25]. However, despite all its potential, the NHF Scheme has been plagued by disappointment on the part of the contributors. Announced as far back as 1994 to offer low-interest loans, aid housing cooperatives, and finance building and refinancing operations, the implementation of the scheme has unfortunately failed to live up to expectations. Despite the billions of naira generated over the years, a large number of contributors, especially civil servants, indicate that they have never benefited from the housing benefits or mortgage loans as intended. Enugu Urban evidence indicates that civil servants are frustrated and dissatisfied, and this is usually as a result of excessive delays, failure to disburse approved loans, and administrative bottlenecks. Applications are often kept pending for years with no, or minimal, feedback from the managers of the fund. Most commentators characterize the scheme as non-transparent, ineffective, and difficult to access, and this only adds to the feeling of betrayal and loss of trust in the system [27]. A key hindrance to the success of the NHF Scheme is the declining operational capacity of Primary Mortgage Institutions (PMIs)—the same middlemen charged with processing and disseminating the loans. These institutions face serious financial limitations and operational inefficiencies, and hence there is a wide disparity between applied and ultimately sanctioned loan values. This disparity, along with strict inspection processes and the daunting threat of default penalties, dissuades current as well as prospective contributors from participating in the scheme. Essentially, the NHF aimed to democratize access to subsidized housing; however, its comparative ineffectiveness, combined with

inherent inefficiencies, has worked to diminish its effect. Without drastic reforms to enhance transparency, efficiency, and accessibility, the scheme can persist in driving away from the very segment of society it was designed to serve.

Institutional Efficiency and Mortgage Infrastructure

Existing arrangements for national mortgage insurance in Nigeria are meant to facilitate greater access to housing for both low- and middle-income households. Yet, despite a variety of mortgage products available in the Nigerian residential market, there remain quite a number of bottlenecks that are systemic, hindering equitable access, especially by economically vulnerable populations. Among the key structural problems in Nigeria's mortgage market are:

Poor affordability with high tenure charges

- Susceptibility to macroeconomic instability,

A lack of transparency pervades mortgage operations,

- Usurious interest rates and associated fees,

Deficiencies exist within property evaluation systems,

- Complicated procedures for obtaining property details.

These obstacles disproportionately target low-income families who are usually locked out of mortgage benefits [7]. Respondents in Enugu indicated that loan approval in most mortgage institutions seems to be based more on personal relationships or internal favoritism ("godfatherism") than on merit. This sentiment erodes trust in the mortgage system and enhances budding disillusionment among prospective beneficiaries. Furthermore, the lack of qualified and experienced staff in the sector has created the window for fraudulent activities by unscrupulous institutions and individuals. This reality necessitates the urgent establishment of a specialized regulatory body with a definite mandate to oversee mortgage institutions and enforce standards, especially in states such as Enugu. This kind of regulation would enhance accountability, encourage best practice, and guarantee the delivery of transparent and affordable mortgage services. Despite this, there remains a great lack of clarity as to procedure and the degree to which clients can access housing finance. Although both private and public sectors engage in housing finance, the major institution saddled with the responsibility is the Federal Mortgage Bank of Nigeria (FMBN), alongside some commercial banks. Unfortunately, the FMBN has also struggled to carry out its core mandate, hampered by operational inefficiencies, a lack of innovation in its mortgage product offerings, and widespread delays in loan processing [8]. Many mortgage houses are dormant, owing mainly to low levels of staffing, management insincerity, low client engagement, and ill-defined service delivery processes. There was only one mortgage institution, which was functional and a going concern in Enugu, an attestation to the general weakness of the mortgage infrastructure in the area. At the local level, the local governments—the most people-oriented level of government—have made efforts to supply low-cost housing and socio-economic infrastructure in various ways. However, the demand for housing greatly exceeds supply, resulting in a huge backlog. With their central position, it is required that federal, state, and local governments all assume active roles in both the provision of housing and the provision of environmental infrastructure. This collaborative, multi-level effort is needed to address Nigeria's chronic housing shortage and to realize access for all Nigerians to decent, affordable housing [11].

Public Awareness, Education, and Communication

The findings showed that public awareness, public education, and public communication were all regarded as key factors for successful access to the scheme. These results are in sharp contrast to previous works, for example, [2], which concluded that social status and routine occupational roles were better predictors of satisfaction with the NHF Scheme within Enugu Urban than information-related factors. It would appear certain that there is a clear explanation regarding the respondents' views in this study. Understanding the workings of the scheme—often driven by complicated administrative procedure—is inextricably linked to knowledge literacy, which can subsequently require direction or explanation from a better-informed party. The NHF lending process allows considerable leeway for lenders, some of whom have instituted internal procedural stages that need to be completed prior to the acceptance of loan applications. Applicants with better educational backgrounds and greater access to resources are likely to be better placed to handle the complicated bureaucratic apparatus and to be in a position to argue their case for rights to housing [9]. Surprisingly, although public communication and awareness were seen as very important, they had considerably lower mean scores, indicating that the respondents consider them desirable but not adequate by themselves [11]. This would mean an even more profound distrust of Nigeria's public communications infrastructure, where institutional message tends to be fragmented, opaque, or inefficacious. As a result, citizens are less inclined to depend on public announcement or media campaigns to discern or take part in housing schemes. In this case, public communication ought to primarily generate awareness but be complemented by ongoing public education that equips contributors with information and skills to take action. Sadly, public education efforts aimed at the NHF remain insufficient. Currently, outreach education is also patchy and at times poorly done by institutions beset with a lack of credibility or infrastructure. The study suggests that government agencies, mortgage institutions, and housing cooperatives invest in formal, reputable, and contextually relevant

training initiatives [12]. These could be workshops, outreach forums in communities, and loan literacy courses. These initiatives would serve to enhance the transparency of schemes, de-mystify the application process, and ultimately improve general contributor satisfaction and enrolment.

CONCLUSION

This study has given empirical proof of the accessibility of the National Housing Fund Scheme (NHF) and its perception by the federal government staff in Enugu Urban, Nigeria. In spite of being the target segment of the scheme, a majority of contributors are left with quite average levels of satisfaction and encounter considerable obstacles in obtaining loans. These range from bureaucratic red tape and documentation challenges to lack of public awareness and an overall suspicion of institutional processes. The report stresses the critical need for reform of NHF operations. Steps should be taken to simplify administrative procedures and minimize delays, enhance transparency and accountability in disbursements and loan approvals, raise public awareness and education of contributors through targeted campaigns and stakeholder engagement, and strengthen the regulatory oversight of Primary Mortgage Institutions (PMIs) and implementing agencies. In a context where housing is both a basic social need and a high-value economic asset, expanding access to affordable housing finance not only improves living standards within Nigeria's public sector workforce but also catalyzes wider national development aspirations. This study contributes richness to the policy discourse by uncovering implementable gaps in the existing mortgage system and suggesting workable interventions in harmony with the principles of inclusive and sustainable urban development.

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