

## **Impact of National Housing Fund Scheme on Staff of Gakasha, Gumti National Park, Taraba State**

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### **Abstract**

*This study examines the awareness, participation, and challenges associated with the National Housing Fund (NHF) Scheme among staff of Gashaka Gumti National Park. The study aims to assess staff awareness of the NHF Scheme, determine their level of participation, and identify challenges in accessing its benefits. Guided by theories of organizational behavior and employee welfare, the study adopts a descriptive research design. Data were collected through structured questionnaires distributed to 40 staff members across three locations: Serti, Jalingo, and Abuja. The response rate was 87.50%, with 60% of respondents being male and 40% female. The findings revealed higher awareness and satisfaction levels in Abuja compared to Serti and Jalingo. Contract staff demonstrated higher participation (93.75%) than permanent staff (83.33%), and female staff reported more access challenges. Geographic disparities, dissatisfaction with operational models, and gender imbalances were identified as significant barriers. The study concludes that improving communication, simplifying processes, and providing targeted support can enhance staff engagement and satisfaction with the NHF Scheme. This research contributes to knowledge by highlighting the need for equitable access to employee welfare schemes in remote areas and offering practical recommendations to address participation and accessibility gaps. It provides insights for policymakers to tailor housing schemes to meet the needs of diverse staff groups, particularly in underrepresented or underserved areas. These findings are valuable for improving the NHF Scheme's effectiveness and ensuring its benefits reach all employees equitably.*

**Keywords:** *National Housing Fund (NHF) Scheme, Housing Deficit, Staff Housing, Rural Housing, Mortgage Financing*

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### **Introduction**

Housing is a vital aspect of socio-economic development, playing a key role in enhancing individual productivity and overall well-being. The provision of adequate and affordable housing is crucial for achieving sustainable economic growth and improving living standards. Effective housing delivery, facilitated through public or private initiatives, is indispensable for national development and social stability. Both developed and developing nations recognize the importance of housing and have prioritized addressing housing deficits to foster economic growth and social harmony.

In Nigeria, housing significantly influences workforce productivity, as it provides comfort and stability that directly affect workers' performance. However, the country faces a persistent housing deficit, worsened by rapid urbanization, population growth, and institutional challenges in addressing these issues. As of 2016, the Federal Mortgage Bank of Nigeria (FMBN) reported a housing shortfall of 17 to 20 million units, with an annual deficit increase of 900,000 units, requiring an estimated ₦6 trillion to bridge the gap (Centre for Affordable Housing Finance in Africa, 2017). Rising housing costs, limited land access, and ineffective policy implementation have compounded the problem, making housing acquisition difficult for many Nigerians (Akinmoladun & Oluwoye, 2007; Olotuah, 2010).

To tackle these challenges, the National Housing Fund (NHF) was established in 1992. The NHF serves as a contributory scheme designed to pool resources from workers and provide them with access to affordable mortgage loans. The initiative aims to address Nigeria's housing deficit by enabling contributors to secure long-term financial support for home ownership. By doing so, the NHF seeks to improve workers' living conditions, enhance their productivity, and boost service delivery across various sectors.

Despite its laudable objectives, the NHF has faced significant implementation challenges, particularly in rural and underserved areas like Gashaka, Gumti National Park in Taraba State. Low awareness of the scheme among contributors, bureaucratic obstacles, and stringent loan requirements have hindered its effectiveness. Additionally, rural workers often encounter unique challenges, such as limited access to information and financial services, which exacerbate their housing struggles. Addressing these barriers is critical to ensuring the NHF achieves its intended goals and contributes to national development.

### **Statement of the Problem**

The National Housing Fund (NHF) Scheme was introduced to alleviate Nigeria's housing deficit and improve workers' access to affordable housing. However, the scheme has not fully addressed the housing needs of workers in rural areas, including staff of Gashaka, Gumti National Park, Taraba State. Key challenges include low awareness of the scheme among contributors, bureaucratic hurdles in accessing loans, and stringent requirements that make mortgage acquisition difficult. Many staff members are unaware of their eligibility or face delays and inefficiencies in accessing the scheme's benefits. In addition, socio-economic factors such as low-income levels, limited access to information, and the remoteness of areas like Gashaka exacerbate these challenges. These issues raise concerns about the scheme's effectiveness in improving housing conditions for staff and enhancing their productivity. While existing studies on the NHF have primarily focused on urban settings, there is a lack of research addressing the unique challenges faced by workers in rural locations like Gumti National Park. This study seeks to fill this gap by evaluating the awareness, participation, and challenges encountered by staff in accessing the NHF Scheme. The findings will provide actionable recommendations for improving the scheme's implementation and ensuring it meets the housing needs of workers in rural areas.

### **Aim and objectives**

The aim of this research is to evaluate the effectiveness of the National Housing Fund (NHF) Scheme in addressing housing needs of staff at Gashaka Gumti National Park in Taraba State. The specific objectives include:

- i. To assess the level of awareness of the NHF Scheme among the staff of Gashaka Gumti National Park.
- ii. To determine the extent of staff participation in the NHF Scheme at Gashaka Gumti National Park.
- iii. To identify the challenges faced by staff in accessing the benefits of the NHF Scheme in Gashaka, Gumti National Park.

## **Conceptual Literature**

### **National Housing Fund (NHF) Scheme**

The National Housing Fund (NHF) Scheme was established in Nigeria in 1992 to mobilize long-term funds for housing development, aiming to provide affordable housing loans to Nigerians, particularly those in the low and medium-income brackets. Onibokun (1995) highlighted that the NHF was designed to facilitate the continuous supply of loans to Nigerians at affordable interest rates, thereby enhancing homeownership across the country. Despite its noble objectives, the scheme has faced significant challenges in implementation. A study by the Central Bank of Nigeria (2019) identified issues such as inadequate funding, bureaucratic bottlenecks, and low participation rates among eligible contributors as major hindrances to the scheme's success. Furthermore, Ogu and Ogbuozobe (2001) noted that the lack of awareness and understanding of the scheme among potential beneficiaries has limited its impact on housing delivery in Nigeria. These challenges underscore the need for policy reforms and increased public awareness to enhance the effectiveness of the NHF Scheme.

### **Housing Deficit in Nigeria**

Nigeria faces a significant housing deficit, which has been a subject of concern among scholars and policymakers. The Central Bank of Nigeria (2019) reported that the housing deficit in the country was estimated at 17 million units in 2012, with the figure likely higher in subsequent years due to rapid urbanization and population growth. Aribigbola (2008) attributed this deficit to factors such as high construction costs, limited access to land, and ineffective housing policies. Similarly, Ibem (2011) highlighted that inadequate funding and the inefficiency of public housing agencies have exacerbated the housing shortage, particularly for low-income earners. The persistent housing deficit has led to overcrowding, the proliferation of informal settlements, and increased pressure on existing infrastructure, thereby affecting the quality of life of many Nigerians.

### **Staff Housing Needs**

The housing needs of staff, particularly in specialized sectors, have been a focal point in organizational studies. Adequate housing is crucial for employee satisfaction, productivity, and retention. Okolie (2011) emphasized that providing suitable housing for staff enhances their commitment and performance. In the context of Nigeria, Olotuah and Bobadoye (2009) observed that many organizations struggle to meet the housing needs of their employees due to financial constraints and inadequate planning. This shortfall often leads to employees residing in substandard accommodations, which can adversely affect their well-being and job performance. Addressing staff housing needs requires comprehensive policies that consider the financial capabilities of employees and the provision of affordable housing options.

## Rural Housing Accessibility

Access to adequate housing in rural areas remains a significant challenge in Nigeria. Akinmoladun and Oluwoye (2007) noted that rural housing issues are often neglected in national housing policies, leading to inadequate infrastructure and poor living conditions. Emerole (2002) highlighted that limited access to credit facilities and the high cost of building materials further impede housing development in rural communities. Additionally, Ikejiofor (1999) pointed out that customary land tenure systems in rural areas complicate land acquisition processes, making it difficult for individuals to secure land for housing development. Improving rural housing accessibility necessitates targeted interventions that address these unique challenges, including the provision of affordable financing options and the development of appropriate infrastructure.

## Mortgage Financing Challenges

Mortgage financing is pivotal for housing development, but several challenges hinder its effectiveness in Nigeria. Oduwaye (2009) identified high interest rates, stringent loan conditions, and the lack of long-term funding sources as major obstacles to effective mortgage financing. Omirin (1998) also noted that the underdeveloped state of the mortgage market limits access to housing finance for many Nigerians. Furthermore, the Central Bank of Nigeria (2019) reported that the low level of mortgage penetration in the country is due to factors such as inadequate legal frameworks and the absence of a robust secondary mortgage market. Addressing these challenges requires comprehensive reforms in the financial sector, including the development of sustainable funding mechanisms and the establishment of supportive legal and regulatory frameworks to promote mortgage financing.

## Theoretical Review

**Investment-Based Theory** - James Poterba (1984) posited the investment-based theory that emphasized the supply of housing as a function of series of economic factors, such as real house price, cost of new construction, land and credit availability. He specified three basic assumptions in relation to this theory. First, that housing industry is composed of competitive firms and the industry's output is dependent on the real price of housing construction. Second, there are limits to materials of production and third, increase in demand for housing leads to growth in equilibrium price structure of housing.

**Finance-Based Theory** - Renaud (1987) argued that sources of funding and financing determine housing production and situations, especially their visual appearances. In this sense, he noted that "cities are built the way they are financed". The theory identified three ways in which housing production systems are shaped by their financing as follows;

- (i) Informal financing, which relies on small, very localised, mutual and irregular forms of finance usually dependent on common local bonds. It involves pooling savings through rotating saving and credit associations (ROSCA). He stated that, informal housing finance leads to incremental forms of housing investment - most investment, where owners become 'self-developers' who rely on small crafts and trades to build their housing units.
- (ii) The private bank financing, which is the desirable way of supporting urban investment, as it facilitates the production of a diversified stock of completed housing units. These housing units are built in a relatively short time, by

experienced professional developers that are usually organized into a very competitive real estate industry with a wide variety of enterprises of all sizes.

- (iii) Form of housing financing under this theory is the state financing model. This is easily identifiable as they are large-scale housing projects that appear as standardized, monotonous units of relatively high cost, but low value for their occupants.

**Urban Spatial Theory** - The Urban Spatial Theory of housing propounded by DiPasquale and Wheaton (1994) asserts that housing stock depends on urban population, series of economic factors, cost of new construction activity and more importantly on credit availability. A greater density of population in the metropolitan area leads to a high demand for housing. Basically, an increase in cost of building activity leads to abnormal increase in house prices. The urban spatial theory emphasizes that there is a relationship between stock of housing and urban population. An increase in population positively increases the demand for housing, thereby causing the price of housing to increase.

### **Empirical Literature**

Akunnaya et al. (2015) investigated housing aspiration among the residents of Ayobo, Lagos, Nigeria. The study administered a cross-sectional survey of 1,151 households, majority of whom were low-income earners living in rented and rooming-house types of accommodation. Employing descriptive statistical and categorical regression analyses on a structured questionnaire, the findings indicated that approximately 73 per cent of the respondents expressed the intention to move to another residence, while 56 per cent of this category of respondents intended to move into self-contained flats. The reasons for the planned relocation included the poor condition of their present dwellings, changes in tenure status and household size, and the desire for exclusive use of facilities in their homes. In addition to these reasons, the strongest predictors of housing aspiration among the respondents in the survey were the waste-disposal method, sharing of facilities, employment, age, and marital status. This finding is consistent with the expectation that to meet the housing preferences and aspirations of residents in informal urban settlements in Nigeria, developers need to give adequate attention to marital, age, employment, and tenure status. Furthermore, emphasis should be placed on developing affordable single-family houses and blocks of flats, and improved access to basic social amenities and services. Bondinuba (2016) opines that housing finance does not refer to only the fiscal money that is usually used to build and maintain the housing stock, but includes those aspects of governance, regulations, and management of the entire housing environment as a system. Therefore, the availability of a well-structured housing finance system is capable of improving living standards and alleviating poverty thereby impacting the quality of housing delivery (Olumide, 2015).

Kama et al. (2013) found that there is a low awareness about existing mortgage financing arrangements, low financing capacity of the mortgage institutions, and weak title or legal framework, among others, as the major impediments to the growth in the housing sector. The study recommended that implementation of the revised Primary Mortgage Bank guidelines, identification of new sources of financing for mortgage institutions, streamlining of title/legal documentation framework, and active participation of the private sector (including cooperative and credit unions) would position the sector to perform optimally and contribute to the overall economy. Similarly, Oduwaye et al. (2008) using survey analysis and secondary data highlighted that the National Housing Fund policy, The Land Use Act of 1978, the structure of



primary mortgage institutions, and high interest rates posed constraints to mortgage financing in Nigeria. Jiboye (2011) examined basic issues relating to achieving sustainable development in housing through good urban governance in Nigeria. The study noted that the problem of providing adequate housing has long been a concern, and underscored the need for good governance through the application of appropriate development strategies that could enhance the optimum utilization of existing resources for effective housing delivery. It also highlighted the need to stimulate a policy that will facilitate infrastructural development alongside housing delivery.

Similarly, Gwatau et al. (2021) observed that the objective of the National Housing Fund scheme is to reach out fund to all citizens, especially the contributors to the fund who are mostly made up of public sector workers and excludes noncontributors from accessing the loan. The study also revealed that out of the PMIs licensed to operate in the area of study, only a handful were accredited to administer the insufficient funds available to the applicants. Adedokun et al. (2011) also found that there was a wide difference between the amounts of mortgage applied and the amounts approved in addition to the fact that the number of primary mortgage banks in the country was grossly inadequate. Ijaiya et al. (2012) carried out a study titled “Microfinance and Mortgage Financing in Nigeria: a Rural Experience”, Using the primary survey approach to obtain data and multiple regression analysis. The results showed that the credit facility provided through informal microfinancing in the sample area was used for housing purposes by the respondents. The study recommended the establishment of a regulatory body that would ensure the quality of houses constructed to remove the risks involved in the purchase of land and ensure the security of tenure.

## **Methodology**

This study employed both quantitative and qualitative data analyses to evaluate the National Housing Fund (NHF) Scheme in Gashaka Gumti National Park, Taraba State. Descriptive analysis was conducted to identify unique features and relationships among the study variables, while inferential analysis, encompassing univariate and bivariate frameworks, was used to explore relationships further. The univariate analysis utilized frequency distribution tables for key variables, while the bivariate analysis employed cross-tabulations to examine relationships between beneficiaries, cadre, and housing characteristics. A structured questionnaire served as the primary data collection tool to gather information from NHF contributors in the Gashaka Gumti National Park area.

This study adopted a case study approach, focusing on Gashaka Gumti National Park and the contributors to the NHF Scheme working there. The data collection covered the period from 2018 to 2023, with survey modules addressing various aspects, including demographic characteristics, work history, housing characteristics, awareness of the NHF Scheme, access to mortgage loans, and information on NHF beneficiaries.

## **Sample Size**

The total population for the study was 400 contributors to the NHF Scheme at Gashaka Gumti National Park. A systematic sampling technique was used to select a representative sample of 40 respondents. The systematic sampling process involved selecting the first respondent randomly from the population and then every Kth respondent thereafter, where K represents

the ratio of the population size to the desired sample size. The sample size was calculated using the formula:

$$K = \frac{\text{Population Size (400)}}{\text{Sample Size (40)}}$$

The study distributed a total of 40 structured questionnaires among the NHF contributors at Gashaka Gumti National Park. The questionnaires collected data on the contributors' demographic information, employment history, housing conditions, awareness and access to NHF loans, and overall satisfaction with the NHF Scheme. The data collected was processed and analyzed using the Statistical Package for Social Sciences (SPSS, version 13).

Out of the 40 distributed questionnaires, 35 were successfully retrieved, representing an 87.5% response rate. This high response rate ensured a reliable analysis of the NHF Scheme's impact on the staff of Gashaka Gumti National Park. The study findings provide insights into the effectiveness of the NHF Scheme in addressing housing needs within the park and identify areas requiring policy interventions for improved implementation.

Table 1 Summary of data

SUMMARY OF DATA COLLATED ON SURVEY										
Office Location	Male	Female	Permanent	Contract	Phd	Ms	Grad.	Other	SF	NS
SERTI	8	6	11	6	1	2	5	12	7	6
JALINGO	5	3	5	4	0	1	3	3	5	3
ABUJA	8	5	4	5	1	2	2	3	8	6
<b>TOTAL</b>	<b>21</b>	<b>14</b>	<b>20</b>	<b>15</b>	<b>2</b>	<b>5</b>	<b>10</b>	<b>18</b>	<b>20</b>	<b>15</b>

Source: Field survey, 2024

SF: Conversant and Satisfied with current NHF operations models

NS: Not satisfied with current NHF operations model

Table 2a: Questionnaire Response Rate (by Cadre)

Staff Employment category	Questionnaires Distributed	Questionnaires Retrieved	Response Rates (%)
Permanent Staff	24	20	83.33
Contract Staff	16	15	93.75
<b>Total</b>	<b>40</b>	<b>35</b>	<b>87.50</b>

Source: Field survey, 2024

Table 2a: Questionnaire Response Rate (by Gender)

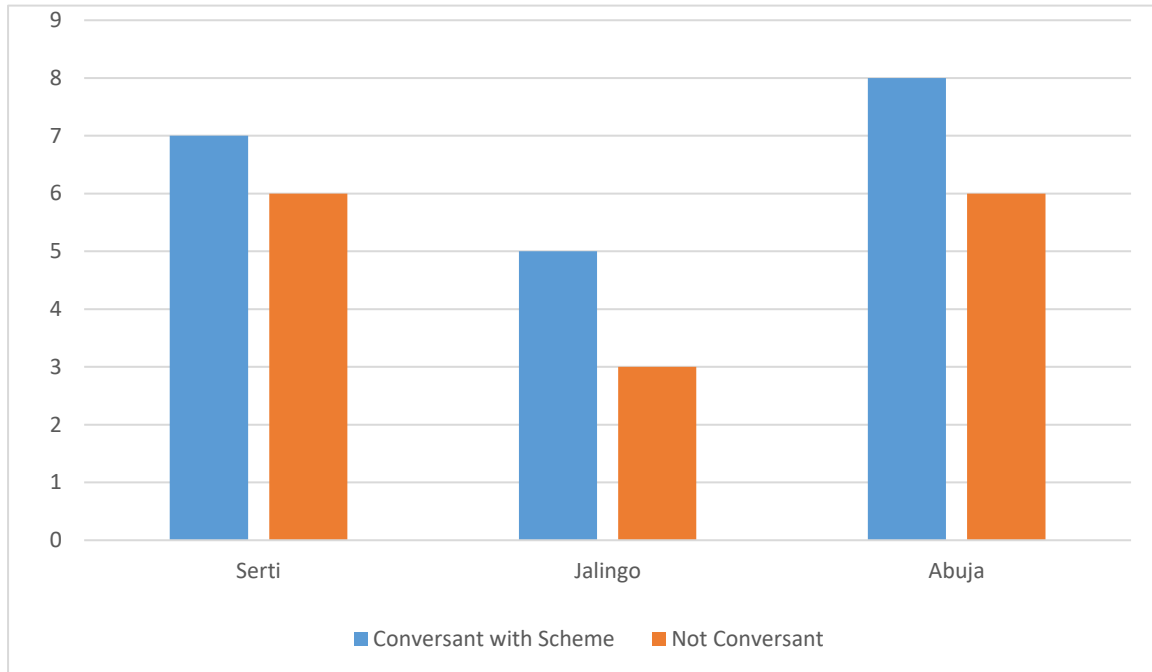
Institution	Questionnaires Distributed	Questionnaires Retrieved	Response Rates (%)
Male Staff	24	22	91.67
Female Staff	16	13	81.25
<b>Total</b>	<b>40</b>	<b>35</b>	<b>87.50</b>

Source: Field survey, 2024

Table 2c: NHF Contributors Questionnaire Response Rate (Location)

Zone	Questionnaires Distributed	Questionnaires Retrieved	Response Rates (%)
Serti	16	14	87.50
Jalingo	12	11	91.67
Abuja	12	10	83.33
<b>Total</b>	<b>40</b>	<b>35</b>	<b>87.50</b>

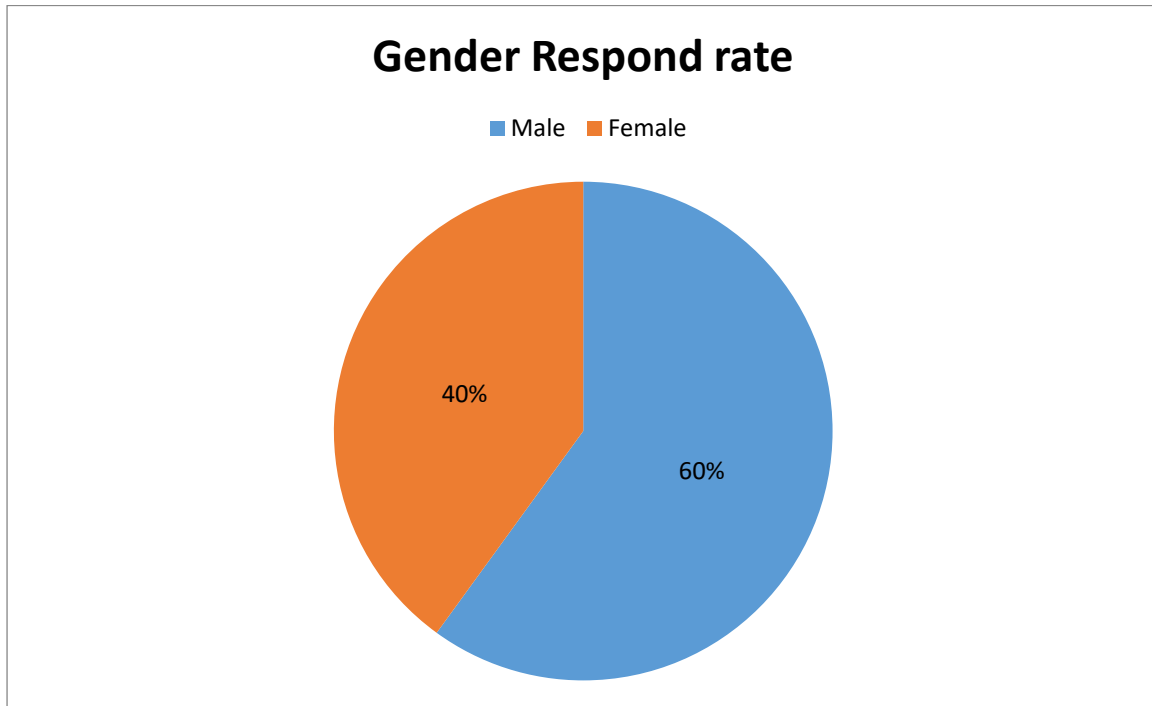
Source: Field Survey, 2024



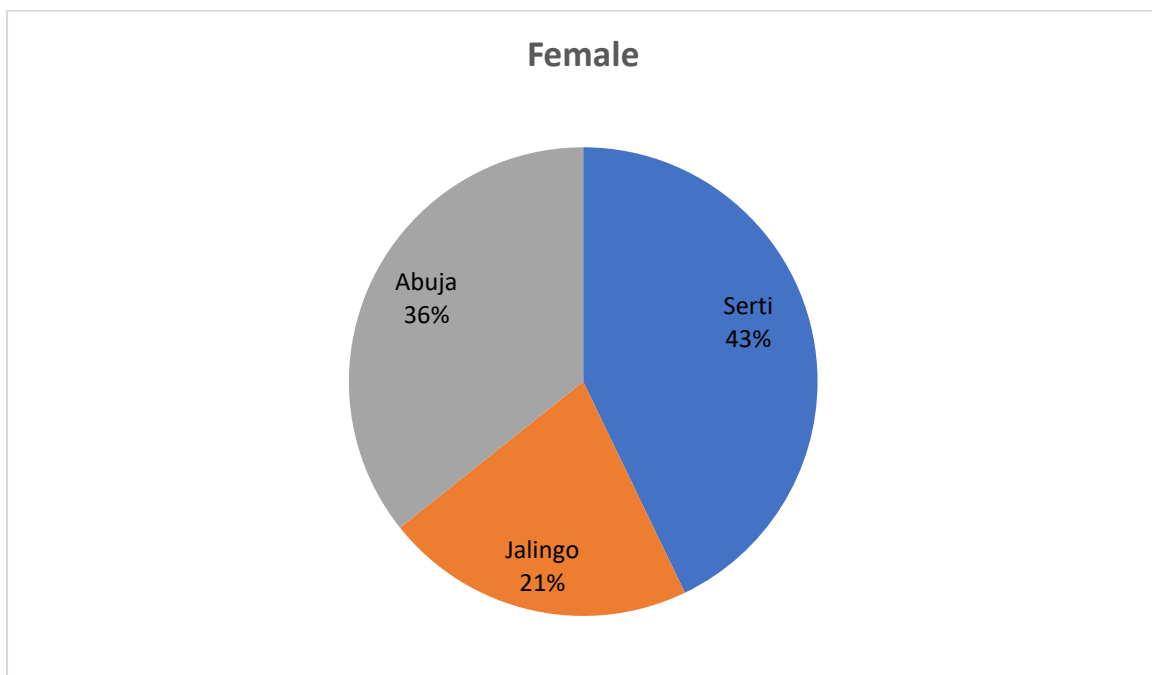
**Figure (1)**

The awareness/satisfaction with the NHF scheme is far better at the Abuja office than in Jalingo and Serti, so also is the lack of satisfaction/awareness high in Serti, Abuja and Jalingo as clearly portrayed in figure 1 above.





An analysis of survey returns revealed that 60 per cent of the respondents that accessed NHF were males while the remaining 40 per cent were females. This clearly showed a slight gender imbalance attributable to the higher numbers of males in all the sample locations, non-gender discriminatory nature of the loan application process, target clients of the NHF (formal sector) and relatively high level of awareness of the Scheme in the sample locations.



## Data Analysis

### Objective 1: Assessing the Level of Awareness of the NHF Scheme Among Staff at Gashaka Gumti National Park

The survey reveals varying levels of awareness of the NHF (National Housing Fund) Scheme across staff in Serti, Jalingo, and Abuja. The data suggests a relatively higher awareness in Abuja compared to Serti and Jalingo, as evidenced by a greater number of respondents (SF) who are conversant and satisfied with the scheme's operations. Among the 35 responses retrieved, 60% were male, and 40% were female, with a notable gender imbalance. This disparity likely reflects the gender distribution within the sampled workforce rather than systemic exclusion, as the NHF Scheme's design does not discriminate against gender. Moreover, the questionnaire response rates indicate high awareness and engagement, with an overall retrieval rate of 87.50%. Notably, male staff demonstrated a higher response rate (91.67%) compared to female staff (81.25%).

The relatively low awareness levels in Serti and Jalingo could be attributed to limited dissemination of information or inadequate communication channels compared to Abuja, where NHF operations may be better organized and accessible. The variation in levels of awareness highlights a need for targeted outreach efforts, particularly in locations with lower satisfaction and awareness scores, to ensure equitable access to the NHF Scheme's benefits.

### Objective 2: Determining the Extent of Staff Participation in the NHF Scheme at Gashaka Gumti National Park

The extent of participation in the NHF Scheme was analyzed using the data on response rates and awareness levels across the three locations. Of the 40 questionnaires distributed, 35 were retrieved, yielding an overall response rate of 87.50%. This high response rate indicates significant participation among the surveyed staff. Contract staff exhibited the highest response rate (93.75%), suggesting strong interest or dependency on the scheme among non-permanent employees. Participation was slightly lower among permanent staff (83.33%), possibly reflecting greater stability or alternative housing solutions available to this group.

Participation levels also varied by location. Jalingo had the highest response rate (91.67%), followed by Serti (87.50%) and Abuja (83.33%). This suggests that despite higher awareness in Abuja, participation levels may not align proportionately, possibly due to logistical challenges or skepticism regarding the scheme's benefits. Furthermore, the data revealed a higher percentage of male participants (91.67%) compared to females (81.25%), consistent with the workforce composition. These findings underscore the importance of addressing location-specific barriers and ensuring that all staff categories, including females and contract workers, can fully participate in the scheme.

### Objective 3: Identifying Challenges Faced by Staff in Accessing NHF Scheme Benefits

The survey identified several challenges affecting staff access to NHF Scheme benefits. The primary issue appears to be dissatisfaction with the scheme's current operational models, as indicated by the lower satisfaction levels (NS) recorded in Serti, Abuja, and Jalingo. A notable 40% of respondents, predominantly female staff, expressed dissatisfaction, which might relate to limited accessibility or unclear application procedures. The gender imbalance among

beneficiaries, where 60% were male and 40% female, further suggests potential barriers affecting female staff participation.

Geographically, staff in Serti and Jalingo appear to face greater challenges than their counterparts in Abuja. This may stem from a lack of effective communication or logistical constraints in these more remote locations. Additionally, the relatively higher participation rates among contract staff (93.75%) compared to permanent staff (83.33%) could indicate that the latter group perceives fewer immediate benefits or faces bureaucratic hurdles when accessing the scheme. Addressing these challenges requires a multi-pronged approach, including improving communication, streamlining application processes, and conducting targeted sensitization campaigns, particularly in underserved areas. By addressing these barriers, the NHF Scheme can achieve more equitable access and satisfaction among staff at Gashaka Gumti National Park.

### **Summary of the findings:**

- i. Awareness of the NHF Scheme among staff at Gashaka Gumti National Park is highest in Abuja, with lower levels in Serti and Jalingo, reflecting the need for improved information dissemination in remote areas.
- ii. Participation in the NHF Scheme is strong, with higher engagement among contract staff (93.75%) than permanent staff (83.33%), indicating varying perceptions of the scheme's benefits.
- iii. Challenges in accessing NHF benefits include dissatisfaction with operational models, logistical barriers in remote locations, and a gender imbalance, with female staff facing more significant access issues.

### **Conclusion**

The findings highlight significant variations in awareness, participation, and satisfaction with the NHF Scheme among staff at Gashaka Gumti National Park. While awareness and participation are relatively higher in Abuja, challenges such as dissatisfaction with operational models and geographic disparities persist, particularly in Serti and Jalingo. Gender differences in participation, though reflective of workforce composition, underscore the need for targeted interventions to ensure equitable access for all staff. The researcher posits that enhancing communication strategies, streamlining processes, and addressing location-specific challenges are critical for improving staff engagement with the NHF Scheme. Furthermore, increased outreach to underrepresented groups, such as female staff and those in remote areas, can foster inclusivity and satisfaction. By implementing these recommendations, the NHF Scheme can better serve the housing needs of the park's workforce, contributing to their well-being and productivity.

### **Recommendations :**

- i. The NHF Scheme should improve communication and awareness campaigns, especially in Serti and Jalingo.
- ii. Efforts should be made to simplify the application process to encourage more participation from permanent staff.

iii.Targeted support should be provided to female staff and those in remote areas to ensure equal access to the scheme.

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