# THE HOUSING DEVELOPMENT SCHEME: A PANACEA FOR INCREASED WORKERS' MOTIVATION AND HIGH PRODUCTIVITY IN NIGERIA

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**ABSTRACT**
Globally, housing is accepted as one of the most important and very essential human need after food because everybody needs shelter and relaxation to be fundamental to the welfare, survival and health for adequate functioning in the society. The study uses both primary and secondary data. Using the six geopolitical zones as the basis of questionnaire distribution; a total of 380 respondents were purposively selected as the sample size used for analysis. The research questions and responses generated were analyzed with descriptive statistical tools e.g frequency distribution tables, simple percentages etc. It was discovered that residential accommodation is an acute problem to workers as 86.4% of them live in rooming building, roaming court yard and single family detached houses respectively. Hence, the people with modern building are very insignificant, implying that government must champion the course of adequate provision of house for Nigerian worker's motivation, effectiveness and efficiency in service delivery and high productivity. It thus, recommends among others: abolition of the national housing fund, no facility collateral for workers, reduction of interest rate and other charges, government should constitute a body to check-mate and close monitor housing programmes, government should partner with World Bank to establish decent low-cost housing units for workers and the urban poor, reduction of house rent by land-lords and capacity-building strategy for adequate security of life and property most especially in the rural areas.
Keywords: National Housing Policy, Housing Scheme, Motivation, High Productivity, Nigerian Workers.

## INTRODUCTION

Globally, housing is one of the most important social needs, and fundamental rights of man besides water, air, clothing, energy and food (Bargbara, 2018). According to the Housing Policy Draft (2015), housing is the process of providing a large number of residential/commercial building units on permanent basis with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighbourhood to meet the basic special needs of the population. In other words, housing is very fundamental to the welfare, survival and health of man because its availability determines his comfort, working flexibility, effectiveness and hence, efficient service delivery and high productivity (Akinyele, 2010).

Thus, Kehinde in Borgbara (2018) opines that housing involves access to land, shelter and other necessary social amenities which make the shelter convenient, functional, aesthetically pleasing, safe and hygienically sustainable. In modern societies, housing development is beyond mere provision of shelter for people as it embraces all the social services, utilities and recreational facilities required to making an area more liveable, functional and sustainable environment (Adzinku & Addo, 2017, Ejenma, 2015).

Conversely, government workers connotes the machinery established to carry out public policies, programmes and functions for continuity in governance. (Balogun, 2003, Anaruna, 2001). Its establishment emanated from laid down policies, rules and regulations particularly with the emergence of states and their parliamentary system of government (Asiodu, 2011). Thus, government workers popularly called the civil service functioned prominently in the day-to-day administration demand by making vital information available to government in power for decision-making and policy-formulation, giving professional advice to top government functionaries, keeping adequate records of government properties and maintaining such classical inventory for the continuity of government (Ozurumba, 2016). Therefore, the essence of civil service establishment is to achieve social, political and economic development of the nation. Based on the above articulated functions and responsibilities, workers are saddled with lots of services not only to humanity, but also the sustenance of the country's integrity and economy. Therefore workers need enabling working environment in terms of housing, subsidy, incentives etc which motivate their effective and efficient job performance (Essel and Forsona, 2012).

According to Bizata and Negga (2010), the working conditions of Nigerian workers are so poor that they have been stagnated economically, technologically, socially and politically. For instance, the 2014 National Constitutional Reform Conference that advocated the abolition of minimum wage for salary reviews and yearly increments of workers are kept in view till date. These have combined to impoverished Nigerian workers, thereby making it unattractive as they negatively impacted their welfare and civil right (James, 2014). In fact, there is no relationship between workers' remuneration and prices of food items and other essential amenities offered in the markets. The situation is such that most workers are always sad on every pay day with respect to their starvation salaries particularly those on facilities from financial institutions/organizations. It is not an exaggeration to state the obvious that a large proportion of Nigerian workers are homeless with regards to their meagre salaries worsened by recent increase in value added tax (VAT) from 5% to 72%. Again, plans are on the way to increase both electricity tariff and pump price of fuel to worsen the inflationary rate of the economy.

According to Ezulike (2001), the prevailing condition in Nigeria is such that people worked and sacrificed their meagre wages for government to function; unlike what happens in developed countries where government provides the enabling environment for the citizens to work and care for themselves. Furthermore, more than 95% of Nigerians especially unemployed and the low income earners are not only living in squatter settlements but also wallowing in pervasive poverty due to lack of entrepreneurial skills, no

empowerment programmes and starvation salaries that hardly afford daily meals less a comfortable housing accommodation (Ezeigwe, 2015, Okwakpam, 2012).

Housing development has long been identified as one of the most neglected sectors in Nigeria from the colonial period till date (Dubon, 2011). The development of Government Reservation Areas (GRA) housing units in Port Harcourt Township is an expression of housing sector neglect to the detriment of the poor masses among whom are the low income earners. The major problems of Africa including Nigeria were first recognized at the second United Nations Conference on Human Settlements (Habitat 11) in June 1996 in Istanbul (Turkey) (Nwosu, 2002). This conference adopted a global habitat agenda, acknowledging that adequate basic amenity especially shelter is a human right. Again, it also acknowledged the critical conditions and needs of African countries among the committee of nations. Thus, in 2001, the United Nations General Assembly in a Special Session called "Istanbul + 5" reviewed the particular challenges confronting urban centres in Africa. Despite these efforts, ineffective management, poor infrastructures, rising crimes insurgencies and violent have combined to impact negatively  on the quality of life and working environment in virtually all African cities and towns (Nwosu, 2002).

However, government intervention in housing development in the country dates back to 1928 when Lagos Executive Development Board was created following the emergence outbreak of chronic disease that engulfed the whole of Lagos urban area; leading to people's displacement, resettlement and rehabilitation programmes (Anowor, 2014). Hence, the

board was authorized to build direct houses, sell and embark on strict monitoring and regular supervision of private constructions, enforcement of government policies and planning codes; but these principles were dropped after the planning of Surulere (Jean-Paul, 2017, Aribigbola, 2012). In 1973, the Federal Military Government embarked on massive housing programme for all Nigerians with the Roman Consult, being the contracting company in collaboration with the Nigeria Building Society. This effort commanded the attention of the international communities who addressed housing needs and challenges from the perspective of modern building facilities and architectural designs, its spatial allocation, creation of rural development projects and massive construction of low-cost housing units using local materials to reduce not only the prices of building materials but also the rate of rural-urban migration (Weli and Worlu, 2012).

In compliance with the housing development programme; the National Housing Policy was established in 1991 to address the acute housing problems with reference to over-crowding houses, homes and high pressures on urban infrastructural facilities and the generally impeded global housing investment (Nwala, 2018). The major goals of this body was to ensure that all Nigerians including workers own or have access to a befitted and decent housing accommodation at affordable rate by the year 2000 (Okwakpam, 2012). In essence, housing the urban poor is considered a global problem but its inability to provide for more than 50% of the inhabitants who live in World Urban Centres continued to be a source of controversy (UNCHS, 2007). The rising cost of building materials for housing construction nationwide with modern

facilities particularly in the presence of increasing unemployment, low-income labour market and high inflation rates of the naira have led to a scenario of ubiquitous Squatter Settlement severally called slum, ghetto, shanty development etc (Anosike, 2011).

Recent studies on housing development and needs for instance, Fulbel (2018), Luke (2016), UNHabitat (2013) and Uwadiegwu (2011) have revealed that many urban dwellers in Nigeria are living in poor housing neighbourhoods with deficient basic amenities. While stressing the place of functional housing accommodation in the socio-economic development of nations; the government strived to proffer lasting solutions to housing deficit by establishing the Federal Mortgage Bank of Nigeria (FMBN) in 1977 (Udoka, 2017). This is an agency specially designed to consummate government home delivery programmes by granting adequate access to housing development fund (Udoka, 2017). In order to ensure excellent housing scheme, the National Housing Fund (NHF) was also established in 1992 to facilitate the activities of the Federal Mortgage Bank of Nigeria. This financial institution was authorized to mobilize savings from individual contributors through a mandatory contribution of 2.5% of workers monthly salaries into the fund as mortgage facility. The growth of housing needs and challenges in Nigeria is attributed to insensitivity of most landlords to tenants' dwelling needs, shortage of residential housing units among different socio-economic status of urban population (Emenike and Sampson, 2017). Thus, in response to housing demand in Nigeria, unplanned and substandard private housing districts have continued to emerge over time mainly on waterfronts, marsh/floodable land and areas prone to

criminals' activities in the Suburban environment (Poronakie, 2014, Oku et al, 2011).

Acknowledging the above submission, Nwala (2018) reported thus;

*The menace of housing development in the country seemed to be a source of concern to many inhabitants despite the injection of heavy subsidy by the government. Several urban services are underprovided in most developing nations. Notable among them are high interest rate on loans, land tenure system, high cost of land acquisition, escalation of traffic congestion, shortage of housing and inadequate housing components which have gone beyond human expectation (Nwala, 2018:p3).*

One reason being suggested for the perceived low worker's productivity in this country is that of the service moral necessary for efficient upkeep of the service system and structure. (Asiodu, 2011). It has been noted that a number of factors other than money are needed to raise the quality of service and productivity of workers. Moreso, certain factors which contribute to human dignity may not entail much monetary gains alone, but to the individual. It means much when they are present to work, perpetuates workers' economic horizon and a healthy civil atmosphere to induce job satisfaction and hence productivity. However, their absent leads to frustration and demotivation which reduce worker's performance and high productivity on the aggregate. It is against this backdrop that quality housing development is considered not only as a vital social facility and a potential measure of development index obtainable in an area; but more of a

motivational strategy to achieving efficient service delivery and sustainable high workers' productivity in Nigeria.

## CONCEPTUAL FRAMEWORK

The workers are regarded as staff of organized labour government institutions in this study (eg federal, state and local) whose duties are to put in their best to achieve optimal productivity when adequately motivated while their productivity is the result of job performances they do over time and space. Good and adequate housing facility is one of the basic necessities of life that plays significant role in man's survival e.g provision of shelter, comfort and general protection (Asiodu, 2011). In other words, the provision of quality residential accommodation is a pre-requisite social condition not only for good health, human comfort and high productivity but also total safety and protection against weather vagaries of the tropical countries where polluted environment is common place (UNEP's Report, 2011).

Housing problem is not localized in Nigeria alone but a global phenomenon of underdevelopment. For instance, Anosike (2011) observed that in developing nation such as Nigeria, several factors like the poor management of mortgage financing system, lack of proper control by physical development agencies and inadequate spatial forecasting techniques have made the growth of slums eminent. He further added that the progressive high cost of house rent charges, monopoly in the development, manufacture and distribution of building materials such as the Dangote Cement Factory and the general quality coupled with average services needed to assist housing development are fast deteriorating and grossly lacking too. The result is expansion of squatter settlements either within the centre of most cities or its peripheries in Nigeria. (Ezeigwe, 2015).

From the perspective of population increase and housing needs in modern societies; it is a natural phenomenon that increases in human population leads to a corresponding increase in demand for social service provision and supply including quality houses (Ododo, 2007). This implies that increase in population growth rate in a country puts more pressure on the use of available limited resources, leading to increase in budgetary allocation (Ojo, 2012). Hence, within this scope, scholars like Blossom (2014), Uwadiegwu (2013), Cheserek & Opata (2011) etc in their various studies decried the deplorable state of housing development and provision, particularly the astronomical rise in the cost of houses put for rent including the cost of land for development; have made housing needs and challenges more acute in the country. Evidently, the private sector notably through the efforts of private real estate developers are at the forefront of housing provision in various countries consequent on the inability of government agencies charged with the responsibility to provide housing quality accommodation for the workers (Federal Ministry of Works and Housing, 2000). The Government of Nigeria while playing the role of a catalyst of development, established the Federal Ministry of Housing and Urban Development in 2003 with the intention of proposing a housing reform policy to encourage the private sector participation in housing delivery on a new policy agenda (Ibimihua & Ibitoye 2015, Anowor, 2014 and Ibem & Amole, 2010).

According to Aribigbola (2012), to contain the problem of inadequate housing by channeling resources towards the sector,

the Federal Government further came up with the National Housing policy in 1981 which was reviewed in 1990 to achieve the following objectives viz; increase and improve the overall quality in Nigeria; ensure that the provision of housing units are based on realistic standards which prospective home owners can afford; give priority to housing programmes designed to benefit the low income earners; stabilize housing finance from all sources; encourage every household to own house by providing more credits; encourage and support public and private initiatives and activities in the production of housing; encourage local production of building materials; provide infrastructural services particularly those suitable for self-help housing programmes; provide the quality of rural housing and rural development through integrated rural development programmes.

To achieve these objectives 10,000 housing units were projected for each state of the federation but did not come to past as it recorded failure in most parts of the country (Carlos, 2012). According to him, the programmes were plagued by many challenges ranging from political, social, economic and cultural problems. Most of the houses were built with inferior/substandard materials and without modern architectural designs that adovate adequate ventilation, spacious apartments and sanitary conditions for a healthy living. Thus, in 1990, the federal government revived and reviewed the National Housing Policy by refocusing and redirecting its objectives towards the provision of a back-up finance institution for efficient housing delivery services in the sector (Dubon, 2011).

This policy attempted to create a new housing finance system, encouraged housing sector capital market linkages, established a National Housing Fund within the framework of a Federal Mortgage Bank of Nigeria (FMBN) and expanded private sector participation and role in housing delivery system (Udoka, 2017). However, the problems of mortgage financing institution and practices in Nigeria are many. The states were excluded from being part of the funding agencies that would have increased and broaden its financial base. The share capital of ₦100,000,000.00 initially earmarked for its take-off was grossly insufficient to salvage the deficit financing in the housing sector of the economy, most especially in this era with only ₦25 billion. Hence, state involvement in housing construction partnership would have also engendered cooperative federalism as well as inter-governmental relations (The National Housing Policy Draft, 2015). It was also observed from the provision of the Act which established the Bank that the modalities for granting loan and advances were left at the discretion of the board; as they were not explicitly stated in the Act. Consequently, it was deduced that one cannot guarantee consistency and continuity of policy direction with regards to loan advancement by the bank especially as this power is subject to abuse or mis-use by appointees into the bank's boards of trustees.

Enisen and Ogundiran (2013) conducted a study on challenges of housing delivery in metropolitan Lagos and reported that it was an obligation for any good government to provide affordable accommodation for her citizens. They also observed that there was urgent need for the government of the nation to ensure good accommodation to its citizens irrespective of their location in the country. Furthermore, that available statistics of homelessness was a worthy database for determining efficient housing delivery system and development index of

developing countries. Currently, many people cannot afford to own a modern home because about half of Nigeria's populations living in urban and semi-urban areas are generally poor and so found living in squatter settlements. The study concluded that Nigerian government and other stakeholders in the housing development scheme are suffering from material government insensitivity to the welfare plight of their citizens.

Similarly, Fulbel (2018) studied housing needs and slum development in Port Harcourt Metropolis and admitted that population explosion placed much pressure on available facilities including housing accommodation already noted to be in short supply. He maintained that the rate at which facilities required are provided was on the aggregate far below the rate of population growth. In other words, the rapid growth of human population some decades ago and up till date is accompanied by a relatively slow rate of increase in housing development in the country. Thus, the rapid rate of urban and rural population growth, coupled with inadequate funding have combined to make housing deficit problem more acute today than before. Hence, the study on housing development could at best be described as a continuous process and activity perhaps through national census for government functionaries e.g policy makers, spatial analysts, administrators and planners charged with the responsibilities to enhance human welfare, health, productivity and sustainable development in Nigeria (Obinna, 2010). Supporting the above submission, UNDP (2006) reported that the development of a person is about how he/she can meaningfully and productively live his/her life while contributing to the society.

Okafor (2016)'s research on the residential housing problem in Anambra state revealed that housing globally has remained an interdependent phenomenon that affects every facets of mankind and it represents one of the most basic human needs which no doubt has a profound impact on the health, welfare and productivity of every individual irrespective of socio-economic status, colour or creed. Therefore, he was of the opinion that inspite of the importance of housing to mankind, there is however a universal shortage of needed dwelling units particularly in developing countries e.g Nigeria where population growth rate and urbanization are steadily increasing such that the gap between housing demand and supply is not only wide but grossly inequitable (Ismail et al, 2015). Similarly, Abimaje et al (2014) conducted a study on housing affordability in Nigeria and opined that the increasing urbanization in major cities of the country were caused by rural-urban migration, leading to over-population, congestion and environmental pollution of these towns and cities. This finding agrees with Ebong and Animashaun in Nwala (2018) when he said;

> *Most of the problems experienced in the cities such as unemployment, poor and inadequate housing and transportation facilities, and environmental decay are traceable to massive immigration of people from the rural backlands. Such migrations are generally stimulated by the absence of facilities for personal survival and maintenance in the rural sectors, and the lopsided location decisions which favour over-concentration of jobs and amenities in the urban areas (Nwala, 2018:p5).*

In the same vein, Cheserek and Opata (2011) studied environmental and housing problems of low-income households in Eldoret Municipality in Kenya and noted that the rapid growth of cities has been accompanied by a steady and significant growth in the number of urban dwellers living in sub-standard as well as over-crowded housing conditions. They thus concluded that residential housing demand has grown faster than the supply, leading to increased prices of land, house rent, over-crowded houses and development of squatter settlements in the area.

Furthermore, Gbadebo and Olanrewaju (2015) conducted a study on problems and prospects of housing delivery in Osun state (Nigeria) and discovered that housing problem is a global phenomenon confronting developed and developing, rich and poor nations. They were also of the view that housing is paramount to human existence because it ranks among the top three needs of man. They emphasized that its provision has always been of great necessity to mankind. Furthermore, that in a unit of the environment, housing has great influence on the health, effectiveness, efficiency, social behaviour, satisfaction and general welfare of workers in communities. While analyzing the accessibility of low-income earners to adequate housing facilities in Ado-Ekiti (Nigeria), Olotuah (2015) opined that poor quality of housing inhabited by the poor was a consequence of high level of shortages in quantitative terms of available housing units to accommodate them and the lack of resources required to pay for decent houses. He observed that the manifestation of severe over-crowding in already inadequate dwellings found in Nigerian cities were made worst by poor architectural designs, poor construction works and inadequate drainages.

Nevertheless, there is hardly any country whether developed or developing today which can lay justified claim to have solved this toothful problem. Housing problems in the poor or economically less-developed countries of Asia or Africa assume a more painful complexities because these populous nations do not only have severe housing shortages but are also woefully deficient in essential services in which its availability enhances greater workers' motivation and high productivity (Olutuah, 2015). while explaining the importance of workers' accessibility to basic welfare facilities including houses as it relates to development, Adeyemo in Ododo (2007) reported thus;

> The key concept we shall use is that of access to a nation-wide system of production, distribution and consumption. Small farmers and businessmen need access to the means of production, the financial system, the market and technical knowledge. Workers need access to remunerative employment and to suitable goods on which to spend their incomes. All these groups need access to a range of social services such as decent houses, power, transport, schools, and health facilities. Only if those needs are met will the majority of the population become participating numbers in the national life of society (Ododo, 2007:P10).

**The National Housing Policy**
The problem of provision of adequate housing for the masses became a national issue during the second republic (1979-1983). The various political parties at the time promised to deliver affordable housing to the electorate on owner's occupier's basis (Anowor, 2014). The present Jakande

Housing Estates scattered around Lagos State and Sharagari Estates that dots the Nigerian landscape are glaring characteristics/evidences of this era. Hence, to properly address the problem of inadequate housing and channel resources towards this sector of the economy, the Federal Government of Nigeria came up with the National Housing Policy in 1981. The policy was reviewed and a new housing policy set out to achieve the following objectives to:

i.   Increase and improve the overall quantity and quality of housing in Nigeria.

ii.  Ensure that the provisions of housing units are based on realistic standards which the prospective house owners can afford.

iii. Give priority to housing programmes designed to benefit the low-income groups.

iv.  Mobilized housing finance from all sources.

v.   Encourage every household to own its home by providing more credits.

vi.  Encourage and support private initiatives and activities in the production of housing accommodations.

vii. Encourage local production of building materials.

viii. Provide infrastructural services particularly those suitable for all self-help housing programmes.

ix.  Provide the quality of rural development through integrated rural transformation.

In a determined effort to achieve the objectives listed above, the Federal Government embarked on an extensive construction of dwelling houses throughout the states of the federation. Thus, a total number of 10, 000 housing units were projected for each state of the federation, especially for the low and middle-income earners in the society (Agbola and Olatunde, 2003). Unfortunately, the housing programme envisaged did not achieve its set goals as it recorded partial success or absolute failure in most parts of the country. The programmes was plagued by many problems ranging from socio-economic to cultural problems. Most of the houses built were of inferior quality and sub-standard which reflects poor architectural design and without enough space and infrastructure. Compounding this to the problem, the military regime intervened and terminated the second republic in 1983, thus putting an end to the dream of many citizen of becoming a land lord or home owners in Nigeria.

This latest Government policy attempted to create a new housing finance system, encourages housing sector capital market linkages, establishes a National Housing Fund within the framework of the Federal Mortgage Bank of Nigeria and expand private sector participation and role in housing delivery.

**Challenges of Housing Development in Nigeria**
The challenges of housing development cannot be overemphasized following its nature of acute and deplorable state of housing accommodation in the country. The origin of housing menace dated back to the colonial era when the federal government failed completely to evolve housing programmes beyond the so called Government Reservation Area (GRA). The problem grew worst daily in many parts of the developing countries including Nigeria, ranging from inadequate supply in relation to demand, traffic congestion and other associated short comings e.g. coalition of

vehicles, loss of lives for hoodlums and criminal activities (Fulbel, 2018).

Contrary to the above, other challenges include administrative bottlenecks arising from the national housing programme, land tenure, insufficient funding from government agencies, rural-urban migration which has proliferated housing demand to exceed supply, increase in the price of building materials, lack of reliable grantors, high standard of bank administration and landed property as collaterals (Blosom, 2014). All these and other factors have compounded housing provision in the country; thereby leaving most of the urbanites in total dismay. Besides, the outstanding policy of the national housing fund (NHF) stipution of low-interest rate equally discouraged most financial institutions from granting facilities for housing development. The most painful part of this problem is that such an antecedented condition makes the proliferation of informal settlements eg. slums, squatter buildings and batchers to be common place in Nigeria particularly at the fringe areas of most urban centres in the country (Wizor, 2013).

**METHODOLOGY**

The study adopted the survey design method which uses social area technique and analysis to investigate workers perception on housing needs and development in Nigeria. Presently, the country is structurally divided into six geo-political zones namely North-Central, North-East, North-West, South-East, South-West and South-South respectively.

The Taro Yamene's formula was applied to the population of Nigeria (ie approximately 2,000,000) to get a sample size of 400 sampled respondents. The Taro Yamene's formula is given as follows;

$$n = \frac{N}{1+N(e)^2} \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots(1)$$

When  n = Sample size sought
      1 = Constant
      N = Total Population
      $e^2$ = Level of significance $(0.05)^2$

Thus, substituting the values into equation 1 above, we have a sample size of 400 respondents drawn from the various Federal Government Ministries across the country. Furthermore, a purposive sampling technique was used to select 70 respondents from the North-central Geo-political zone while 66 respondents from each of the remaining five Geo-political zones. The reason for selecting 70 respondents from the North-central Geo-political zone is because it includes Abuja (the Federal Capital Territory) of Nigeria. Hence, 400 copies of the structured questionnaire on the role of housing accommodation in workers motivation and high' productivity in Nigeria was designed. Six trained research assistants (for instance, primary and secondary school teachers) who are well-versed in the Knowledge of the Geo-Political Zones environment were employed to help in the data collection processes. The responses from identified respondents were analyzed using descriptive statically tools, e.g. frequency distribution tables, simple percentage etc.

## RESULTS AND DISCUSSION
**Table 1: Questionnaire Administration**

| Geo-political Zones | No. Distributed | No. Retrieved | % Retrieved |
|---|---|---|---|
| North-Central | 70 | 65 | 16.2 |
| North-East | 66 | 60 | 15.0 |
| North-West | 66 | 62 | 15.5 |
| South-East | 66 | 63 | 15.8 |
| South-West | 66 | 64 | 16.0 |
| South-south | 66 | 66 | 16.5 |
| Total | 400 | 380 | 95.0 |

**Source: Researchers' Fieldwork & Analysis (2018)**

Table 1 above reveals that out of 400 copies of the research questionnaire distributed to respondents in the six Geo-political zones, 380 copies were retrieved and analyzed. This constituted 95.0% response rate. This high response rate was achieved due to the employment of trained research assistants during the fieldwork stage who have versed knowledge of the study environment.

**Table 2: Summary of Socio-economic and Demographic Characteristics of Respondents**

| S/N | Category | Component | Frequency | Percentage (%) |
|---|---|---|---|---|
| a | Sex | Male | 230 | 60.5 |
| | | Female | 150 | 39.5 |
| | | Total | 380 | 100.0 |
| B | Age (yrs) | Below 30 yrs | 40 | 10.5 |
| | | 30-40 | 120 | 31.6 |
| | | 41-50 | 130 | 34.2 |
| | | 51-60 | 54 | 14.3 |
| | | 61-70 | 26 | 6.8 |
| | | 71 yrs 7 above | 10 | 2.6 |
| | | Total | 380 | 100.0 |
| C | Marital status | Single | 140 | 36.8 |
| | | Married | 210 | 55.3 |
| | | Separated/Divorced | 30 | 7.9 |
| | | Total | 380 | 100.0 |
| D | Family size | 1-2 | 70 | 18.4 |
| | | 3-4 | 88 | 23.2 |
| | | 5-6 | 180 | 47.4 |
| | | 7 & above | 42 | 11.0 |
| | | Total | 380 | 100.0 |
| E | Education level | No formal education | - | - |
| | | Primary education | 45 | 11.8 |
| | | Secondary education | 200 | 52.6 |
| | | Tertiary education | 135 | 35.6 |
| | | Total | 380 | 100.0 |
| F | Occupational status | Farming/fishing | 15 | 3.9 |
| | | Petty trading/transportation | 45 | 11.8 |

| | | Civil/public service | 310 | 81.7 |
|---|---|---|---|---|
| | | Company employee | - | - |
| | | Retiree | 10 | 2.6 |
| | | Total | 380 | 100.0 |
| g | Mean monthly income | Below ₦40,000.00 | 120 | 31.6 |
| | | ₦40,000.00 – ₦60,000.00 | 115 | 30.3 |
| | | ₦61,000.00- ₦80,000.00 | 90 | 23.7 |
| | | ₦81,000.00 – ₦10,000.00 | 30 | 7.9 |
| | | ₦111,000.00 & above | 25 | 6.5 |
| | | Total | 380 | 100.0 |
| h | Types of residential houses owned by the respondents | Rooming house (Wagon building) | 150 | 39.5 |
| | | Rooming house (Court-yard) | 100 | 26.3 |
| | | Single family (Detached) | 75 | 19.6 |
| | | Semi –Detached | 35 | 9.3 |
| | | Storey building | 20 | 5.3 |
| | | Total | 380 | 100.0 |

**Source: The Researchers' Fieldwork & Analysis (2018).**

Table 2 shows that majority of the respondents (60.5%) are male while 39.5% are female. This implies that there exists gender disparity in Nigeria workforce. It is also deduced from table 2 that most of the respondents fall between 30-50 age brackets. This also indicates that they are active population (65.8%) out of which 55.3% are married couples with large families. That is to say 70.6% of the respondents have 3-6 family members which make housing accommodation more acute. Large family sizes mean more family responsibilities or problems including residential buildings particularly in African extended family system where other relatives are regarded as one family. Table 2 also indicates that while 64.4% of the respondents have low level of education, only 35.6% of them are with higher educational qualifications. The low level of education has adversely affected them economically, e.g. their average monthly income where majority of the respondents (81.7%) are low income earners which reflects the type of occupation they do for a living. Consequently, only 18.3% received high income per month and these are those that have higher educational qualification employed or been promoted into the senior staff level or cadre. The low income earners e.g. the junior staff do complement their meager monthly income or salaries by engaging in alternative available economic activities after their official working hours e.g., farming/fishing (3.9%) and petty trading/transportation (11.8%) etc. Under this poor living condition, workers motivation, effective performance and productivity are greatly discouraged particularly in the presence of poor or lack of housing accommodation for them and their large and extended family sizes.

**Table 3: Current Housing Needs and Development in Nigeria**

| S/N | Item Description | Responses from the Geo-Political Zones | | | | | | |
|-----|-----------------|------|------|------|------|-------|------|------|
| | | SA | A | D | SD | Total | A | D |
| 1 | Single/two rooms apartment | - | 10 | 20 | 350 | 380 | 10 | 370 |
| | Percentage (%) | - | 2.6 | 5.3 | 92.1 | 100.0 | 2.6 | 97.4 |
| 2 | Bungalow/self-contained | 10 | 15 | 25 | 330 | 380 | 25 | 355 |
| | Percentage (%) | 2.6 | 3.9 | 6.6 | 86.9 | 100.0 | 6.5 | 93.5 |
| 3 | 1-3 bedroom flats | 250 | 130 | - | - | 380 | 380 | - |
| | Percentage 9%) | 65.8 | 34.2 | - | - | 100.0 | 100.0 | - |
| 4 | Duplet/Storey building | 280 | 100 | - | - | 380 | 380 | - |
| | Percentage | 73.7 | 26.3 | - | - | 100.0 | 100.0 | - |
| | Grand total | 540 | 255 | 45 | 680 | 1520 | 795 | 725 |
| | Mean percentage | 35.5 | 16.8 | 2.9 | 44.8 | 100.0 | 52.3 | 47.7 |

**Source: Researchers' Fieldwork & Analysis (2018)**

Table 3 indicates that majority of the respondents (52.3%) opted for the construction of flats, duplets and storey buildings for workers to live in. In other words, the present residential housing accommodation eg single room, two rooms, bungalow and self-contained apartments are grossly inadequate for the workers large families including their extended family relations who grew up and lived with them.

**Table 4: The Main Challenges to Workers' Residential Housing Development in Nigeria**

| S/N | Item Description | Responses from the Geo-political zones | | | | | |
|-----|-----------------|------|------|------|------|---------|----------|
| | | SA | A | D | SD | Total A | Total -D |
| 1 | High cost of building materials | 240 | 138 | 2 | - | 378 | 2 |
| | Percentage (%) | 63.2 | 36.3 | 0.5 | - | 99.5 | 0.5 |
| 2 | High interest bank rate | 188 | 150 | 30 | 12 | 338 | 42. |
| | Percentage (%) | 49.5 | 39.5 | 7.9 | 3.1 | 89.0 | 11.0 |
| 3 | Lack of effective/inconsistent government policies on housing development in Nigeria | 210 | 149 | 18 | 3 | 359 | 21 |
| | Percentage (%) | 55.3 | 39.2 | 4.7 | 0.8 | 94.5 | 5.5 |
| 4 | Corruption/community interference in government development projects/programmes | 180 | 60 | 90 | 50 | 240 | 140 |
| | Percentage | 47.4 | 15.8 | 23.7 | 13.1 | 63.2 | 36.8 |
| | Grand total | 818 | 497 | 140 | 65 | 1315 | 65 |
| | Average percentage | 53.9 | 32.6 | 9.2 | 4.3 | 95.3 | 4.7 |

**Source: Researchers' Fieldwork & Analysis (2018).**

Table 4 above reveals that the mean percentage value of respondents who agreed that acute housing problems exist in Nigeria is 95.3% while only 4.7% disagreed. Those who disagreed are importuned to live in government reservation areas (GRA) where adequate residential accommodations are available in each state or geopolitical zone. Outside this areas, there is severe housing needs as shown in table 2, (No h) where 86.4% of the respondents are living in rooming (Wagon

buildings), rooming houses (court yard) and single family (Detached) houses. This no doubt affects workers motivation, performance and hence low productivity at the long run.

**Forecasting and Projection Techniques for Future Housing Development and Provision in Nigeria**

Development planners on many occasions have not been given freedom to advance their expertise dexterity as professional planners; rather they are often overwhelmed by quacks among who are politicians in majority (Adeyemo, 2002). There is no consensus agreement between professional planners and politicians because of differences in their perceptions which led to frequent change in strategies. Considering the various inconsistent policies and analytical techniques used for future housing development and provision; land resource allocation and evaluation as major techniques are imperative in the determination of the carrying capacity of a given land in terms of housing development. This implies that the reliability of land for man's use within the locality so as to capture the type of spatial housing distribution is a function of variability and stability needed in the system.

Consequently, ecological approach seems to be of paramount important due to its high-skilled determination of land-use factors. Virtually every forecasting technique is vital to planners because it predicts future occurrence in the space-economic analytical technique or procedural depending on individual's application, approach and it ranges from simple estimation of future trends to a more sophisticated manner through model building. Thus, an aspect of this technique of forecasting considered pertinent for housing projection and production is population growth (Wizor, 2013). This is because it laid more emphasis on the formulation of policies on housing and other relevant basic factors such as education, health, water, electricity etc. It could be direct or indirect based on current and past population data in conjunction with socio-economic and political reasons. In other words, forecasting applies the technique of projection or estimation based on imagination or appearance just to avoid direct contact or connection. It could also assure a systematic approach of guessing phenomenon in an attempt to fill-in the gap (projection extrapolation).

**CONCLUSION**

The provision of adequate housing and decent accommodation as one of the workers' conditions of service encompasses their happiness, comfort, punctuality, job satisfaction, and job efficiency and motivation for high productivity on the aggregate. In other words, this work shows beyond any reasonable doubt that housing is very fundamental to the welfare, survival and health of Nigerian workers because its availability in quantity, quality and spatial distribution across the country determined workers' working flexibility, effectiveness and efficient service delivery; leading to high productivity. Housing provision as incentive that motivates workers interest for a team work, manifested in the production of goods and services in Nigeria's space economy for sustainable development.

**RECOMMENDATIONS**

1. Government should abolish the national housing fund, immediate disbursement of the fund to workers or their next of skins and partner with World Bank to construct decent low-cost housing units for both its staffers and the urban poor in Nigeria.

2. Government should constitute a body that check-mates and monitors all housing development programmes by private and public sectors.

3. Financial institutions should make their facility accessible to workers without collateral to enhance decent workers' residential accommodations and high productivity.

4. Interest rate and other charges that impede housing development in any sector of the economy should be reduced drastically to enhance workers' motivation, job satisfaction, performance and maximum output.

5. Government should strategize some co-operations and development initiatives to workers so as to regulate monopolistic tendencies which led to high cost of building materials and undue exploitation of the poor masses in Nigeria.

6. Government should encourage land-lords to reduce high price of lands so that residents can afford together with house rent.

7. Improved capacity-building strategy for adequate security of life and property particularly in the rural areas. The fact is that sustainable peace in the rural areas will not only lead to urban-rural migration of low-income earners but also brings about sustainable rural development and transformation by decongesting and hence, reducing urban pressure on basic amenities including housing accommodation.

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