

## Housing, Welfare, and Safety in Nigerian Federal Civil Service: A Critical Analysis of the Current State

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### **Abstract**

*This paper critically analyzes the current state of housing, welfare, and safety in Nigerian federal civil service, highlighting the challenges faced by federal civil servants in accessing affordable housing, welfare benefits, and safety measures. The paper also assesses the effectiveness of current policies and regulations and their impact on federal civil servants' welfare and safety, and the implications of improving housing, welfare, and safety for the government, civil servants, and the society at large are discussed. Based on the review, recommendations are made to improve housing, welfare, and safety in the civil service, including increasing funding, improving infrastructure, providing training and awareness, implementing policies and regulations, addressing corruption, enhancing security measures, creating partnerships with private sector organizations, encouraging public-private partnerships, and implementing flexible working arrangements. This study affirms that the implementation of these recommendations will help to improve job satisfaction, attract and retain skilled workforce, improve health and well-being, reduce corruption, improve economic growth, and improve the standard of living of civil servants and their families.*

**Keywords:** Housing, welfare, safety, federal civil service

### **1. Introduction**

The civil service is a crucial component of any government, responsible for implementing policies and programs that affect citizens' daily lives. The welfare, housing, and safety of civil servants are important factors in ensuring their productivity, morale, and overall well-being. However, the Nigerian civil service has been plagued with a lack of adequate housing, poor welfare policies, and safety concerns that have impacted its effectiveness (Adekunle, Adeleke & Adekunle, 2021). This seminar paper aims to critically analyze the current state of housing, welfare, and safety in the Nigerian civil service and provide recommendations for a way forward.

### **Importance of housing, welfare, and safety in the civil service**

Housing, welfare, and safety are essential components of any work environment, and the civil service is no exception. Here are some of the reasons why housing, welfare, and safety are critical in the civil service:

**Housing:** Adequate and affordable housing is essential for civil servants to perform their duties effectively. It provides a conducive environment for rest and relaxation, which helps to reduce stress and increase productivity. Housing also helps to improve the health and well-being of civil servants, which is crucial for their effectiveness on the job.

**Welfare:** Welfare policies and programs help to ensure the overall well-being of civil servants. Adequate welfare provisions such as healthcare, insurance, and pensions help to reduce economic hardship and promote social security. This, in turn, contributes to improved productivity and job satisfaction among civil servants.

**Safety:** Safety in the workplace is crucial for the physical and mental well-being of civil servants. It ensures that they can carry out their duties without fear of harm, which helps to improve morale

and productivity. Safety policies and practices also help to reduce workplace accidents and injuries, which can be costly to both the government and civil servants.

## **2. Literature Review**

### **2.1 Housing in the Civil Service**

Housing is an essential aspect of human existence, and its significance cannot be overemphasized. In the Nigerian civil service, the majority of civil servants lack access to affordable and decent housing. The government has implemented various housing schemes for civil servants, but the impact has been limited (Olowoporoku & Oyekunle, 2019). The challenges facing civil servants in accessing affordable housing include inadequate funding, corruption, and poor management of available resources. Some recommendations for improving the housing situation in the civil service include increasing funding for housing schemes, promoting public-private partnerships, and improving the management of existing housing schemes.

#### **Government interventions in providing housing for civil servants**

The Nigerian government has implemented various interventions to provide housing for civil servants. Some of these interventions include:

- i. Federal Government Staff Housing Loans Board (FGSHLB): The FGSHLB is a government agency responsible for providing housing loans to federal civil servants at a low-interest rate. The loans are meant to enable civil servants to build or purchase their own homes.
- ii. Federal Mortgage Bank of Nigeria (FMBN): The FMBN is a government-owned financial institution that provides mortgage loans to public servants, including civil servants. The loans are meant to enable civil servants to purchase or build their own homes.
- iii. Federal Integrated Staff Housing (FISH) programme: The FISH programme is a government initiative aimed at providing affordable housing for civil servants. The programme involves the construction of affordable housing units for civil servants in various parts of the country.
- iv. Public-Private Partnerships (PPP): The government has also implemented PPP arrangements with private developers to provide housing for civil servants. These arrangements involve the government providing land while private developers construct and manage the housing units.
- v. National Housing Fund (NHF): The NHF is a government-funded scheme that provides loans to contributors to enable them to build or purchase their own homes. Civil servants can contribute to the NHF, and the contributions can be used to access housing loans.

The Nigerian government has implemented various interventions to provide housing for civil servants (Afolayan, & Osho, 2017). These interventions include providing housing loans, constructing affordable housing units, implementing PPP arrangements, and providing access to the National Housing Fund. However, despite these interventions, the housing situation for civil servants in Nigeria remains inadequate, and there is a need for more investment and improved management of the available resources to address the housing challenges faced by civil servants (Okpanachi & Ocheni, 2019).

#### **Challenges faced by civil servants in accessing affordable housing**

Despite the government interventions, civil servants in Nigeria still face significant challenges in accessing affordable housing. Some of these challenges include:

**Inadequate funding:** The government's housing programs are often underfunded, which affects the quantity and quality of housing units available for civil servants.

**High cost of housing:** The cost of building or purchasing a home in Nigeria is often prohibitively high, making it difficult for civil servants to afford a home even with the available housing loans.

**Corruption:** Corruption is a significant challenge in Nigeria's housing sector, and it affects the allocation and management of government-owned housing units meant for civil servants.

**Inefficient management:** The management of government-owned housing units meant for civil servants is often inefficient, leading to poor maintenance, lack of basic amenities, and a generally poor living condition.

**Inadequate infrastructure:** The lack of basic infrastructure such as good roads, electricity, and water supply in many parts of Nigeria also affects the availability and accessibility of affordable housing for civil servants.

**Bureaucratic procedures:** The bureaucratic procedures involved in accessing housing loans or government-owned housing units can be tedious, complicated, and time-consuming, making it difficult for civil servants to access them.

For government to address these challenges, increase funding, improve management practices, reduced corruption, and streamlined procedures for accessing affordable housing for civil servants will be required.

## **2.2 Welfare in the Civil Service**

Welfare policies in the Nigerian civil service are inadequate, and this has led to a decline in the overall well-being of civil servants. There are no provisions for a comprehensive welfare package for civil servants, which has left many vulnerable to economic hardships. Inadequate welfare policies have also contributed to low morale and poor productivity among civil servants. Recommendations for improving welfare in the civil service include increasing salaries and benefits, providing access to affordable healthcare, and implementing comprehensive insurance schemes for civil servants (Adegoke, Adejumo & Bello 2020).

### **Assessment of the effectiveness of current welfare policies in Nigeria**

The current welfare policies in Nigeria have been implemented to provide support and social protection to the most vulnerable members of society, including civil servants. However, the effectiveness of these policies in achieving their objectives is still in question (Adeniran, 2019). Here is an assessment of the effectiveness of current welfare policies in Nigeria:

**Health care:** The National Health Insurance Scheme (NHIS) is the primary health care policy in Nigeria. However, the NHIS has been criticized for its inadequate coverage, which excludes many Nigerians from accessing healthcare services. The scheme's implementation is also affected by inadequate funding and corruption, leading to poor service delivery.

**Pension scheme:** The Contributory Pension Scheme (CPS) is the current pension scheme for civil servants in Nigeria. The scheme has been praised for its transparency and efficiency, as it ensures that civil servants receive their retirement benefits promptly. However, the scheme's implementation has been affected by inadequate funding, which has led to delays in payment of benefits.

**Insurance:** The Federal Government Employees' Group Life Insurance Scheme is a welfare policy aimed at providing life insurance cover for civil servants. However, the scheme's implementation is affected by inadequate funding, leading to delays in payment of benefits.

**Social Protection:** The Conditional Cash Transfer (CCT) is a social protection policy aimed at supporting the most vulnerable members of society. However, the CCT has been criticized for its inadequate coverage, which excludes many Nigerians from accessing the benefits. The implementation of the CCT is also affected by corruption, which has led to the exclusion of deserving beneficiaries.

The current welfare policies in Nigeria have been implemented with good intentions, but their effectiveness is still in question. Inadequate funding, corruption, and poor implementation are some of the factors affecting the policies' effectiveness. There is a need for the government to increase funding, improve implementation practices, and address corruption to ensure that the welfare policies achieve their objectives of providing support and social protection to the most vulnerable members of society.

#### **Assessment of the effectiveness of current welfare policies in Nigeria**

Despite the implementation of welfare policies in Nigeria, civil servants still face significant challenges in accessing the benefits. Here are some of the challenges:

**Inadequate funding:** Many welfare policies in Nigeria are underfunded, which affects the quality and quantity of benefits available for civil servants.

**Corruption:** Corruption is a significant challenge affecting the implementation of welfare policies in Nigeria. It leads to exclusion of deserving beneficiaries and delays in payment of benefits (Uyigüe & Agho, 2018).

**Inefficient administration:** The administration of welfare policies is often inefficient, leading to delays in the processing of claims, poor service delivery, and inadequate coverage (Adekunle, Adeleke & Adekunle, 2021).

**Lack of awareness:** Many civil servants are not aware of the welfare policies available to them, which makes it difficult for them to access the benefits.

**Complex procedures:** The procedures for accessing welfare benefits can be complex and time-consuming, leading to frustration and discouragement among civil servants.

**Inadequate monitoring and evaluation:** The lack of effective monitoring and evaluation mechanisms makes it difficult to track the impact of welfare policies and identify areas that require improvement (Adegoke, Adejumo & Bello 2020).

The challenges faced by civil servants in accessing welfare benefits in Nigeria are as stated above. Addressing these challenges will require a sustained effort by the government to increase funding, improve administration practices, reduce corruption, simplify procedures, and enhance awareness and monitoring mechanisms.

### **2.3 Safety in the Civil Service**

The safety of civil servants is an essential aspect of their work environment, and the Nigerian civil service has been lacking in this regard. The safety of civil servants is often compromised due to a lack of safety measures in the workplace, inadequate training on safety practices, and poor enforcement of safety policies. Safety concerns have contributed to low morale and poor

productivity among civil servants. Recommendations for improving safety in the civil service include providing adequate safety equipment and training for civil servants, increasing enforcement of safety policies, and promoting a safety culture in the workplace.

### **Assessment of the effectiveness of current safety policies in Nigeria**

The safety policies in Nigeria have been implemented to promote safety and security in the civil service, but their effectiveness is still a matter of concern. Here is an assessment of the effectiveness of current safety policies in Nigeria:

1. Occupational safety and health: The National Policy on Occupational Safety and Health is the primary safety policy in Nigeria. However, the implementation of this policy has been affected by inadequate funding, lack of awareness, and poor enforcement. As a result, many civil servants are still exposed to safety hazards in their workplaces.
2. Security: The security policies in Nigeria are aimed at protecting civil servants from various security threats, including terrorism, kidnapping, and robbery. However, the security situation in Nigeria is still volatile, and many civil servants are at risk of security threats. The security policies have been criticized for their inadequate coverage and poor enforcement.
3. Emergency management: The emergency management policies in Nigeria are aimed at promoting safety and security during emergencies, such as natural disasters and accidents. However, the implementation of these policies has been affected by inadequate funding, poor coordination, and lack of awareness, leading to poor response and inadequate support during emergencies.
4. Transportation safety: The transportation safety policies in Nigeria are aimed at promoting safety on the roads and other transportation modes. However, the implementation of these policies has been affected by inadequate funding, poor enforcement, and lack of awareness, leading to a high rate of road accidents and fatalities.

The current safety policies in Nigeria have been implemented to promote safety and security in the civil service, but their effectiveness is still a matter of concern. The policies are affected by inadequate funding, poor enforcement, lack of awareness, and inadequate coordination. There is a need for the government to increase funding, improve enforcement, enhance awareness, and strengthen coordination mechanisms to ensure that the safety policies achieve their objectives of promoting safety and security in the civil service.

### **Challenges faced by civil servants in ensuring their safety at work**

Civil servants in Nigeria face various challenges in ensuring their safety at work. Many workplaces lack adequate safety measures, including protective gear, safety equipment, and training. This exposes civil servants to various safety hazards and risks.

The infrastructure in many government buildings, including offices, is poorly maintained, leading to unsafe working conditions, such as faulty electrical systems, weak structures, and inadequate lighting. Many government agencies are understaffed, which places a heavy workload on existing staff, leading to fatigue, stress, and burnout. This can affect their ability to focus on safety and security at work.

A good number of civil servants lack adequate training on safety and security issues, making them vulnerable to safety hazards and risks. Others are not aware of the safety policies and measures available to them, which makes it difficult for them to access the benefits.

Corruption is a significant challenge in Nigeria, and it can affect the implementation of safety policies, leading to the exclusion of deserving beneficiaries and delays in payment of benefits (Uyigüe & Agho, 2018). Corruption has increased insecurity in the country, hence, the security

situation in Nigeria is volatile, and many civil servants are at risk of security threats, such as terrorism, kidnapping, and robbery.

The civil servants in Nigeria face various challenges in ensuring their safety at work, addressing these challenges will require a sustained effort by the government to increase funding, improve infrastructure, enhance training and awareness, reduce corruption, and enhance security mechanisms.

### **3. Implications of Improving housing, welfare, and safety in the civil service in Nigeria**

Improving housing, welfare, and safety in the civil service in Nigeria has several implications for the government, civil servants, and the society at large. Here are some of the implications:

Improved job satisfaction: Improving housing, welfare, and safety in the civil service will lead to increased job satisfaction among civil servants. This, in turn, will lead to better performance and productivity. In brief, these implications may include: attract and retain skilled civil servants which will ensure the continuity and quality of services provided by the civil service; improved health and well-being among civil servants which may reduce the prevalence of work-related illnesses and injuries, which will lead to a healthier and more productive workforce; reduce the incidence of corruption in the civil service which may lead to more efficient and effective service delivery, as resources will be used more judiciously; improved economic growth will have a positive impact on the economy since civil servants will have more disposable income, which they can use to invest in the economy, which in turn may lead to increased economic growth and development; improved standard of living of civil servants which may lead to a better quality of life for civil servants and their families. From the foregoing, improving housing, welfare, and safety in the civil service in Nigeria has several implications for the government, civil servants, and the society at large (Uyigüe & Agho, 2018) These implications include improved job satisfaction, attraction and retention of skilled workforce, improved health and well-being, reduced corruption, improved economic growth, and improved standard of living.

### **4. Conclusion**

In conclusion, the Nigerian civil service has been plagued with a lack of adequate housing, poor welfare policies, and safety concerns that have impacted its effectiveness. These challenges have contributed to low morale and poor productivity among civil servants. To address these challenges, the government must increase funding for housing schemes, promote public-private partnerships, and improve the management of existing housing schemes. The government must also increase salaries and benefits, provide access to affordable healthcare, and implement comprehensive insurance schemes for civil servants. Finally, the government must provide adequate safety equipment and training for civil servants, increase enforcement of safety policies, and promote a safety culture in the workplace. These recommendations, if implemented, will contribute to a more efficient and effective civil service in Nigeria. This implies that housing, welfare, and safety are essential components of the civil service. They contribute to the overall well-being of civil servants and help to improve their effectiveness on the job. It is, therefore, crucial for the government to prioritize these factors to ensure that civil servants can perform their duties effectively and efficiently.

### **5. Recommendations**

Based on the critical analysis of the current state of housing, welfare, and safety in the civil service in Nigeria, the following recommendations have been drawn by this study:

- i. Increase funding: The government should increase funding for housing, welfare, and safety in the civil service. This will enable the government to provide affordable housing, improve welfare packages, and enhance safety measures for civil servants.

- ii. Improve infrastructure: The government should improve the infrastructure in government buildings, including offices, to ensure a safe working environment for civil servants.
- iii. Provide training and awareness: The government should provide training and awareness on safety and security issues to civil servants to ensure they are knowledgeable and equipped to handle safety challenges.
- iv. Implement policies and regulations: The government should implement policies and regulations to ensure that civil servants have access to affordable housing, welfare packages, and safety measures.
- v. Address corruption: The government should address corruption in the civil service by instituting mechanisms that prevent fraud and ensure that deserving beneficiaries receive the benefits they are entitled to.
- vi. Enhance security measures: The government should enhance security measures in government buildings to ensure the safety of civil servants from security threats.
- vii. Create partnerships with private sector organizations: The government should create partnerships with private sector organizations to provide affordable housing and other welfare packages for civil servants.
- viii. Encourage public-private partnerships: The government should encourage public-private partnerships to address the housing deficit and provide affordable housing for civil servants.
- ix. Implement flexible working arrangements: The government should implement flexible working arrangements to reduce the workload on civil servants, which will reduce the incidence of fatigue, stress, and burnout.

Hence, improving housing, welfare, and safety in the civil service in Nigeria will require a concerted effort by the government, civil servants, and other stakeholders. Implementing the above recommendations will help to address the challenges faced by civil servants in accessing affordable housing, welfare packages, and safety measures, leading to a more productive and motivated workforce.

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