EFFECTS OF HOUSING OPPORTUNITY, QUALITY AND COST ON CIVIL SERVANTS SATISFACTION WITH ACCOMMODATION IN ADAMAWA STATE

BY

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AHMADU BELLO UNIVERSITY, ZARIA

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DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION, FACULTY OF EDUCATION
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DECLARATION

I declare that the work in the Thesis titled Effects of Housing Opportunity, quality and Cost on Civil Servants Satisfaction with Accommodation in Adamawa state has been carried out by me in the Department of Vocational and Technical Education, Faculty of Education, under the supervision of Dr (Mrs.) T. O. Ojo and Dr (Mrs.) A. Z Mohammed. The information derived from the literature has been dully acknowledged in the text and list of references provided. This Thesis has not been previously presented for another degree or diploma at any University or its equivalent.

| --- | --- | --- |
| Name of student | Signature | Date |

CERTIFICATION

The Thesis titled Effects of Housing Opportunity, Quality and Cost on Civil Servants Satisfaction with Accommodation in Adamawa state by Maspalma Alphadia Judson, meets the regulations governing the award of degree of Master in Education (M.ed) Vocational Technical Education (Home Economics) of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

I dedicate this research work to my daughter Avaladaticha Maspalma Gregorg.

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I am most grateful to my project supervisors, Dr (Mrs) T. O Ojo and Dr (Mrs) A. Z Mohammed for their tireless effort in correcting this work, which made it possible for me to complete this study. I also wish to express my appreciation to the entire lecturers of Home Economics section and all staff in Vocational and Technical Education Department, Ahmadu Bello University Zaria for their constant guidance and assistance.

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Above all, I am indebted to the Almighty God, who granted me good health and strength during the course of this study.

ABSTRACT

The study was out to determine the effects of housing opportunity, quality and cost on civil servants' satisfaction with accommodation in Adamawa state. To achieve this, six specific objectives were raised for the study which included; identifying the level of availability of housing opportunity for civil servants in Adamawa state, to determine effects of cost of housing on housing satisfaction of civil servants in Adamawa state. Research questions were formulated in line with the specific objectives which include among others; what is the level of availability of housing opportunity for civil servants in Adamawa state, to what extent do the costs of housing affect the housing satisfaction of civil servants in Adamawa state. Six null hypotheses were posited in line with the research questions to include; there is no significant difference in civil servants views on the availability of housing opportunities in Adamawa state on account of their classification as junior, intermediate or senior civil servants, there is no significant difference among the junior, intermediate or senior civil servants views on the quality of houses available to civil servants in Adamawa state. Related literatures were reviewed in line with the objectives of the study under six headings. Survey research design was used for the study. The population of the study was 14,517 civil servants from fifteen (15) State Organizations in Adamawa state. Four hundred and fifty four (454) were sampled using proportionate sampling method. A questionnaire developed by the researcher was the instrument used to collect data from the respondents which was validated by Researchers' Supervisors in Vocational and Technical Education department and the reliability estimate calculated for the instrument was 0.89. Frequencies and percentages were used to analyze the bio-data of the respondents .Means and standard deviation were also used to analyze the research questions while t-test, one way Analysis of Variance (ANOVA) was used to test the null hypotheses. Pearson Product Moment Correlation (PMMC) statistic was used to measure the relationship variables. The result of the analysis indicated significant relationship between civil servants and availability of housing. Among other findings, there are no adequate housing opportunities for civil servants in Adamawa State. It was recommended that State Government through Ministry of Works and Housing should build houses to alleviate the suffering and cost of renting houses by civil servants in the state to enhance job performance.

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Definition of Terms

1. Gross Domestic Product (GDP).
2. Government Residential Areas (G.R.A.)
3. United Nation Organization (U.N.O)
4. World Health Organization (WHO)
5. Federal Mortgage Bank of Nigeria (FMBN)
6. National Housing Fund (NHF)
7. Household as one or more persons living together and sharing at least one of the main daily meals.
8. Housing is a multidimensional commodity that includes physical shatter, the related services and infrastructure, and the inputs such as land and finance required to produce and maintain it.
9. Housing Affordability is the ability of household to spend up to thirty percent of its annual income on the rent or purchase prices of housing.

CHAPTER ONE

INTRODUCTION

1.1 Background Information of the Study

Housing, according to Geoffrey (2005) is not luxury. To live under a shelter is indeed a necessity. Housing is defined as a building or other shelters in which people live, a place to live, a dwelling and to nations, a critical component in social and economic wellbeing. Housing represents one of the most basic human needs. As a unit of the environment, it has a profound influence on the health, efficiency, social behavior, satisfaction and general welfare of the community (Kabir and Bustani, 2010). To most groups, housing means shelter but to others it means more, as it serves as one of the best indicators of a person's standard of living and his or her place in society (Nubi, 2008). It is a pre-requisite to the attainment of living standard and it is important to all individual be they in rural or urban areas. This contributes to the demand for housing as population growth and urbanization increases. The gap between housing need and supply becomes widen with these increase. Doan (1997) defined housing in general as a living accommodation available for the inhabitants of a community. Wilfred (1988) observed that housing is an essential component of a nation's economic and prime indicator of national economic direction.

Opportunity is the ability to do something because you have the chance. Housing opportunities are the various ways of sheltering or housing individuals or group of individual. Anderson (2005) defined opportunity as a chance to do something or an occasion when it is easy for someone to do something. Various authorities have proffered strategies for improving housing delivery in Nigeria. Fasakin (1998)

suggested the cooperative housing model while Oduwaye (1998) advocate for simply land allocation system and Omole (2001) suggested affordable financing model. Among the various housing opportunities available to civil servants are as follows;

i. Government owned housing, residential houses owned by the Federal, State and Local Government or rented by them for their employees. They are usually allocated to civil servants and Government employees based on certain grades and categories. Rents are being deducted monthly from salaries Toye (2005) opined that Nigerian monetization policy is a courageous recognition for housing, housing opportunity problem and an attempt to address it. Thus the policy is to remove official prerequisites including rent free housing and to make good the loss with monetary compensation. He was of the opinion that Government should simply transfer the legal ownership of all government housing to the existing occupiers.

ii. Privately owned housing for the public. These are buildings bought, built or inherited by individuals and rented out to members of the public and can as well be privately occupied by individuals or groups of individuals.

iii. There are also houses owned by companies, private organizations, which are allocated to staff of such organizations. (Nigeria Accommodation htm).

Quality is the standard things when it is compared to other things like how good or bad (Anderson, 2005). Randolph (2005) defined quality as the general condition of structure, sound or dilapidated. Dilapidated was described as substantial sagging of floor, wall, roof or holes, open cracks over large area of foundation. Thus

housing in general observes the standard of an acceptable quality to meet the decency of shelter for inhabitants living in them. Awotona (1982) suggested that the quality of housing should be related to livability condition which are both of the physical unit and service, and the location in relation to employment and job opportunity. Meanwhile decent shelter is seen as having acceptable housing standard ensuring good health environment, safety, security, cultural amenities and conducive for the personal and social fulfillments, (Adahilar, 1994).

Randoph stated that cost is something that you lose, give away, damage in order to achieve something. Ojo (2008) on the other hand observed that the high cost of building materials in the country has deprived many people including civil servants, the chance to build their own houses. Consequently, this has resulted in the acute shortage of affordable accommodation and the high rate of renting houses in the Urban and Rural Areas of the Country. Ojo noted that the Nigerian Workers, the Masses receive monthly take home pay that is hardly enough to provide the necessary basic amenities for the family, hence they could not dream of building houses where they will live. Also, costs for different types of accommodation vary on the basic of quality, location and space (Talbal, 2004).

Housing satisfaction refers to the degree of contentment experienced by an individual or family with regard to the current housing situation (McCray and day, citied in Djebarni and Al-Abed, 2000). It is an index of the level of contentment with current housing conditions, and refers to an entire continuum of satisfaction from "very dissatisfaction" to "very satisfied" rather than just a state of being "satisfied" (Morris citied in Djebarni and Al-Abed, 2000). Housing is more than shelter and the

habitability of a house depends not only on the physical characteristics of the dwelling but also on the social, cultural and behavioural characteristics of the users. Donovan and Halpern (2002) expressed the view that housing satisfaction is not only an important component of individual's quality of life but also determines the way they respond to the residential environment. A dwelling that is adequate from the physical or design point of view may not necessarily be adequate or satisfactory from the users point of view (Onibokun, 2005).

Therefore, since the ability to maintain and to develop system will affect the recruitment and encouragement of employees, enhancing the civil servants housing and welfare is important to stabilize people's lives, motivate them and increase their working efficiency. Therefore, it is necessary that housing should comprise the housing components such as sufficient housing opportunities, none discrimination, balanced development and diverse housing opportunities.

1.2 Statement of the Problem.

The researcher observed that the issue of housing for the ever teeming civil servants in Adamawa state has been a lingering issue both to the employers and employees. On one hand, the quality of the available houses are not up to the required standards and on the other hand the numbers of these houses are grossly inadequate. Perhaps there is no other area in which the civil servants encounter stress like the area of housing. The cost of housing materials is so high that those who intend to build, can not afford to. Rents on available houses are on a continuous increase. In most cases, the civil servants are not satisfied with the type of accommodation available to them. These problems of accommodation no doubt have effects on the civil servants

performances of their duties. Job enhancement can only be realized if the problems encountered by civil servants in housing area are addressed.

The question then is how does, the problem of housing affect the satisfaction of the civil servants in terms of their accommodation in the state. Are they satisfied with the quality of the available houses? Are the available houses adequate for their accommodation in the state? These and other issues of accommodation by the civil servants in the state are the subject of this investigation. The study aims to investigate possible ways in which the problems of housing by civil servants can be ameliorated.

1.3 Objectives of the Study.

The major objective of this study was to determine the effects of housing opportunity, quality and cost on civil servants' satisfaction with accommodation in Adamawa State. The specific objectives are to:-

i. identify the level of availability of housing opportunity for civil servants in Adamawa State
ii. determine the quality of houses available to civil servant in Adamawa state.
iii. investigate the relationship between housing opportunities and civil servants housing satisfaction in Adamawa state.
iv. determine the effect of cost of houses on the housing satisfaction of civil servants in Adamawa state.
v. determine the effects of housing quality in rural and urban areas on civil servants housing satisfaction in Adamawa state.

1.4 Research Questions.

The research questions to be addressed are:-

i. What is the level of availability of housing opportunity for civil servants in Adamawa State?

ii. What is the quality of houses available to civil servant in Adamawa state?

iii. What is the relationship between housing opportunities and housing satisfaction of civil servants in Adamawa state?

iv. What extent does cost of housing affect the housing satisfaction of civil servants in Adamawa state?

v. What extent does housing quality in rural and urban areas affect the civil servants housing satisfaction in Adamawa state?

1.5 Hypotheses

For this research, the following Null hypotheses were formulated.

i. There is no significant difference among the civil servants view on the availability of housing opportunities in Adamawa state on account of their classification as junior, intermediate or senior civil servants.

ii. There is no significant difference among civil servants' housing satisfaction on the quality of houses available to junior, intermediate or senior civil servants in Adamawa State.

iii. There is no significant relationship between available housing opportunities and the housing satisfaction of civil servants in Adamawa sate.

iv. There is no significant difference in the housing satisfaction of junior, intermediate or senior civil servants in Adamawa State on the cost of housing.

v There is no significant difference among junior, intermediate or senior civil servants' housing satisfaction in Adamawa State.

1.6. Basic Assumption

The study is based on the following assumptions.

i. There is inadequate availability of housing opportunity to civil servants in Adamawa State.

ii. Housing quality does not affect civil servants housing satisfaction in Adamawa State.

iii. The civil servants housing cost does not affect civil servants housing satisfaction in Adamawa State.

iv The quality of houses in rural and urban areas in Adamawa state affects civil servants housing satisfaction.

1.7 Significance of the Study

It is paramount that any research study on housing opportunity is never a waste because housing is one of the basic needs of the society. This study is desirable at this period when democratic government, at all levels is trying to improve the living standards of the populace; hence the finding will be of immense benefits to the following:

The Ministry of Housing and Urban Development will benefit from the result of this study in structuring building plans to enable availability of housing opportunities to civil servants and bring out housing quality for civil servants satisfaction. This will go along way in reducing housing cost for civil servants in Adamawa State. The Ministry of Land and Survey will benefit from the result of this study when allocating plots to the public considering location of working areas and availability of facilities.

The result of this study will enlighten curriculum Developer in reviewing the content area of housing necessities for maximum satisfaction and quality. The result of the finding will also enlighten Home Economics on housing opportunity, the quality and satisfaction components to be adopted by learners at the end of course duration. It will also go along to be of benefit to those who want plan their own houses, policy makers and civil servants.

1.8 Scope of the Study

The study focused on housing opportunity, quality, cost and satisfaction on houses occupied by civil servants working in the formal sector in Adamawa state. Civil servant

were drawn from employees of Ministries and Parastatals. The study is delimited to 15 state organizations in Adamawa state. This is because the researcher observe that, civil servant are employed in Ministries and Parastatals.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed the related literature on effects of housing opportunity, quality and cost of accommodation on civil servants satisfaction in Adamawa State. The literature is reviewed under the following sub-headings:

2.1 Conceptual Framework

2.2 Housing Opportunities

2.3 Housing Qualities

2.4 Cost and Qualities of Housing.

2.5 Housing Satisfaction

2.6 Empirical Studies

2.7 Summary of Related Literature

2.1 Conceptual Framework

A house is a building used for shelter in which a family live. Mordi (2002) and Oladapo (2006) maintained that housing is universally acknowledged as the third most essential human need after food and clothing and is a major economic asset in every nation. According to Oladopo, (2006) good quality housing provides the foundations for stable communities and social inclusion. In the same vein, Oladopo established a positive correlation between the quality of life and comfort, convenience and visual appeal of houses. Similarly, Coker (2007) maintained that housing is one of the most important basic necessities of mankind and is known to tremendously affect human health and wellbeing. Coker (2007) acknowledged that adequate housing is essential

for good life and is a key requirement for an efficient and satisfied labor force and the foundation of satisfactory community life.

Housing quality concepts are the minimum health standard Jackon and Ball (1996) maintained that for housing quality, the residential environment must meet a wide requirement such as preferences of life style, housing availability and affordability. Housing cost is a living expense spent on housing. Olaitan (2004) emphasized that the availability, quality and cost of housing is expensive and the cost of construction depend on type and location. Thus, Olaitan (2004) observed that cost for different types of accommodation very on the basis of quality, location and space. Ojo (2008) opined that the high costs of building materials in the country no doubt deprive many people the chance of building their own houses. Similarly, Ojo (2008) emphasized that this has resulted in the acute shortage of affordable accommodation and low quality houses.

Louis (2009) opined that housing satisfaction involved the following housing design theories.

1. Privacy.
    i. Visual and acoustical privacy.
    ii. Privacy from neighbours.
    iii. Privacy among family members.
2. Play facilities for children
3. Restrictions on lifestyle.

i. Residents want freedom to structure their activities as they please without undue interference.

ii. Living in close proximity to neighbours makes involvement with neighbors almost inevitable.

iii. Time territory: people use different rooms for different purposes at different times.

iv. Space territory: persons wishing to engage in different activities would go to different rooms.

v. Cooperation – capitulation: everyone does the one activity determined by dominant group.

4. Control

i. Desire to control one's environment

ii. Desire to control unwanted social interaction

iii. Desire to make decisions that reflect individual lifestyles, tastes, and bodily comfort

5. Storage-functional considerations

Jiboye (2004) expressed the view that housing satisfaction is not only an important component of individual's quality of life but also determines the way they respond to the residential environment. Oladapo (2006) defined housing satisfaction as a degree of contentment experienced by an individual or family with regard to the current housing situation. Oladapo (2006) stated that is an index of the level of contentment with current housing conditions that refers to an entire continuum of satisfaction from very "dissatisfaction" to "very satisfied" rather than just a state of being "satisfied".

One of the continuing challenges posed by unprecedented urbanization in the developing countries is the provision of adequate housing. Over the last three decades, Nigeria, like several developing countries, has emphasized public housing schemes, but with little success. It argues for the creation of an enabling environment, including support of housing initiatives and investments by householders, small-scale providers, and entrepreneurial private firms. The government identifies the implications of enabling strategy for housing finance, access to land, residential infrastructure, institutional regulations and building materials and related industry particularly in the light of the need for the private sector to play greater roles in housing (David, 2001). The goal of the national housing policy is a decent home and suitable environment for every family. David, suggested that the most effective means of promoting affordable housing is to focus on expanding and maintaining affordable homeownerships, both to increase opportunities for renters to become new homeowner and to assist existing troubled homeowners during this current economic downturn, especially people of lower incomes to sustain their homeowners over the long term.

New National Housing Policy

Realizing that the enormous public sector efforts have not effectively addressed an expanding housing deficit and escalating construction costs, and that such efforts must be substantially collaborative with the Private Sector, Government decided to establish a framework within which such collaboration can effectively address the housing problem. The new housing finance system, encourage the linkage of the housing sector to the capital market, establish a National Housing Fund, and expand

Private Sector role in then housing delivery system. The most significant differences between the new policy and the previous ones are firstly, housing is now seen in context of the overall national development. Previous policies had tended to regard housing as a social service and a natural fall-out of the national housing economic development. Secondly, the policy has identified the fact that different household both within and between income groups tend to have different demand for housing. This is evident from the ultimate goal of the policy which is, "to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the 2000 AD" Thirdly, the focus of the policy seems to be to remove all barriers to the supply of housing.

Housing in the National Economy

One may perhaps be tempted to ask why emphasis is being placed on Housing. Firstly of all it is man's basic needs, housing arguably, constitutes and indeed poses the greatest challenge. Secondly, a vigorous and buoyant housing sector is an indication of a strong programme of national investment and are indeed the foundation of and the first step to future economic growth and social development.

The gross housing delivery is therefore a major factor in the nations gross domestic product (GDP) and reflects the state of the health of the Nation. It is also known that one of the basis of human needs is to seek to enhance our self worth by improving our living standards.

Nigeria. For instance, it was reported that out of 121,000 housing units slated to be built between 1994 and 1995, only 1,014 houses were completed (CBN, 1994

and 1998; and Vision 2010 Main Report). Also, it was estimated that about 85 per cent of urban population live in single rooms, and the number of occupants per room range from 8 to 12 with adverse effects on sanitation and health.

2.2 Housing Opportunities.

Housing opportunities are the various ways of sheltering or housing individuals or group of individuals. A home and the feeling of home is only the final step in the process of finding a place to live. Prior to where to live and in what kind of house or apartment (Lawrence, 1987). Thus, choice in housing is therefore the privilege those in position . Many people do not have the luxury of choice, for them it is enough simply to find a place to live and to have a roof over their heads. Aluko (2002) observed that the cost attached to each plot of land and even rental charges is usually beyond the reach of the urban poor. Thus, in Adamawa state, to obtain a land or renting qualitative houses is something beyond low income earners. Various authorities have proffered strategies for improving housing supply in Nigeria. In 2003, the Federal government established the Federal Ministry of Housing and Urban Development, and proposed a Housing Reform, in view of the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available, but most of them were high-priced. Mabogunje (2004) opined that a number of other legislation needs to be amended substantially to bring their provisions in line with new housing regime. The touchstone in such reviews is to reduce red-tape and ensure that various legislations are computable with demands of a free and robust marking economy. The period Mabogunje 2003-2004 witness a housing policy that recognized the private sector on the driving seat of housing delivery in the country, the key

features of this policy include the placement of the private sector in a pivotal position, for the delivery of affordable houses on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development; and review and amendment of the land use Act to ensure better access to land and speedy registration and assignment of title to developers. Others are the development of a secondary mortgage market, involving the FMBN and the establishment of a new mortgage regime, under NHF, to facilitate more favorable mortgage terms. (Thisdayonline,2009). Thus, if Adamawa state would follow the current housing delivery approach, it would facilitate housing opportunity to many state civil servants. Among the available housing opportunities for civil servants are the following;

1. Government owned housing.
2. Privately owned housing for the public
3. Houses owned by companies, private organizations, banks.

The civil servant as an individual or group of individual's depends on the desired housing opportunity available.

Burgess (1982) pointed out that housing provision can be categorized into three types.

a. Low income housing:- Provision for that cadre of residents that are classified as low income by the Nigerian constitution.

b. Middle income housing:- Provision of housing for that cadre of residents that are classified as middle income by the Nigerian constitution.

c. **High income housing:-** Provision of housing for that cadre of residents that are classified as high income by the Nigerian constitution. This group can afford to rent, lease, buy or build housing unit (s) for themselves in choice location, and they do not need any assistance but in reality they get all the assistance they need from relevant government agencies.

Orumari and Owei (1986) observed that the available housing stock in the private rental sector is not only grossly inadequate; but it is continuously diminishing due to gratification and at the same time the rate of construction is very low, thus, widening the gap between supply and demand. Thus, as well effect state civil servants the least pay civil servants and Adamawa State in particular. Orumari and Owei (1986) pointed out that government did not consider slums and squatter settlements of the urban poor necessary to match the housing needs. And the housing finance institutions could not keep up with the growing demand for housing loans and then remained patiently conservative and inflexible when it came to requirement. Thus, the inability of some junior civil servants in Adamawa State to acquire housing opportunity force them to squat with some relatives or erect some slum houses in deplorted environment. Subsequently, Orumari and Owei (1986) observed that low income populations were squeezed out in favor of the middle and sometimes high – income group in the cities.

Orumani and Owei (1986) stated in their study on rental sector in Port Harcourt low-income urban residents had no way of influencing the quantity and quality of housing accessible to them. They observed that the problems are influence by other constraints that they had no control over, and these includes land acquisition, finance, technology and policy constraints among others. Orumari and Owei (1986) observed

that for the housing problem of the low-income to be solved, the cooperation of the private sector should be held responsible for providing the units, government and its agencies must create the incentives for them to do so.

Orumari and Owei (2000) pointed out that lack of job in both formal and informal sectors precipitated the amount of resources available in the households. They observed that authorities assumed that housing was the major priority of the low-income population whereas, being gainfully employed was the major problem. Thus, they pointed out that low-income preference is renting affordable housing and eventually owing one when the household is stabilized. Orumari and Owei (2000) reported that housing for the low-income servants in urban areas have always been provided by the private sector. Thus governments do not take the provision of low-income houses serious.

Orumari and Owei (2000) opined that Federal and State Government, have also always focused on the owner occupied housing and paid insignificant attention to rent housing. Thus, little or no attention was paid on innovative approaches in housing provision that could meet the needs and aspirations of the poor. Talbal and Ray (2001) observed that by mid-1970s, the rapidly growing informal squatter settlement were calling for the attention of government agencies. They opined that new commercials and residential development were squeezing out poor population from choice locations in the urban areas; peri-urban and marginal lands were not only accommodating up to third of the city populations. They offered the only affordable option to poor household. Thus, informal settlements although close to urban services lack most basic infrastructure and services.

Akinpelu (2009) suggested that addressing the provision of housing for the low-income has been through granting of loans to subscribers. He noted that repayment should be spread over long period of time at low interest. Thus, only through this can any low income or middle income survive the choking effect of pay back at the prevailing high interest. Akinpelu observed that by the present regime of interest rates, access to mortgage loans is in existent because of its prohibitive cost. Thus, Adamawa State Government should make provision of loan to the civil servants and to spread over long period of time with this low interest to enable them have the opportunity of house ownership.

Home ownership is the most desired form of housing tenure around the world for reasons of security and certainty http/www.fristhome.gov.au. They pointed out that owning a house presents a struggle for families that cannot purchase a house with equity yet there is phenomenal increase in the population, number and size of cities all over the world. Narrowing this to the study area, Adamawa state is having similar problems thus owning a house is a tall dream.

Olutah (1997) observed that the military era (1984-1998) was as when the Government of Nigeria searched for solutions to housing problems which necessitated the setting up of committee in 1984 to identify measures for the problems. He stated that the major thrust of the committee's recommendations was adopted in 1991 which led to a new National Housing Policy for the promotion of a natural evolution of an institutional frame work that would accelerate the developmental financial intermediation within the housing delivery system. Oluta stated that the National Housing fund adopted in 1991 was to address severe shortage and high cost of

housing in Nigeria. Thus, the overall aims and objectives are to extend home ownership further down the income ladder through an increased supply of loanable funds and to make housing finance

affordable.

The aims and objectives of the National Housing fund is related to this present projects because of the extension of housing opportunity to individual by loan. Anugwon (2007) observed that housing opportunities is far beyond the reach of most Nigerian civil servants. Oluta and Anugwon pointed out that the poverty level of most Nigerian workers has made it difficult for them to own private houses. Thus the present researcher is set to find out limitation of housing opportunities and possible ways of enlighten civil servants. An estimate housing needs in Nigeria (1991-2001) pointed out that, about 30 percent of the population with the lowest income does not have sufficient funds to exercise an effective demand in the financial housing market. Thus, the legal acquisition of land is far beyond the means of most people, not only the low-income groups.

Opportunities of employment are very limited and the population is growing at an alarming rate. Prospective tenants have to queue for more than expected on waiting list before they can be considered for a rental unit and rents are extremely high. Aina and Olufemi (2001) observed that the average worker has to spend as much as 40 percent of his/her income on rent. Owning a house is a dream realized only by the top government civil servants. Ariyo and Jerome (2001), observed that monetization benefits of housing staff has made the government to steer clear of renting of houses for their staff. They pointed out that with the sale of existing houses, housing has gone

back to the hands of shylock bourgeoisies once again. Thus, every step taken by the government to steer away from the social demands of housing further deteriorates the supply scheme and as well limits the housing opportunity to civil servants.

Ariyo and Jerome (2001) opinion on housing opportunity is that government should be involved in site and service scheme. They observed that the cost of acquisition of serviced land is higher in most cases than the actual cost of construction in major towns in Nigeria where civil servant are many. Olutah (1997) observed that during the colonial period, government focused essentially on the provision of quarters for the expatriate staff and for selected indigenous staff in specialized occupation like Railways, Police as well as the establishment of Government Residential Areas (GRA). Thus, no effort was made by government to build houses either for sale or rent to the general public and little was done on loans to civil servants in order to facilitate the growth of settlement outside the government ordinances.

In Adamawa State, civil servants who mostly live in major towns are now migrating to out reach of the town searching for affordable plots to build or erect substandard houses where services and utilities are insufficient. Renting as one of the housing opportunities is where by payment is made to landlords for specific period of time (http://www.renta sonline.com/ (2008). There are different housing available for renting by individuals and Governments. Some of these include:-

1. Taxed below-income rate rental, housing based on percentage of renders income. Rent is generally based on a specified percentage of the median

income for the area, and a tenant may have to be within a certain income range to live there.

2. Income-based rental housing is where the tenant pays rent based on his income. Generally, the lower the income, the lower the rent.
3. Lease/purchase housing is single family unit or duplex which is rented for a specified period of time with an option to purchase at the end of the leased period. Thus government owned housing are usually owned by civil servants.
4. Market rate rental housing is units where the rents are set by the landlords based on how much the unit is worth in the market. Such, units are not subsidized or discounted.
5. Public housing is a house owned by a Local Public Agency. Tenants generally pay 30% of their income towards rent, and qualify, based on family income.
6. Subsidized housing is rented housing that is paid for in part by Local, State or Federal Government. This type enables the tenants to pay rent that is less than market rate often based on a percentage of the tenants income.
7. Tax credit properties is a rent where the landlord receives a tax break to develop the property and, in return most offer a certain number at units of below market rents. (Housing Cleveland types of rental housing htm 2008).

Based on rented houses mentioned above, the researcher recommended that income –based rental houses for civil servants because it considered the level of the income of the tenant. The taxed below income rental system and high-income rental

system only considered the high ranked people and this showed that low-income civil servants may not be chanced to be there. The lease/purchase housing cared for those that can afford to pay for a specified period and with the intention of purchasing it. Thus this is the same with government owner occupier scheme. And this is applicable to Nigeria and Adamawa State in particular where some Government houses are being occupied by civil servants as occupiers. The market rental housing does not consider low income civil servants and is even found in Adamawa Metropolistan.

Rented housing in Adamawa State are categorized in different forms, some are at Government subsidized rate while others are owned by private, organizations. Some are subsidized by private owners and organizations. House owners sometimes request for part payment from the tenants for completion of the structure and to be deducted when they legally move into the house. Also because of limitation of government housing, is not all civil servants that can get. The private ones are sometime above the level of the low income. While part payment that are being requested for the completion of the private building personnel's sometime may be hard to get as the take home pay of civil servants are hardly enough to meet the daily needs of the family.Raji (2008) suggested that both private and public agents should be involved in developing urban areas

Housing opportunity has been in crises ever since in every nation. Labour Party Press (2003) observed that housing among U.S household specified that 14 million people spend more than half of their income just keeping the roof over their heads. Another 17 million spend 30 to 50 percent. The gap between the housing, cost and the wages grow steadily. Lipman (2003) observed that housing needs in 1997 and 1999

was 23 percent and those with critical housing needs during the same period were 48 percent working families. Jacqueline (2005) believed that those unable to afford adequate housing, low wage renters are forced to settle in severely inadequate or overcrowded units or must commit more than half their income for housing.

This is similar to what happens with the Adamawa State Government housing quarters like state low cost which proved to be insufficient in housing most families. Consequently many are forced to move to some private rental houses and pay more than 50 percent of their income or to settle in severely inadequate dwellings and unsafe areas. In California, over 60% of all low-income renters pay more than 50% of their income for housing. And for very low income households, that figure rose to almost 80 percent. (Labour studies journal, summer 2005). They believed that multiple factor contributed to the problems of housing opportunity but central among them are that the wages have failed to keep up with housing cost. Thus the existing units have been exhorted and the new units are not available.

In Los Angeles, 40,000 households were reported to pay over half of their income for rent or live in severely substandard housing. In addition, it is believed that Los Angeles is beset with overcrowding and some units have severe physical problem (Institutes for the study of Homelessness and poverty, 2001). Peter (2003) observed that existing housing stock in Nigeria is so dismal. He pointed out that every inhabitant truly deserves a decent and affordable housing. He further stated that the Nigerian housing policy seems well laid out, the objectives are clearly spelt out; number of private mortgage institutions and developers have been on the up-swing.

Thus, lack of housing opportunity to Nigeria citizens and to Adamawa Civil

Servants in particular is worsened due to lack of sufficient mortgage lending system. This is why Morde (2002) emphased that it is right to own a house.

2.3 Housing Qualities.

Historically, Housing unit is treated as product hence the need for quality if it is to pair well and perform desirably in the market, but quality in construction industry suffers significant difficulty as it passes through esteem pressure driven by cost minimization rather than value maximization. Olutah (1997) and Agbola (2003) opined that housing quality is poor and clearly an affront to human dignity.

Roderick (1996) pointed out that income, location, marital status and tenure appear to be the principal determinants of physical deficient and over crowded housing, but the strongest effect is income. Tipple suggested side measures such as tax credits for developers to help create more jobs in the housing sector and increase the earning potential of households to afford decent living dwelling may prove most fruitful. He pointed out that the availability of facilities and structural adequacies of housing are important, yet the simple fact that households occupying these structures are poor continues to be one of the biggest challenges faced by the National Authority in addressing housing situation.

Thus, the Adamawa State Civil Servants need to be up grade to be able to save and afford the decent living dwellings so as to prove more productive in the nature of their work. Housing quality is a complex concept, more than minimum standard it includes how the residential environment meets a wide range of requirements, such as:-

1. how it accommodates the life styles and preferences of the inhabitants (which vary between groups in a city at one point in time and over the life cycle).
2. how it is explicitly related to housing availability and housing affordability; to housing finance and production.
3. how it involves broader questions of environmental quality for all groups and society as a whole. (Http://ccolu-mlo.mlg.chrccherehel.NHR).

Onibokun (1985) viewed determinants of housing qualities as based on developers and planners giving consideration to socio cultural differences among the various subcultures. Similarly Suleiman (1996) suggested that housing policy should reflect the centrality of the designers as the initiator of quality and strategies to assist the public secure services.

Marans and Couper (2001) opined that one of the more important factors contributing to quality of life is housing, because it often serves to define the life space of a person.

Page (2002) observed linkages between poor housing and its detrimental effects on health with particular emphasis on the mental health of residents. Thus poor housing can escalate existing problems. This is similar to some housing situation in Demsawo, Wuro Hausa and Upper Luggeri in Yola Adamawa State. Where outbreak of air borne disease like meningitis are usually recorded high. Coker 2007 and Aluko (2006) pointed out that the quality of a residential area not only mirrors the city development planning and allocation mechanizing between socio-economic groups, but also shows the quality of life of the civil servants in both urban and rural areas.

They believed that realization of the decent home in a suitable living environment requires the availability of clean air, potable water, adequate shelter and other basic services and facilities.

Bonaiuto,Formara and Bonnes (2003) observed that large housing deficiencies and poor social residential environment in form of slum and squalors characterize most urban centers and do not agree with housing quality of being standard, ensuring good health environment and being conducive to the fulfillment of satisfaction. Thus, slums and squalors conditions of most towns had denied the availability of services, equipment, devices for physical, mental and social desire for satisfactory being. This is typically similar to Yola, Nasarawo Ward in Adamawa State where houses are too compacted and any slight out break of diseases are usually recorded higher. Shengli (2005) believed that housing or lack of it reflects the individual's economic environment and quality reflects the level of the community development.

Housing quality as well as the quality of the environment in which such houses are sited are determined by the availability of infrastructural services and facilities. This is pertinent to the studies of Sangodoyi and Coker's (2005) and Aluko (2006) whose observation showed that the quality of residential area warrant increasing or decreasing epidemics. Thus, the environmental housing conditions of civil servants determine their welfare and ability of job performance. Adamawa State housing type and quality need to be studied so that the result will enable the State Government to assist the population work force to perform better.

Deteriorating physical characteristics and limited access to social services characterize much of the housing stock in Ghana. Twum-Baak, Kumekpor and de

Graft-Johnson, (1995) pointed out that the characteristics may be accentuated in rural areas. Compound housing design dominate the housing type, about 72% in 1991/92 followed by huts, single family and multi-family (flats/apartments) housing. The traditional compound house design consists of a large rectangular structure with generally seven or more rooms arranged ranging around three sides of a courtyard. (Graft-Johnson 1995). Huts Primarily are in the rural areas and Flats and other housing types are common in urban, areas. Graft-Johnson (1995) observed that most Ghamaians live in house constructed with walls made of wood, mud brick or cement and metal sheeting or mud typically used as roofing materials.

In Ghana, two people per room indicate crowding, and overcrowding occurs when there are 2.5 or more people per room (Graft-Johnson 1995). Graft-Johnson stated that 44.5% of households live overcrowded housing in Ghana. The observation of Twum-Back Kumekpor and Graft Johnson is applicable to Nigeria and Adamawa in particular where the characteristics of settlement have contributed to people migration or looking for transfer to urban areas. And observation of labatut is what is affecting Adamawa State whereby Government have ignored building of houses and those built by private individuals are in one way or the others lacking qualities, quantity and distant from work area, in unsafe areas, or very high compared to the level of the civil servants.

The United Nations Organization (UNO) stated that standard are derived from a people's cultural level of attainment. UNO argued that standards should combine the best features of traditional practice with the economy and rationality of morden techniques. Thus, the man's housing quality will only be attained when his interest is

met. However, a study in Benin City by Onokerhorange (1985) as reported by Coker (2007) classified housing standards in Nigeria into two categories. The first is housing space standard and the second being performance standard which described the quality of the environment.

According to Guardian (Newspaper 24th August 2007), 25 slum houses in Ibadan were attempted to be demolished but the residents strongly resisted. Thus it appears that this move is being strongly resister by those affected and not willing to relocate to less crowned accommodation, similarly, problems occur in developed nations. For instance, only 5 percent were ready to be re-housed into London country councils Becontree estate under England's Post First World war street improvement or slum clearance scheme (Olechnowicz, 1997). This may be as a result of location rather than quality.

Awokola and Booth (2007) observed that quality of dwelling is based on standard. They conducted a survey on 36 houses in Ibadan City. The result showed that about 72% (26 homes) of the houses were unfit for human habitation and the occupancy rate in some cases were up to eight persons per room, and measurement are more than $9.3m^2$ (100ft). They reported that most of the houses were dilapidated with little or no drainage plan. Mabagunje (2007) pointed out that housing types are shaped by the fundamental differences between urban and rural living conditions. Furthermore he stated that variation in status and work peoples did affected how and where they lived. Thus, higher status homes certainly displayed a greater variety of styles than lower status homes.

This is similar to the Adamawa State Government housing, such as Bekaji Estate where most houses are being occupied by top government civil servants while state low cost houses of one and two bedrooms are occupied by lower status civil servants. Tucker argued that housing opportunity and quality depend on manpower needed in the building industry. He suggested that it is essential to promote and establish building society in each of the 36 states in Nigeria through the State Government. Richard (2003) observed that there was no "typical" house of the early modern era. For one thing, there was a strong tendency towards regional cultural pattern expressed in styles. Residential dwelling can be built in a large variety of configurations. A basic division is between free- standing or detached dwellings. Detached dwelling or multi-unit housing also varied in scale and level of appointment. Although there appear to be many different types, many of variations are purely a matter of types rather than spatial arrangement or even scale as determinants of housing (Wikipedia, the free encyclopedia 2008)

Tiwari and Morizumi (2001) observed that Home ownership is most desired form of housing tenure around the world for reasons of security and certainty. Despite this, owning a house presents a struggle for families virtually everywhere because many families cannot purchase a house with equity yet there is phenomental increase in the population, number and size of cities all over the world. Thus Nigerian Government on her part had adopted many measures to achieve near self sufficiency in residential housing production over the years but did not achieve much. It was to this end when Michel (1993) observed that private sector is the backbone of housing, and the major determinant of the level of urban productivity in Nigeria. This is

because private sector reacted faster than government in supplying housing needs, although is higher and low quality than government own.

Thus, the quality and quantity of housing, the rental structure, the extent to which the housing section will contribute to the economy, and people's access to decent housing will all be a function of the level and type of activities in the private sector. Therefore housing opportunity and quality of houses to the state civil servants in Adamawa State depends on the designers in considering sub and target population (Jiboye, 2004). Oluta (2005) observe that magnitude of housing needs in Nigeria is manifested in the number of household residing in substandard housing unit. Thus, highly visible phenomenon in the urban area where there are acute housing shortage and poor quality of existing housing stock. Bristow (2002) asserted that housing shortage have become an enduring feature of the urbanization process as the third factor that limit the number of housing units include high cost of land, insufficient fund, improper distribution of funds and improper management. http/www/econo-mic/watch/uk.org.

2.4 Cost and Qualities of Housing

Housing availability, quality and cost greatly varies throughout Nigeria. Building a house in Nigeria is relatively expensive and cost of construction depends on the types of house one wants to build. Salleh and Usman (1999) pointed out that housing prices vary significantly within metropolitan areas. Thus, housing prices decrease with increasing distance from the city. While cheaper housing is generally available in outer suburbs. They observed that more expensive housing is located in the inner suburbs, which offer good location for many of the new economy jobs and

workers place of work. The observation of Salleh and Usman are similar to situation of housing in Adamawa state civil servants especially those that are working in the state capital who usually migrate to areas like Wuro-patuji, in Adamawa State searching for cheaper houses and usually living in dilapidated houses.

Salleh and Usman (1999) observed that transition occurred, in the economy, which affect earning, job stability and real cost of home ownership have resulted to an increase in the level of mortgage defaults. Thus, government and individuals are to service loans so as to stabilized the economy and to reduce the cost of estate development. Taryo (2000) pointed out that the chief role of government in housing is to provide serviced land with adequate environmental and community facilities and a supply of sufficient support to enable the low-income people themselves to upgrade their self constructed shelter. Ume's observation pointed out by Proshansk (1989) stated that the basic need of the low-income people is a plot of land to build a simple shelter which he/she can gradually improve upon as his/her income status allows and if the Local Authorities can provide such land with access roads, water and electricity supplies. The owner may obtain a small loan to build a basic shelter.

Talba (2004) and Ojo (2008) observed that, the high cost of building materials in the country has deprived many people including civil servants the chance of building their own houses. The consequences of high cost of housing have resulted in the acute shortage of a affordable accommodation and the high rate of renting houses in both urban and rural areas of the country.

In 2008, the Adamawa State Governor Nyako attempted to develop a land near Federal University of Technology where? to alleviate the suffering of some residents

there. But, not withstanding, is yet to take off because Government slowness in providing housing for its citizens. Nubi (2000) observed that the Federal Mortgage bank of Nigeria (FMBN) created since 1977 was to provide long term loans to private estate development and for individual's house ownership so as to improve the following:

1. High unit cost of output
2. Slow rate of output
3. Low quality of production of houses.
4. Inadequate amenities in estate development. However, government failed to implement it successfully.

Nubi further suggested that the issue of housing affordability by civil servants can only be achieve through government direct involvement in the site and services scheme. Thus, he observed that the cost of acquisition of service land is higher in most cases than the actual cost of construction.

Anugwon (2007) observed that the increasing cost of building materials, land and labour has made owning a house toll dreams for the poor in Nigeria. Thus, he suggested co-housing to state civil servants the least paid to spread the cost of building to different households. This will reduce the burden on each household and supports housing availability. This is what is happening in Adamawa State considering when Jambutu estate was built whereby two household in the same flat, but with or without consideration of drainage and Pipe borne water as determinants of housing quality as recommended by the World Health Organization (1972).

Funding and keeping decent affordable housing has also been persistent problems for many working class people (Pitcoff, 2003). In the face of biting hardship and poverty, the low income civil servants can not dream of building houses where they will stay with their family. Ojo further stated that those worst hit by this ugly trend are the Nigeria workers and the masses whose take home pay per month is hardly enough to provide the necessary basic amenities for the family. For affordable housing in Nigeria, Peter (2003) pointed out that acquiring a home is arguably the largest investment most families would make in their life time but the viable system should be through poverty alleviation, improved income distribution, erected positive externalities such as saving culture and good citizenship.

Olutuah and Boyowa (2005) observed that in less developed countries (LDC's) there are varied differential abilities to pay for housing which result in lower-income households occupying cheaper, smaller low-quality dwelling closer to the city centre and major centres of employment. Higher-income households occupy larger, higher-quality dwellings which have better facilities and public services but that are in short supply. Thus due to rapid population growth, low economic capacity of most Urban households, inadequacy of public resources and a general increase in the cost of building acute housing and environmental condition abound in the urban centers in Nigeria. The deplorable quality of housing in Nigeria is reflected in the predominance of structurally unsound and substandard houses in the urban, areas as well as the rural areas. (Olotuah and Adesiji, 2005).

Anugwon (2007) pointed out that, housing cost is determined by government policies, foreign exchange. He observed the nation's housing sector is bedeviled by

spiraling cost of building materials. Thus making housing development works unaffordable to most people. And this was attributed to the prevailing overdependence on importation in the industry. He noted that the cost of housing is subject to the vagaries of government policies and interplay of foreign exchange situation.

Anugwon suggested that to improve the situation, government need to stabilize the sector through a conscious and well articulated programme of incentive and encouragement to Local producers of building materials. And enabling environment also should be provided with infrastructure and other schemes as tax concessions and financial facilities. Thus, also affect housing opportunities in Adamawa State because government policies of allocating land have prevented many to get access to it. And not to talk of the building materials that is far beyond their reach.

2.5 Housing Satisfaction.

Housing satisfaction is defined by Lababera and Maizursky as the perceived gap between a respondents needs and aspiration and reality of the current residential context. Ogu (2002) opined that housing satisfaction is the degree of contentment experienced by an individual or family member with regard to the current housing satisfaction. According to Ogu (2002) the concept of housing or residential satisfaction it is often to employed to evaluate residential perceptions of and feeling for their housing units and the environment.

The Primary function of a house is to serve the need for shelter, security and privacy but housing must at least offer other advantages for satisfaction which includes:

1. Location including proximity to the working place, shopping, business School and recreational facilities.
2. Environmental abilities such as the quality of the neighbourhood including public safety and aesthetics.
3. Investment potential or the degree to which home ownership may affect capital accumulation. (Encarta interactive World Atlas 2003).

Lawrence (1988) pointed out that factors that determine satisfaction are locations of the house, availability of good facilities such as shop, recreational centres, transport, good walking access to those areas. Thus variations in housing satisfaction level is a function of location and not only housing. Peter (2001) pointed out that when rural people move to city, they tend to look upon the situation as temporary and unless when they are chanced to moved to the village where there is more room for activities they value. This was supported by Ojo (2008) who pointed out that attitudes and values determine housing quality, cost and satisfaction. Thus if Adamawa State Civil Servants employ good attitudes and values, they will attain more level of satisfaction. In this way, housing cost will go along with the earning which may result to housing opportunity.

Brock (2005) pointed out that house price depends on permanent income, the predicted value of the mean of neighbors' housing demands. And this will also warrant the permanent satisfaction to the inhabitants. The decision about where to locate and how much housing to consumes Loannides and Zabel(2001) believed is influenced by three factors. First, one's characteristics of neighbours. Second, the public services that the town provided such as school quality and security. Third, one

can be impacted by local undesirable land uses such as toxic waste sites, incinerators, or electricity generating plants. Habitability of a house is influenced not only by the engineering elements but also by social, behavioural, cultural, and other elements in the entire societal – environmental system: (Churchill and Supernant, 1990). The house is only one link in a chain of factors that determine peoples relative satisfaction with their accommodation.

They believed that social effects of neighbourhood that originate in one's residential includes individual's valuing the socioeconomic characteristics of their neighbours and their consumption of housing. Thus in turn show up as determinants of individual housing demand.

Loanides and Zabel, (2001) pointed out those individuals who viewed their neighborhood decisions to maintain, renovate, repair or make additions to their houses will strive to keep up by making similar decision and hence increase their own housing consumption. This is supposed to be the case with state low cost in Adamawa State, where the quarters are deteriorated and insufficient in accommodating the large families. They further emphasized that the decision to maintain renovate, repair or make additions to houses will lead other neighbors to do the same and to increase higher quality neighborhoods compared to those where these decisions are not undertaken.

Thus the higher quality neighborhoods will foster, increase access to social capital that provides its residents with more opportunities for socioeconomic access. This will as well increase the (economy) gab between those individuals in the good and bad neighborhood. Marja (2005) pointed out that homeownership is encouraged

by many governments because it is supposed to have a positive effect on both the individual and society as a whole. Thus, according to Marja, homeownership is assumed to be preferred over renting. This is because it provides grater security, more freedom, financial advantage and higher housing satisfaction. This is what happen in Adamawa State where multitudes of civil servants residing in towns and villages are moving to where they can build their own shelter. This is to allow them excise their freedom, financial stability, and reduces high rent payment and partial satisfaction.

Stewart (2002) observed that overcrowding damp environment, ill-ventilation, poorly lit accommodation and lack of physical infrastructural facilities slow progress. Thus houses that fail to give privacy as one of the basic aim of a house deprieves the members from good quality housing. This will affect the physical structure that may diminish the availability of infrastructural facilities as part of the determinants of housing quality and consequently reduce or impair the work force of the members.

Lindquist (2003) observed that housing location, availability and quality shapes ones social networks, affects access to job and impact on social relations within the housing unit. These can be deduced that location of civil servants housing, availability of house to meet the demands of the populace of civil servants and the quality of houses can improve or reduces the morale of their work performance.

Thus, if government of Adamawa State should consider the quality, type of houses for housing its civil servants they may perform better in their job.

Shengli (2005) believed that housing or lack of it reflects the individual's economic environment and quality reflects the level of community development. Thus it can be deduced that housing that lack quality can still reflect the individual's

economic environment and as well reflect the job performance because of lack of sound mind.

2.6 Empirical Studies

Different studies have been conducted in different areas of housing opportunities, qualities and cost on accommodation of civil servants satisfaction. A couple of such studies are discussed in this section. Patricia, Daniel and Howard H (2001), conducted a study on housing satisfaction and service use in Chicago. The purpose of the study was to examine the satisfaction level of residents. Structured interviews were conducted from 1994 to 1997 with individuals who had at least one year of residence in integrated community living arrangement. Interview were conducted of nine randomly selected community agencies that operated in community living arrangements accept for very small programs in which all residents were interviewed. Data during the year before and after the first year of residence in the community were collected. Seventy four (4) residents were selected for the study. The interview included measures of satisfaction with six aspects of housing; living arrangements, food, rules, privacy, freedom and the prospect of continuing to live in the current location.

Respondents were asked for their subject evaluation of each aspect on a 7-point likert scale ranging from 1, terrible, to 7, delighted. Responses to these six questions were summed and divided by six to produce a mean housing satisfaction score. The quality of life interview also include objective measure of quality of environment in which the presence or absence of 12 amenities including private, space, cooking facilities, bathroom and a shower is determined. Satisfaction scores and demographic

data were analyzed with descriptive statistics, such as mean and frequency distribution.

The relationship between subjective residential satisfaction scores and total amenities score was evaluated using person's product moment correlation. Difference in residential satisfaction was examined by using appropriate univariate statistics. The present study is similar to Patricia Daniel and Howard (2001) study on housing satisfaction which is one of the variable that is set to find. The study employed random sample as mode of data collection which is also similar to the present study. Also the points used during their interview were also used on the questionnaire of this present study, while analyzing scores using descriptive statistics such as mean and standard deviation is similar. The difference of the studies are that while the study used interview on sampled residents in integrated living arrangement and the questionnaire on sampled population from the three senatorial zones of the state. The sample population of the study was 74 while the study was on satisfaction level only, the present is on housing opportunity, quality, cost and satisfaction on both junior and senior civil servants in the state.

Lundquist (2003) conducted a study on North Philadelphia family. The purpose of the study was to examine the location, availability, and quality of housing and consequences on access to jobs and impacts on social relations within the housing unit. The researcher used 18 respondents which were African American and puer-to Rican single mothers in two low-income neighborhood. The researcher used interview method in collecting his data. The research questions raised by the researcher were

how they created and maintain their housing arrangements and how they managed the constraints of an affordable housing shortage.

Among his findings were sharing housing with others, rehabilitate abandoned properties, live in substandard housing, and remain in unsafe neighborhood. The present study is similar to this research in that it is on housing availability, quality and consequences on access to jobs. But the difference is that while the researcher used single mothers in two low-income neighborhood, the present study will comprise of civil servants that are spread all over Adamawa State. Lundquist used 18 respondents for his study and interview method was employed as instrument for obtaining data, while this study will use higher population and questionnaire and observation method in collecting data. Lundquist results showed that though his strategies allowed them to retain housing, they are not without cost.

Onyike (2003) conducted a study on Owerri public servants. The purpose of the study was to examine the affordability of adequate owner – occupier housing in Owerri, Imo state Nigeria under the new salaries and allowances regime. The researcher conducted his studies on 66 bungalows. He used a market value survey on annual mortgage premium over 25 years at 6 % and 18 % to determine affordability by the public servants. The findings of the study indicated that only those on salary grade level 13 and above in the Federal public service and grade level 16 above in the state civil service were able to afford the cheapest adequate bungalows in Owerri at 6 % interest rate. At 18% interest rate only those on grade level 17 and above in the Federal civil service and none in the state civil service can afford adequate housing. Only the Federal permanent secretary may be able to afford a detached house. The

researcher concluded that majority of public servants were not able afford adequate housing without substantial assistance. The author recommended that the Federal and state Governments should further assist their employees through targeted allocation of available Government plots of land, revocation and reallocation of any allocated government plots not developed within three years, enforce compliance with the provisions of (NHF) scheme to improve its liquidity, encourage the state Housing cooperation to build blocks of flats whose components flats will be sold and lastly, encourage the rental housing sector through tax reductions, building materials subsidies and other incentives.

The present researcher is similar to Onyike's work. This is because it is an examination of owner occupier bases and is one of the housing opportunity that this present study is set to find out. It also deals with calculation of grade levels to adequate housing which are paid on different grade levels. The slight differences are that the researcher conducted his research on public servants and used 66 bungalows; while the present study spread her findings on civil servants in Adamawa state which comprises of both junior and senior civil servants housing opportunity, quality and satisfaction.

Aina and Somefun (2003) conducted a study on the effects of facilities provision on rental values of residential properties in Ikeja, Lagos State, Nigeria. The purposes of the study were to examine the crucial ingredient of development and accessibility to a health and comfortable living environment. The authors used interview and observation method in collecting data. The research findings revealed that in the study area, arbitrary rental value were placed on properties with or without

the basic quantity and quality of facilities in and around the buildings. The research finding also gathered that with high and regular increase of rents on residential properties, residents (tenants) living in the area refused to look for cheaper or alternative accommodation elsewhere, but rather prefer to abide by the tune of their landlords directives. The finding revealed that it is biting hard on them, but also emphasized their unreserved determination to continue to live there due to other factors, such as location, accessibility, and the expanding commercial activities in the area. The researcher thus recommended policy statements to be implemented by the government to guide and monitor facility provision standards in residential neighborhoods, provide as a matter of urgency the platform for citizens accessibility for comfortable and affordable housing and also to formulate edicts that will regulate rental values placed on properties to the facilities provided within and outside such residences.

The present study is similar to Aina and Somefuns study in that the satisfaction of citizens was considered. The determination of the residents to continue living in the area as a result of location, accessibility and commercial activities have indicated their satisfaction which the present researcher is set to find. The only difference is that when the author used interview and observation, questionnaire and observation will be employed in the current study.

Adeyinka and Abegunde (2004) conducted a study on intra – urban variation in housing quality in Osogbo, Nigeria. The purpose of the study was to examine the consequences of gross inequalities in terms of housing quality, proliferation of slums areas, squatters and general deterioration manifested in form of poor environmental

and health condition of people. The researchers used Geographic information system (GLS), the township representative base map converted into digital format for building identification and data collection. The authors indicated that from every grids, one grid was selected in which 10% of the buildings were sampled to form the database. In each selected building, a household head was contacted.

The population for their study was 432 household heads and questionnaire methods was used in collecting data in three residential densities included in the questionnaire were housing components infrastructural facilities, typologies used and household type. Data collected were analyzed using cross tabulation and non-paramentic statistics. The results finding showed that chi-square value of 64.709 (housing type), 32.980 (housing use), 32.980 (housing condition) 42.429 (hosing toilet facility) 57.958 (availability of kitchen facilities) and 33.429 (condition of drainage) respectively were all significant at P = 0.000. The authors therefore established that significant variation existed in housing quality among the three residential density areas.

The present study is similar to Adeyinka and Abegunde's studies which was set out to identify the quality of building in the areas and sampling method was used to identify the population of the study. Thus the only differences is that the present study is to find out housing quality of civil servants in the state of Adamawa.

Ajibola and Oloyede (2004) conducted a study on rent control and residential property values in Lagos state Nigeria. The purpose of the study was to examine the statutory method of determining standard rent under the edict. The population of residents were 56. Interview and questionnaire were used for data collection. They

used multiple comparison and analysis of variance techniques to determine the relationship between statutory and open market rents. The research finding include rent control has no impacts on rental property values in the study area. Researcher suggested that government intervention through control of rent would injure the urban poor if set out to protect and should hand off control rent on houses government has not produced.

The present study is similar to Adeyinka and Abegunde study because it was set out to identify rent standard which is one type of housing opportunity. The only difference is that they used 56 sample population and interview was one of the techniques of data collection, while present study will use high population and observation will be employed for data collection. This present study will examine the attributes as housing opportunity, quality cost and satisfaction on accommodation of civil servants in the State.

Oloyede (2004) conducted a study on "comparative analysis of developed and developing countries on mortgage finance: lesson for Nigeria." The purpose of the study was to examine the extent to which mortgage financing institutions in developed and developing countries met the housing needs of saving, contributors. The study noted that Harker and Zenious (2000) in their study realized that the financial services sector employed more people than manufacturing, automobiles, computers, pharmaceuticals and steel combined in more advanced countries. The financial services sector were also expected to encourage savings and allocate credit across space and time thereby allowing households to cope with economic uncertainties by hedging poling, sharing and pricing risks. The researchers discovered that Abiodun

(1999) observed that a similar scheme has been used successfully to transform the housing sector in Korea.

Thus, the study found out that economic stability in any nation is the panacea that would guaranty availability of long term loans since it is difficult for a mortgage finance company to operate in an unstable and volatile economic environment. The present study is similar to the past study because it deal with problems of financing housing sector and stability of savings. Thus as well warrant housing opportunity to individual and civil servants in particular.

Jiboye (2004) conducted a study on the socio-cultural Responsiveness of Household size on Housing Quality in Osogbo, Nigeria. The purpose of the study was to examine housing quality, socio-cultural factors and household size. The researcher used random sample techniques on residential development area based on the pattern of city growth. Zone A – C. the researcher used systematic method. Every fifty house was picked along each street in the area. One household head was sampled in every house selected. The researcher used questionnaire for collecting data. The population for his research was 406 from the household heads in three (3) identified zones. Data analysis were frequencies, cross tabulation and analysis of variance (ANOVA). The research finding revealed a high level of significance between household size and the overall housing quality in the study area. It also revealed the predominance of the Yoruba ethnic group over other ethnic groups (Hausa, Igbo etc) while the average household size recorded in each of the three groups identified was above six (6) persons. The research finding further revealed a poor quality of the existing housing and physical environment of the city's core area than other residential areas in

Osogbo. The researcher recommended that overall quality of the existing house stock and environment should be improved through government intervention in the form of compulsory rehabilitation and urban renewal programmes.

Jiboye (2004) on process of finding socio-cultural responsiveness of household size on housing quality, raised the following attributes.

1. Availability and source of water supply.
2. Availability and source of electricity supply.
3. Waste disposal facilities.
4. Duration/frequency of disposal.
5. Drainage system disposal/condition
6. Road network condition.
7. Availability of special infrastructure within neighbourhood.
8. Number of sleeping rooms.
9. Impression on building design
10. Likes and dislikes about the living spaces.
11. Adequate of building space.
12. Adequacy of rooms sizes.
13. Availability and adequacy of facilities within house.
14. Conditions of building elements/plants
15. Opinion on overall building environment.
16. Neigbourhood interaction.

The present study was similar to the under view because it was set out to examine housing quality of the area and socio-cultural factors which are similar to

housing satisfaction determinants. The difference is household heads and domination of one ethnic group to the others, this study is examining both male and female civil servants housing in Adamawa State, Also based on the purpose of this study the attributes used by the researcher may not surface all under the housing quality but under housing satisfaction.

Zugazaga and Adams (2005) conducted a study on Resident perception of housing, neighborhood, and economic conditions after relocation from public housing in Atlanta, Georgia. The purpose of the study was to evaluate participants perception of neighborhood, economic, and housing well-being of residents four and five years after forced relocation from a public housing complex. The study used a mixed – method posttest, only, designed with two data points. Focus groups with 93 participants combined qualitative, open-ended questions with qualitative measures. Four years after relocation, residents living in home/ apartments were found faring better than residents who moved to other public housing projects. Majority believed their house, neighborhood and overall global living situation had improved since relocated, 40% users had moved to a new house/apartment and this was associated with residents perceiving that their situation had improved in many categories. The present study is similarly to the one under view because finding results have showed how those move to personal house were faring better and this is because of their neighborhood and general condition have improved which showed sign of satisfaction in housing.

Bowie (2004) conducted a study on privatized management in urban public housing in Miami, Florida. The purpose of the study was "analysis of social service

availability, utilization and satisfaction." The respondents were heads of household who lived in public housing 90% were Africa American Women. A quasi-experimental design with nonequivalent control groups compared respondent data from privately and publicly managed sites was used. Research findings revealed that publicly managed sites reported more availability of social services, but privately managed sites reported higher levels of use. The study is similar to the present study because it compare the availability of social services as one of determinates to housing satisfaction. The difference is that this study is limited to civil servants both senior and junior working in the state. Oladapo (2006) conducted a study on tenants' maintenance awareness, responsibility and satisfaction in institutional housing in Nigeria. The purpose of the study was assessing tenantys maintenance awareness and responsibility as well as their level of satisfaction with the maintenance of their houses. Among the research questions where:.

1. What is tenants' level of understanding of concept of maintenance?
2. How do tenants contribute to the state of maintenance of their houses?
3. What is the tenants' level of satisfaction with the state of maintenance of their houses?

The study also stated hypothesis to test some of the research question and few among were.

1. There is no significant correction between users perception of the level of maintenance of a particular building and the prevalent level user satisfaction.

2. There is no significant difference between the maintenance priority preferences of tenants and the maintenance departments.
3. There is no agreement among tenants in their satisfaction rating of the level of maintenance of their houses.

The researcher used 655 questionnaire. A likert type scales was used. Responses ranged from strongly disagree = 1 to strongly agree = 7 Oladapo recommended that the findings show that most of the tenants had the correct understanding of the rationale for maintenance and a high sense of responsibility towards the maintenance of their houses. The present research is similar to Oladapo study because it was concern with satisfaction of tenants and the study involved the use of questionnaire which this present study also employ maintenance of houses of tenants and did not opportunity of find the house. Coker (2007) conducted a study on challenges of urban housing quality and its association with neighborhood environment in Ibadan city, Nigeria. The purpose of the study was to examined the housing quality and neighborhood environment. Penalty scoring rather than positive scoring, was used to asses the conditions and quality of houses and neighborhood environment. Based on existed demographic and land use characteristics, the city was divided into high, medium and low-density zones. The population of surveyed houses were 172 and the research findings revealed that based on housing condition alone, approximately half of all the dwellings in the three zones are categorized as either substandard or unfit for human habitation. Based on neighbourhood environment, none of the high and medium-density housing areas and only one of the low-density

areas attained the good-scoring grade. And more than half of the houses surveyed have at least major defect.

Authors recommendation includes government to direct infrastructure improvements; a regeneration – drive by private investors with possible displacement of residents from the high-density zone to new towns. Thus, the study is similar to the present study because is set to investigate the quality and satisfaction of civil servants housing in Adamawa State and the only difference is that while the author used Ibadan city housing quality, the present study is considering housing quality in Adamawa State.

Olotuah (2008) conducted a study on housing Quality in suburban areas in Oba-Ille, Nigeria. The objectives of the study includes examination of qualitative adequacy of housing stock in the study area, examination of the socio-economic variable that impinge on housing quality, examination of the physical characteristics of building and appraisal of the provision and performance of public infrastructure and social services provided on community basis.

The instrument of the research used for data gathering was questionnaire. A data matrix of 30 variables by 260 cases was adopted for the research. The stratified random sampling technique was adopted for administration of the questionnaires.

The research data were subjected to analysis in three tiers, including univariate analysis, frequency distribution analysis and chi-square test of independence. The tests include the Pearson chi-square linear-by-linear relationships and likelihood ratio. The analysis was carried out with the SPSS (statistical package for social sciences) version 10-computer programme.

Below are the variables raised for finding on housing quality.

Variable Name

1. Housing Quality
2. Household Number in Building
3. Number of bedrooms
4. Household size
5. Age of Building
6. Source of water supply
7. Regularity of electricity supply
8. Type of Toilet
9. Use of Toilet
10. Type of kitchen
11. Use of kitchen
12. Mode of refuse collection
13. Frequency of collection of Refuse.

The Previous study is relevant to this study because it was on housing quality of an area. And data collection was spread on the zones of the area. The only difference is that variables for this study is more including housing opportunity, quality cost and satisfaction on accommodation of civil servants in Adamawa state.

Philip (2008) conducted a study to examine the determinants of the demand for residential Housing in Kaduna, Nigeria. The purpose for the study was to examine the structure and determinants of demand for housing in the metropolis. The demand for residential housing was hypothesized by the author as being dependent on income and the price of housing. The determinants were estimated using regression analysis and it was found that demand was by income, price of housing and demographic variables

such as household size and number of rooms in the dwelling. The research finding revealed that the response of consumption as against investment was income inelastic. Elasticity estimate were in the range of 0.14 to 0.57.

2.7 Summary of Related Literature

Summary of the literature so far reveals that housing affordability is not without cost. Residents in struggling to house themselves consequently end up in substandard houses, living in unsafe neighborhood or rehabilitate abandoned properties that may not bring out housing qualities. It was revealed in literature that resident civil servants below Grade level 17 cannot afford adequate housing unless they are assisted by the government. That to developed land by the government where low-income can gradually improve upon. It was revealed that houses rented by low income civil servants lack quality and quantity of facilities in and around buildings. Thus, the high and irregular increase of rents, tenants prefer to live in substandard houses where they can manage. Literature revealed that the instability of the economy have prevented many civil servants from accessing mortgage loan. Thus they do not have opportunity of renting quality houses nor dream of building their own.

Literature revealed that the demand of houses depends on income available and prices as well as location of the house. Thus, the case of Adamawa State civil servants cannot meet up the demand of the residential dwelling whereby the, migrate to town in such of location where prices of land and houses are lower. This research work will help to reveal the need for government and individuals to provide and improve housing scheme for the civil servants in Adamawa state.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter focuses on the methodology for carrying out the study. It deals with the following sub-headings.

3.1 Research Design

3.2 Population of the Study

3.3 Sample and Sampling Procedure

3.4 Instruments for Data Collection

3.4.1 Validation of the Instrument.

3.4.2. Pilot Study

3.4.3. Reliability of the Instrument

3.6 Procedure for Data Collection

3.7 Procedure for Data Analysis.

3.1 Research Design

Survey design was employed for this study. A design of this sort is suitable for a study of this kind, which sets out to identify effects of housing opportunity, quality and cost on civil servants satisfaction with accommodation in Adamawa state. According to Ary (2002) survey is a design used to obtain information concerning the current position of things or phenomena. The survey method is to collect data from civil servants working in State Ministries and Boards of parastatals in Adamawa state.

3.2 Population for the Study

The target population for this study is made up of fourteen thousand five hundred and seventeen (14,517) civil servants working in organizations in Adamawa State. Table 3.2 shows the names of organizations and their population

TABLE 3.1 Organizations and their population.

Organization	**Population**
Health service management	2,676
Library board	437
Post primary school board	7119
Water board	974
College of education	424
College Of Agriculture	342
Adamawa television	209
Adamawa state urban planning development program	238
College of legal studies	200
Sports council	118
Ministry of Agriculture	539
Ministry of environment	424
Ministry of works and housing	347
Ministry of land and survey	315
Ministry of rural infrastructure and commission development	263
Total	**14,517**

Source: Adamawa State Planning Commission 2009.

3.3 Sample size and sampling procedure

The sample for this study was drawn from fifteen (15) state organizations in Adamawa State. A simple proportionate sampling was used to obtain appropriate sample size, consequently a total sample size of 454 was selected. This is in line with Krejcie Morgan (1970) who advised that for a large population 10% or 5% is appropriate.

$$S/N \times 100 = \frac{452}{14,517}$$

To obtain sample size for each organization

$$= \frac{\text{Sample obtained}}{100} \times \text{population}$$

TABLE 3.2. The sample size of the study

Location	Population	Sample Size
Health service management board	2676	85
Library board	437	14
Post primary school board	7119	217
Water board	974	30
College of education	424	13
College of Agriculture	342	11
Adamawa Television	209	6
Adamawa Stat Urban Planning and Development Program	238	7
College of legal studies	200	6
Sports council	118	4
Ministry of agriculture	539	17
Ministry of environment	424	13
Ministry of works and housing	347	11
Ministry of land and survey	315	10
Ministry of Rural Infrastructure and Commission Development	263	8
Total	**14,517**	**454**

Source: Adamawa State Planning Commission, 2009

3.4. Instrument for Data Collection

The instrument used for this study was designed questionnaire by the researcher. It was the main source with which the data for the study was collected. The instrument consisted of five sections. The first section is made up of the demographic variables of the civil servants. In the remaining four sections, housing opportunity, quality of houses, cost of housing and the civil servants' satisfaction with the houses was assessed. The four- point interval scale was used in the four sections of the instrument where the effect of the variables on the satisfaction of the civil servants with

accommodation was assessed. The points were assigned values as follows SA = 4, A = 3, D = 2 and, SD = 1. Each of the items in the four sections was scored at this interval scale.

3.4.1 Validation of the Instrument

After constructing the questionnaire in which the items were stated; the researcher ensured the content validity by checking the questionnaire items with the objectives and the hypotheses of the study. The purpose of content validity was to determine the extent to which instrument items relate to the objectives and research questions. Validity also helps to ensure that the meaning of all items in the questionnaire are clearly defined so that they have the same meaning to all respondents (Kerlinger and Morgan, 1970). This is to ensure that the measuring instrument measures truly and accurately what it intends to measure.

The questionnaire was submitted to the researcher supervisors who make the necessary inputs. After vetting by experts in the department of vocational and technical education, a statiscian was contacted to make his own input, to validate the instrument furthermore a pilot study was carried out.

3.4.2. Pilot Study

In pilot study it was conducted to determine the content validity of the research instrument. This is to check how respondents view the question; to enable the researcher adjusts the questions for the research. The design questionnaire for the research, consisting of (40) questions to test the hypothesis of the study and to adjust difficult items viewed by the respondents. A total of (40) items on the questionnaire

was administered to (30) civil servants in Samaru Zaria in Sabo Gari Local Government Area in Kaduna State.

3.4.3. Reliability of the Instrument

The administered questionnaire were coded and submitted for statistical analysis using statistical package for the Social Sciences (SPSS) 17th edition. Methods selected for the determination of the reliability coefficient and internal consistency with the items were split half, cronbach Alpha and Spearman Brown Equal half procedures. The results of the test indicated that the reliability coefficient by cronbach Alpha is 0.82, for the Guttman split half method, the reliability coefficient is 0.85 while the spearman Brown equal yielded a reliability coefficient of 0. 85. The consistency coefficient for the items with the instrument is 0.89. These are clear that the instrument is reliable for the study.

3.5 Procedure for Data Collection.

The researcher through the help of some research assistants carried out the administration of the questionnaire. One research assistant was employed for each organization selected for the study. The research assistants were trained on how to administer the instrument in the selected organization. These trained research assistants were also trained on how to retrieve the administered instrument from respondents.

3.6 Procedure of Data Analysis

For the analysis of this work, the researcher used the statistical package for the social science (SPSS) 17th edition. Simple frequencies and percentages were used to describe the demographic characteristics distribution. Percentages, means, standard deviation and were used to answer the research questions. The weighted means were calculated from the summated ratings. The weighted mean scores for items were obtained. A criterion weighted mean was established by calculating the scores. Thus:

$$\frac{4+3+2+1}{4} = \frac{10}{4} = 2.50$$

Hence, the criterion weighted means of 2.50 was used for taking decision on variables studied. A variable was considered to have a great impact if the weighted mean of the respondents was equal to or greater than 2.50. a variable was considered to impact little if the weighted means was less than 2.50.

The first hypotheses was analyzed using the one way Analysis of Variance (ANOVA) as well as Post Hypotheses multiple comparison to test for difference among the categories of civil servants and their level of difference within them. The third hypotheses was analyzed using the Pearson Product Moment Correlation (PPMC) statistics to determine presence or absence of significant relationship and the remaining were analyzed using t-test statistics. All the hypothesis testing would be carried out at 0.05 level of significant or tolerance.

Decision Rule: If the calculated F is equal or greater than the F- critical, the null hypothesis was rejected signifying a significant difference. On the other hand, if the calculated F is less than the critical value of F, the Ho was retained signifying no

significant difference. The same decision was applied for t-test and Pearson Product Moment Correlation (PPMC).

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

The data collected from the four hundred and fifty four (454) civil servants in the selected organizations within Adamawa state were analyzed. The first part of the chapter consists of the demographic variables of the civil servants which are presented in a table of frequencies and percentages. The second part of the chapter is made up of the analysis of the main variables relating to the effect of housing opportunity, quality and cost on the civil servants' satisfaction with accommodation in Adamawa state. This section was analyzed along the study's objectives and research questions. Decisions on each of the items and variables are based on the civil servants' opinion in weighted mean scores. The last parts of the chapter are made up of the test of the study's hypotheses and a discussion of the findings from the analyzed data.

4.1 The Demographic Characteristics of Respondents.

Four hundred and fifty four (454) respondents from the ministries in the state were involved in the study. Their demographic characteristics selected along their expressed opinions on the effect of housing opportunity, quality and cost on civil servants' satisfaction with accommodation in the state were working experience, classification, location of residence, highest educational qualification, type of house occupied and monthly income. For the purpose of this analysis, these variables were classified and presented in frequencies and percentages individually in the tables below:

Table 4.1: Classification of the civil servants by their years of working experience

Years of working experience	Frequency	Percent
1-10 years	76	16.7
11-20 years	61	13.4
21-30 years	250	55.1
Above 30 years	67	14.8
Total	**454**	**100.0**

The classifications in the table indicated that 250 or 55.1% of the civil servants have worked in the state for between 21 and 30years. The civil servants who had only between 1 and 10years working experience were 76 or 16.7% while 67 or 14.8% had working experience of above 30years. Only 61 or 13.4% of the total respondents have between 11 and 20years of working experience. The classification implies that the respondents would be well placed to understand the subject matter of the study. This means that their expressed opinion on the effect of housing opportunity, quality and cost on civil servants' satisfaction with accommodation in the state could be considered valid. Table 4.2 presents the civil servants along their status or designation in the respective ministries.

Table 4.2: Classification of the civil servants by their status in the ministries

Status	Frequency	Percent

Junior civil servant	93	20.5
Intermediate servant	276	60.8
Senior civil servant	85	18.7
Total	454	100.0

The table revealed that 276 or 60.8% of the civil servants involved in the study were of intermediate staff. Those were in the senior staff categories were 85 or 18.7% of the total respondents while 93 or 20.5% were of the junior staff. This means that all the categories of the staff in the state ministries were represented in the study. Table 4.3 shows the classifications of the civil servants by the location of their residence within the state.

Table 4.3: Classification of the civil servants by the location of their residence in the state

Location of residence	**Frequency**	**Percent**
Urban	194	42.7
Rural	260	57.3
Total	**454**	**100.0**

From the distribution in the table, 260 or 57.3% of the civil servants have their accommodations in the rural areas of the state while 194 or 42.7% of them said their residence was in the urban setting of the state. From this distribution, the effect of housing opportunity, quality and cost on civil servants' satisfaction with accommodation in the rural and urban areas of the state could be said to be well

covered in the study. Table 4.4 shows the classification of the civil servants by their highest educational attainment.

Table 4.4: Classification of the civil servants by their highest educational attainment

Educational attainment	Frequency	Percent
No formal education	4	.9
Primary	14	3.1
Secondary	101	22.2
NCE/diploma	216	47.6
HND/First degree	85	18.7
Masters/Ph. D	34	7.5
Total	**454**	**100.0**

The qualification of the respondents as indicated in the table shows that 216 or 47.6% of the respondents had the National Certificate in Education as their highest qualification while 101 or 22.2% of the civil servants had secondary school certificates as their highest educational qualification. Respondents with Higher National Diploma (HND) or First degree were 85 or 18.7% while those with Masters and above were 34 or 7.5% of the total respondents. Only 4 or 0.9 of the respondents said they have no formal education while 14 or 3.1% of the respondents said they have only primary school certificates. This classification implies that all the civil servants in the state irrespective of their qualifications were well represented in the study. The types of housing occupied by the respondents at the time of the survey are classified and presented in Table 4.5.

Table 4.5: Classification of the civil Servants by the Types of Houses they Occupied in the State

Types of house	Frequency	Percent
Personal house	156	34.4
Government quarter	66	14.5
Rented house	232	51.1
Total	**454**	**100.0**

The houses occupied by the civil servants were basically in these three categories in the table. As indicated in the table, 232 or 51.1% of the civil servants were in rented houses while 156 or 34.4% of the respondents said they live in their personal houses. This could be because as indicated in Table 4.3 most of the respondents live in the rural areas of the state. Only 66 or 14.5% of the respondents said they live in government owned quarters. This distribution implies that the opinion of respondents on the effect of housing opportunity, quality and cost on civil servants' satisfaction with accommodation in the state could be said to be equitably represented in the study. Table 4.6 presents in frequencies and percentages the monthly income of the respondents.

Table 4.6: Classification of the Civil Servants by Monthly Income

Monthly Income	Frequency	Percent
₦5000 .00 - ₦ 6000.00	49	10.8
₦6000.00 - ₦ 17000.00	118	26.0

₦17000.00 - ₦ 28000.00	178	39.2
₦28000.00 - ₦ 39000.00	41	9.0
Above ₦ 39000.00	68	15.0
Total	**454**	**100.0**

As indicated in the table the peak of the monthly income is within those who earn between ₦17000.00 - ₦ 28000.00. Though there is no dominance range in the monthly income as indicated in the table but civil servants with relatively higher income of above ₦ 39000.00 were low and accounted for 15.0% of the total respondents. Those who said they earn between ₦28000.00 and ₦ 39000.00 on a monthly basis were 41 or 9.0% of the respondents while 118 or 26.0% of the respondents said they earn between ₦6000.00 and ₦ 17000.00 per month. Only 49 or 10.8% of the respondents said they earn between ₦5000 .00 and ₦ 6000.00 on a monthly basis among the respondents.

4.2 Analysis of Effect of Housing Opportunity, Quality and Cost on Civil Servants' Satisfaction with Accommodation in Adamawa State

Each of the variables investigated in the study are here examined along the related objective and research question formulated to guide the investigations. The expressed opinion on the items and variables were measured in a four point interval scale but the frequencies and percentages for the respective variables were however summarized into two categories of agreement and disagreement for comprehensive analysis. The mean for each variable is however computed on the four point interval scale used in the study. Weighted mean were used in all cases. Research questions 1 to

4 were answered in this section while a research question 5 was answered after the test of the related hypothesis where the relationships between the related variables were established.

4.2.1 Assessment of Housing Opportunity for Civil Servants in the State

One of the major objectives of this study is the identification of the various housing opportunity available to civil servants in Adamawa State. The research question formulated to guide this objective is: **Research question 1:** What is the level of availability of housing opportunity for civil servants in Adamawa State? The examination of housing opportunities for civil servants in the state was carried out on the basis of the respondents' assessment of the mode of provision of houses by the Federal, state and those provided by the individual for rent in the state. Table 4.7 shows the percentage printed below the observed frequencies for agreement and disagreement by the civil servants on the suggested items as well as the mean scores and standard deviations (SD). For the four points interval score a mean of 2.5 and above would regarded as agreement since the approximation will give 3 which stands for agreement. Mean score lower than 2.5 would therefore be considered as disagreement for each of the items and the variable.

Table 4.7: Opinion of the Respondents on Housing Opportunities for Civil Servants in the State N= 454

Housing Opportunities in the State	Agree (%)	Disagree (%)	Mean	SD	Decision
1. The state government provides houses for civil servants in Adamawa state	94 20.7	360 79.3	2.07	0.79	Disagree

2. There are federal law cost houses in Adamawa are sold to civil servant in order to encourage private ownership of houses in the state.	57 12.5	397 87.5	1.90	0.73	Disagree
3. Houses constructed by state government are sold to civil servants in order to encourage private ownership at houses in the state.	57 12.6	397 87.5	1.91	0.69	Disagree
4. The state constructed houses and sell the periodically to civil servants and the cost is deducted on a monthly installment from their salaries.	62 13.7	392 86.3	1.84	0.70	Disagree
5. Most houses available to civil servants are constructed by private entrepreneurs.	396 87.2	58 12.7	2.50	0.73	Agree
6. Civil servants in the state mostly have their personal houses.	58 12.8	396 87.3	1.80	0.75	Disagree
7. Loans are provided for workers who wish to have their personal houses in the state.	62 13.6	392 86.3	1.48	0.75	Disagree
8. The state provides enough opportunity to the civil servant to acquire their own houses.	51 11.2	403 88.7	1.83	0.73	Disagree
9. The state rent private houses for their civil servants	49 10.8	405 89.2	1.80	0.73	Disagree
10. The state government pay her civil servant adequately to rent private houses	51 88.8	403 11.2	1.83	0.72	Disagree
Aggregate mean score			**1.90**	**0.532**	

From the mean score of 2.07 for item 1, in the table, the respondents did not agree that the state government provides houses for civil servants. This could be observed the percentage of disagreement expressed for the item in the table. In item 2, the mean score is 1.90 while the percentage of disagreement with the suggestion that there are federal law cost houses in the state and that they were sold to civil servant in

order to encourage private ownership of houses in the state is 87.5%. In item 3 of the table, the respondents did not agree that houses constructed by state government were sold to civil servants in order to encourage private ownership of houses by civil servants in the state. The mean score for the item is 1.91 while the percentage of disagreement was 87.5%. Only 57 or 12.6% of the respondents agreed with the suggestion.

Following this pattern of opinion the respondents disagree with the suggestion in item 4 of the table that the state government constructed houses and sell them periodically to civil servants and who then paid the cost by monthly deduction from their salaries. The mean score for the item is 1.94 while the number of the respondents that disagreed with this opinion in the table is 392 or 86.3% of the total respondents. Only 62 or 13.7% of the respondents agreed with the opinion. However, the respondents agreed that most of houses available to civil servants in the state were constructed by private entrepreneurs who rent them out to civil servants. This is indicated with a mean score of 2.5 and 87.2% of the respondents. Therefore the respondents did not agree with the suggestion in item 6 that civil servants in the state mostly have their personal houses. They disagreed with the notion in item 7 that loans were provided for civil servants who want to have their personal houses in the state. This explain the disagreement by the respondents with the suggestion in item 8 of the table that the state provides enough opportunity to the civil servant to acquire their own houses and in item 9, 405 or 89.2% of the respondents did not agree that the state government usually rent private houses for her civil servants. Only 10.8% of the respondents agreed with the suggestion. In item 10, the respondents disagreed with the

notion that the state government pays her civil servants adequately to rent private houses. Only 51 or 11.2% of the civil servants involved in this study agreed that the state government pay her civil servants adequately to rent private houses. From the aggregate mean score of 1.90, it could be said that the civil servants in the state did not agree that level of housing opportunities available for them in the state could be considered adequate.

4.2.2 Assessment of Housing Quality for Civil Servants in the State

The second objective of this study is the Determination of the quality of houses available to civil servant in Adamawa state. The research question used for this investigation is: **Research question 2:** What is the quality of houses available to civil servant in Adamawa state? In this assessment, the categorization used in Table 4.7 was adopted and mean score along with percentages were used for comprehensive purpose. The opinions of the civil servants on the quality of houses available in the state are scored in Table 4.8. The four options of strongly agree and agree were summed up into one (Agree) while the disagree and strongly disagreed were summed up into one (disagree). However, the mean score for the individual items were scored along the four point scale used in the study.

Table 4.8: Opinion of the Respondents on Quality of Houses Available to Civil Servants in the State

N=454

Quality of Houses Available to Civil Servants in the State	Agree (%)	Disagree (%)	Mean	SD	Decision
1. The quality of houses available in Adamawa is very poor	306 67.4	148 32.6	2.89	.95	Agree
2. The poor quality of house in Adamawa state makes it impossible for civil servants to easily get choice	303 66.7	151 33.3	2.78	.94	Agree

of houses					
3. Most houses available in the cities close to work places of civil servant are not constructed for commercial uses such as rent	308 67.8	146 32.2	2.79	.93	Agree
4. The available houses in Adamawa communities were not built with the consideration of modern amenities like running water.	296 65.2	158 34.8	2.72	.90	Agree
5. The available houses have no electricity	298 65.7	156 34.4	2.67	.9	Agree
6. The houses available for occupation by the civil servants in the state do not have access roads.	297 65.4	157 34.6	2.68	.93	Agree
7. Most houses available for occupation in the state have no proper drainage system.	295 65	159 35	2.69	.92	Agree
8. There are no adequate spaces in most houses available to civil servants in the state.	293 64.5	161 35.4	2.64	.93	Agree
9. The toilet systems in most houses in Adamawa are not us to the required health standard.	321 70.7	133 29.3	2.97	1.03	Agree
10. The civil servants in Adamawa state only reside in their houses because most of them have no choice	282 62.1	172 37.9	2.78	1.09	Agree
Aggregate Mean Scores			**2.76**	**.676**	Agree

The respondents as indicated in the table were of the opinion that the quality of houses available in the state is very poor. The mean score of the respondents on the item is 2.89 while 67.4% of them agreed with this opinion. Only 148 or 32.6% of the respondents disagreed with this opinion. In item 2, the respondents agreed with a mean score of 2.78 that the poor quality of the houses in the state makes it impossible for civil servants to easily get their choice of houses. In item 3 of the table, the respondents agreed that most houses available in the cities close to the work places of

civil servant are not constructed for commercial purposes of providing accommodation for civil servants. In the table 308 or 67.8% of the respondents agreed with this opinion and the mean score is 2.79.

The respondents agreed with the opinion that the available houses in the various communities in the state where the civil servants reside were not built with the consideration of modern amenities like running water. This is seen in the mean score of 2.72 and percentage (65.2%) of agreement for the item in the table. In most cases as indicated in item 5 and 6 of the table, the available houses have no electricity or access roads. The mean score for the two items are 2.67 and 2.68 respectively while the percentages for agreement with the notions expressed in the items are 65.7% and 65.4%.

In terms of sanitation, the respondents were of the opinion that houses available for occupation in the state have no proper drainage systems and in some case there are no adequate spaces in most of the houses. These are expressed in items 7 and 8 respective with mean scores of 2.68 and 2.69. In item 9 and 10, he respondents were of the opinion that the toilet systems in most houses occupied by the civil servants did not meet the health standard expected of quality accommodations and in item 10 he respondents agreed that the civil servants in the state only reside in their houses because most of them have no choice. The mean score for the items are .97 and 2.78. The number of the respondents who agreed with the suggested notions of the items are 70.7% and 62.1% respectively. The aggregate mean score of 2.76 means that the respondent did not agreed that the quality of the available houses in the state could be said to meet a standard acceptable to most of the civil servants.

4.2.3 Assessment of Housing Opportunities for Civil Servants in Adamawa State

The fourth objective of this study was the examination of the housing satisfaction by the civil servants in Adamawa state. The accompanied research question used to assess this objective is: **Research question 3.** To what extent do available housing opportunities, affects the housing satisfaction of civil servants in Adamawa state? This examination was undertaken by examining the adequacy of the size, convenience and accompanying conditions such as effective drainage, social amenities like running water and electricity and a lot of others for a standard house. The opinion of the respondents on the selected items used for the assessment are presented in two categories of agree and disagree with mean score computed on the four points interval scale used in the instrument along with the corresponding standard deviation (SD).

Table 4.9: Opinion of the respondents on housing satisfaction by civil servants in the state

Satisfaction with Housing	Agree (%)	Disagree (%)	Mean	SD	Decision
1. The house am occupying is too small for my family	305	149	2.89	.99	Agree
	67.2	32.9			
2. The cost of my present house is too high	312	142	2.78	.95	Agree
	68.7	31.3			
3. I cannot afford the rent of the house I need	153	301	1.77	.96	Disagree
	33.7	66.3			
4. My present house is my choice because I have many alternatives.	305	149	2.73	.95	Agree
	67.2	32.8			
5. The drainage system in my house is	307	147	2.74	.92	

hygienically inadequate.	67.6	32.4			Agree
6. I just could not get the house of my desire	399 87.9	55 12.1	3.70	.93	Agree
7. The amenities in my present house are not adequate.	160 35.2	294 64.8	2.65	.95	Agree
8. I find it difficult to bring visitors to my present house	305 67.2	149 32.8	2.70	.92	Agree
9. Housing is generally difficult in Adamawa state.	303 66.7	151 33.2	2.68	.92	Agree
1. I am not generally satisfied with the conditions of my present house	300 66.1	154 33.9	2.65	.90	Agree
Aggregate Mean Scores			**2.73**	**.743**	Agree

There is a general dissatisfaction with the available accommodation to the civil servants in the state as indicated by the mean scores in the table. For example, 305 or 67.2% of the civil servants involved in this study as shown in item 1 of the table were of the opinion that the houses they were occupying at the time of this survey were too small for their respective families. This is not because the civil servants were unable to pay their house as indicated in item 3 of the table. Though most of the respondents agreed that the rent on their houses were too high and not commensurate with the satisfaction but they were of the view that they could afford the cost.

In item 4 of the table, the respondents agreed that the present houses they were occupying were their choices because they had many alternatives in spite of the low standard. As a further testimony to the inadequacies of the house, the respondents agreed that the drainage system in the houses were not hygienically adequate. The non-satisfaction as indicated in item 6 of the table is due to the fc that most civil servants could not get the type of houses they want. In item 7 they were of the opinion

that the amenities in the houses were inadequate and in item 8, 305 or 67.2% of the respondents said they find it difficult to bring visitors to their houses because their conditions. The respondents were of the opinion that housing was generally difficult in in the state and that they were generally dissatisfied with the conditions of their present houses in their respective locations in the state. From the aggregate mean score of 2.73, it could be concluded that the respondents agreed that the civil servants in the state are not generally satisfied with the housing conditions in the state.

4.2.4 Assessment of Housing Cost for Civil Servants in Adamawa State

The third objective of this study is the Determination of the effect of housing cost on the housing satisfaction of civil servants in Adamawa state. The research question used to assist in this investigation is: **Research question 4.** To what extent does cost of housing affect the housing satisfaction of civil servants in Adamawa state? A number of items used in the assessment of the effect of housing cost on the civil servants are scored in mean and standard deviation in Table .9. The four point's interval scale was categorized into two groups of agreement and disagreement in frequencies and percentages along the mean scores.

Table 4.10: Opinion of the Respondents on Housing Cost Available to Civil Servants in the State
N=454

Cost of Housing	Agree	Disagree	Mean	SD	Decision
2. There are good houses, the problem is the cost	135 29.7	319 70.3	2.18	0.90	Disagree
3. The rent provided by the state government to her employee cannot cater for the cost of their desired houses	89 19.6	365 80.3	2.03	0.81	Disagree
4. Civil servants in Adamawa state are not encouraged to build their own houses	92 20.2	362 79.8	1.98	0.83	Disagree
5. Government of Adamawa state does not provide housing loans.	82 18.1	372 81.9	1.94	0.80	Disagree

6. Most houses in the state are over priced	74 16.3	380 83.7	1.93	0.81	Disagree
7. Since most houses are constructed by private citizens, their rent in very high	78 17.2	376 82.8	1.91	0.83	Disagree
8. Government construct houses and give civil servants for occupation	76 16.7	378 83.3	1.88	0.82	Disagree
9. The state government constructs houses and gives to the civil servants for installment deduction from their salaries and thus encourages their ownership of such houses.	91 20	363 79.9	1.94	0.85	Disagree
10. The cost of housing led to the provision of a revolving loan to civil servant in the state to encourage their acquisition of their personal houses	71 15.7	383 84.4	1.92	0.79	Disagree
10. The problem of land and cost of building material in Adamawa states very severe when compared with the cost in other state.	90 19.8	364 80.2	1.91	0.86	Disagree
Aggregate Mean Score			**1.96**		**0.590**
Disagree					

From the expressed opinion for item 1 and 2 in the table, the cost of housing is not really the cost. In item 1 for example, the respondents disagreed with the suggestion that there are good houses but the problem is the cost of such houses. In item 2, they disagreed with the suggestion that the rent allowance provided by the state government for her employee cannot cater for the cost of their desired houses. The mean score for the two items are 2.18 and 2.03 while the percentages for disagreement are 70.3% and 80.3% respectively. This opinion could be associated with the disagreement in item 3 where the respondents did not agree with the suggestion that the civil servants in the state were not encouraged to build their own houses and in item 5 they disagreed with the suggestion that most houses in the state were overpriced.

This perception that cost is not really a major problem of housing in the state is further reflected in item 6 in the table where the respondents disagreed with the notion that since most of the houses locations were constructed by private citizens, their rents were always very high. In item 7 of the table, the respondents did not agree that the various levels of government in the state construct houses and give them to civil servants for occupation and in item 8, they disagreed with the suggestion that the state government construct houses and give them to the civil servants in the state for installment deduction from their salaries and thus encourage their ownership of such houses. This perception could be attributed to the expressed opinion of the respondents in item 9 of the table where they disagreed with the suggestion that the cost of housing led to the provision of a revolving loan to civil servant in the state by the government to encourage the acquisition of their personal houses. In item 10 of the table, the respondents disagreed with the notion that the problem of land and cost of building material in the state is very severe when compared with the cost in other states. From the aggregate mean score (1.96) in the table, the cost of housing could not be said to be a major problems affecting the civil servants' satisfaction with accommodation in the state.

4.3 Test of Hypotheses

Five null hypotheses were formulated to establish the statistical validity of solutions proffered for the research questions in the study. The hypotheses were tested as follows:

Hypothesis I: There is no significant difference among the civil servants views on the availability of housing opportunities in Adamawa

state on account of their classifications as junior, intermediate or senior civil servants.

This hypothesis was tested with the mean scores of the respondents on the items used in the assessment of the housing opportunities available to the civil servants in the state as examined in Table 4.7. The one way analysis of variance (ANOVA) was used for the test of more than two levels of the independent variable (The civil servants' classifications). The result of the analysis of variance is summarized in Table 4.11.

Table 4.11: Analysis of Variance on Housing Opportunities by Classification of the Respondents

Source	Sum of Squares	DF	Mean Square	F	Sig.
Between Groups	2.912	2	1.456	5.242	.006
Within Groups	125.249	451	.278		
Total	**128.160**	**453**			

F-critical = 3.000 at 0.05

The result indicated that the civil servants differ significantly in their opinion on the housing opportunities available to them in the state. The observed F-value for the test is 5.242 compared with the critical value of 3.00. The observed level of significance for the test is 0.006 ($P < 0.05$). Therefore the null hypothesis that there is no significant difference among the civil servants views on the availability of housing opportunities on account of junior, intermediate or senior civil servants is rejected.

Table 4.12 shows the mean score of the civil servants mean scores on the available housing opportunities in the state.

Table 4.12: Mean Scores of the Civil Servants on the Housing Opportunities Available in Adamawa State

Classification	N	Mean	Std. Deviation	Std. Error
Junior civil servant	93	1.7849	.45872	.04757
Intermediate servant	276	1.9594	.53749	.03235
Senior civil servant	85	1.8082	.56108	.06086
Total	**454**	**1.8954**	**.53190**	**.02496**

The mean scores for the different junior, intermediate or senior servants as presented in the table above were subjected to a mean separation test to determine the group that was significantly different from the other in their opinion on the housing opportunities available to the civil servants in the state. The Scheffe procedure was used for the test as summarized in Table 4.13.

Table 4.13: Result of Scheffe Test on the Mean Scores on the Housing Opportunities Available in the State

(I) Classification	(J) Classification	Mean Difference (I-J)	Std. Error	Sig.
Junior civil servant	Intermediate servant	-.17447(*)	.06319	.023
	Senior civil servant	-.02329	.07908	.958
Intermediate servant	Junior civil servant	.17447(*)	.06319	.023
	Senior civil servant	.15118	.06537	.070
Senior civil servant	Junior civil servant	.02329	.07908	.958

	Intermediate servant	-.15118	.06537	.070

* The mean difference is significant at 0.05 level.

The result of the test revealed that the observed significant difference was between the civil servants in the junior cadre and those at the intermediate level on the available housing opportunities. In the result of the test between the Intermediate and senior civil servants, no significant difference was observed in their opinions. While between the Junior civil servants and the senior civil servants, no significant difference was observed in their opinion on the available housing opportunities in the state.

Hypothesis II: There is no significant difference among civil servants housing satisfaction on the quality of houses available to junior, intermediate or senior civil servants in Adamawa State.

This hypothesis was tested with the two sample t-test procedure because of the two independent groups (urban and rural civil servants) involved in the independent variable. In Table 4.8 the opinions of the respondents on the quality of houses available to civil servants in the state were examined. These scores on the quality of available houses in the state were used as the dependent for this test. A summary of the result is presented in Table 4.14.

Table 4.14: Two sample t-test on Quality of Houses Available to Civil Servants

Location	N	Mean	Std. Deviation	Std. Error	t-value	DF	P
Qualities of houses	194	2.79	0.677	0.049	.921	452	.358
Housing Satisfaction	260	2.74	0.676	0.042			

t-critical = 1.96 at 0.05

The result in the table revealed that the civil servants in urban and rural areas of the state did not differ in their opinion on the quality of houses available for accommodation. This is indicated with an observed t-value of 0.921 and a probability level of 0.358 in the table. The observed t-value (0.921) is lower than the critical value of 1.96 and the significant level observed in the test is 0.358 (P > 0.05). This means that the null hypothesis that there is no significant difference among civil servants housing satisfaction on the quality of houses available to junior, intermediate or senior civil servants in Adamawa State was therefore retained. As earlier observed in Tale 4.8, the respondents did not agree that the available houses could be said to meet the required standard on this no difference of opinion was observed.

Hypothesis III: There is no significant relationship between available housing opportunities and the housing satisfaction of civil servants in Adamawa sate.

The two variables used in this test were examined in Table 4.7 and 4.10 for available housing opportunities and satisfaction with housing respectively by the civil servants in the state. The Pearson Product Moment Correlation procedure was used for the test. This procedure was adopted for the test because of the interval measurement used in the instrument. A summary of the result is presented in Table 4.15.

Table 4.15: Correlation between Housing Opportunities and the Housing Satisfaction of Civil Servants in Adamawa State

Variables	N	Mean	SD	Std. Error	r-calc	DF	P
Housing opportunities	454	1.90	0.532	.025	0.132	452	0.005

Satisfaction with housing	454	2.73	0.743	.035

r-critical=0.088 at 0.05

The result of the test in the table revealed that he available housing opportunities in the state was significantly correlated with the housing satisfaction of the civil servants in the state. The observed correlation coefficient in the test is -0.132. This value (r-calc) is higher than the critical value of 0.088 at the same degree of freedom and level of significance (0.05). The observed significant level (0.005) for the test is lower than the fixed level of 0.05 ($P < 0.05$). This means that the null hypothesis that there is no significant relationship between available housing opportunities and the housing satisfaction of civil servants in Adamawa state is therefore rejected. Increase in housing opportunities in the state would likely increase the civil servants satisfaction with their accommodations choices.

Hypothesis IV: There is no significant difference in the housing satisfaction of junior, intermediate or senior civil servants in Adamawa sate on the cost of housing.

This hypothesis was tested with the score of the civil servants on the cost of available houses in the state examined in Table 4.9 and the scores on the satisfaction with their accommodations examined in Table 4.10. The t-test statistic was used to test this hypothesis. The summary of the result is presented in Table 4.17.

Table 4.16: t-test Result on Cost of Available Houses and the Housing Satisfaction of Civil Servants in Adamawa State

Variables	N	Mean	SD	Std. Error	t-calc	DF	P
Cost of housing	454	1.9610	.58968	.02768	0.042	453	0.366

Satisfaction with housing	454	2.7278	.74275	.03486

t-critical=0.088 at 0.05

The result of the test in the table did not reveal significant difference between the cost of housing and the Satisfaction with housing by the civil servants in the state. The calculated value in the test is 0.042. This value (t-calc) is lower than the critical value of 0.088 at the same degree of freedom and level of significance (0.05). The observed significant level (0.366) for the test is higher than the fixed level of 0.05 (P > 0.05). This means that the null hypothesis that there is no significant difference in the housing satisfaction of junior, intermediate or senior civil servants in Adamawa sate on the cost of housing was therefore retained. As observed earlier in the discussion of cost of the houses, it was not really a major problem to the civil servants.

Hypothesis V: There is no significant difference among junior, intermediate or senior civil servants' housing satisfaction in Adamawa State on the quality of houses in rural and urban areas.

This hypothesis was tested with the t-test statistic. In Table 4.8 and 4.10 the quality of houses available in rural and urban areas to the civil servants in the state and their satisfaction with the houses were examined respectively. These variables were used for the test as summarized in Table 4.16.

Table 4.17: t-test Result on Quality of Available Houses in Rural and Urban on the Housing Satisfaction of Civil Servants in Adamawa State

Variables	N	Mean	Std	Std. Error	t-calc	DF	P
Rural	454	2.7610	.67595	.03172	0.451	452	0.000

Urban	454	2.7278	.74275	.03486

t-critical=0.088 at 0.05

The result in the table did not reveal that the quality of houses available in rural and urban areas is significantly different with the civil servants' housing satisfaction. The calculated t-test (0.451) is higher than the critical value of 0.088 indicated at the bottom of the table. Moreover, the observed significant level is 0.000 ($P < 0.05$). This means that there is no significant difference among junior, intermediate or senior civil servants' housing satisfaction in Adamawa State on the quality of houses in rural and urban areas was therefore rejected. From the observation, increase in the quality of housing in the state could likely lead to increase in the housing satisfaction of the civil servants.

4.4 Summary of Findings

The major observations of this study are summarized below.

1. There are no adequate housing opportunities for the civil servants in Adamawa state.
2. The quality of houses in Adamawa State for civil servants is considered not adequate.
3. The cost of housing in Adamawa State does not significantly affect the housing satisfaction of the civil servants.
4. The civil servants differ by their classification as junior, intermediate or senior civil servants on the available housing opportunities in the state.

5. The quality of houses in urban and rural areas of the state did not significantly differ in their opinion of the civil servant involved in the study.
6. The available housing opportunities in the state, is significantly affecting the housing satisfaction of the civil servants in the state.

4.5 Discussions

The effect of housing opportunity, quality and cost on civil servants' satisfaction with accommodation in Adamawa state was investigated in this study. From the test of the first hypothesis, it was observed that though the respondents agreed that the housing opportunities in the state was inadequate but significant difference was observed in their opinion on the basis of their classifications. The civil servants in the junior cadre were observed to see the problem of available housing when compared with those of intermediate level. It was observed that all the respondents really had the same opinion on the inadequacy of houses for accommodation for civil servants in the state. This finding is in line with Orumari and Owei (1986) where it was observed that the available housing stock in the private rental sector is not only grossly inadequate but it is continuously diminishing due to gentrification and at the same time the rate of construction is very low, thus widening the gap between supply and demand for housing.

The significance difference between the different classifications agrees with Orumari and Owei (1986) where it was pointed out that government did not consider

slums and squatter settlements of the urban poor necessary to match the housing needs. And the housing finance institutions could not keep up with the growing demand for housing loans and then remained patiently conservative and inflexible when it came to such requirements.

In the test of the second hypothesis of the study, no significant difference was observed between the opinion of the civil servants in the rural and urban areas of the state on the quality of houses they occupied in the respective locations. The test did not reveal significant difference in the opinion of the respondents. It was observed that all of them agreed that the quality of their respective houses did not meet the required standard expected of a modern house fit for accommodation. As observed in Table 4.8, the houses lack the necessary sanitation conditions as well as the accompanying amenities of modern houses like running water and electricity. This finding agrees with Bonaiutor, Formara and Bonnes (2003) where it was observed that large housing deficiencies and poor social residential environment in form of slum and squalors characterize most urban centers and do not agree with housing quality of standard conditions necessary for good healthy environment and conducive for satisfaction of such accommodations.

In the test of hypothesis three, it was observed that the inadequacies of the housing opportunities in the state, is significantly affecting the housing satisfaction of the civil servants in the state. From the analysis, it was observed that increase in the housing opportunities in the state could increase the satisfaction of the civil servants' accommodation irrespective of their residence in term of urban or rural areas since their conditions are basically the same. This finding is contrary to the report of Salle

and Usman (1999) where it was pointed out that, housing prices vary significantly within metropolitan areas and that, housing prices decrease with increasing distance from the city. In the report it was pointed out that cheaper housing are generally available in outer suburbs of cities. They observed that more expensive housing are located in the inner suburbs, which offer good location for many of the new economy jobs and workers place of work.

The test of the fourth hypothesis did not reveal that the cost of housing in the state is significantly affecting the housing satisfaction of the civil servants. In the test, no significant relationship was observed between the cost of housing and the civil servants satisfaction with their accommodation in the state. This finding is contrary to the report of Onyike (2003) in a study conducted on Owerri public servants where it was found that only those on salary grade level 13 and above in the Federal public service and grade level 16 above in the state civil service were able to afford the cheapest adequate bungalows in Owerri, whose finding contradict the report of Aina and Somefun (2003) performed a study on the effects of facilities provision on rental values of residential properties in Ikeja, Lagos State, Nigeria where it was revealed that arbitrary rental value were placed on properties with or without the basic quantity and quality of facilities in and around the buildings.

The test of the fifth hypothesis of the study revealed that the quality of houses in the state is significantly affecting the satisfaction of the civil servants with their accommodations in the state. Significant relationship was observed between the two variables. It was observed that an increase in the quality of the houses would likely lead to better satisfaction of accommodation by the civil servants in the state. This

finding agrees with Oladopo, good quality housing provides the foundations for stable communities and social inclusion. In the same vein, established a positive correlation between the quality of life and comfort, convince and visual appeal of houses. Similarly Coker (2007) maintained that housing which is one of the most important basic necessities of mankind is known to tremendously affect human health and wellbeing. Coker acknowledged that adequate housing is essential for good life and is a key requirement for an efficient and satisfied labor force and the foundation of satisfactory in community life. Bonaiutor, Formara and Bonnes observed that large housing deficiencies and poor social residential environment in form of slum and squalors characterize most urban centers and do not agree with housing quality of being standard, ensuring good health environment and being conducive to the fulfillment of satisfaction. Thus, slums and squalors conditions of most towns had denied the availability of services, equipment, devices for physical, mental and social desire for satisfactory being. This is typically similar to Yola, Nasarawo Ward in Adamawa State where houses are too compacted and any slight out break of diseases are usually recorded higher. Shengli (2005) believed that housing or lack of it reflects the individual's economic environment and quality reflects the level of the community development.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

The summary, conclusion, recommendations as well as suggestions for further studies are presented in this chapter as follows:

5.1 Summary

The study was designed to examine the availability of housing opportunity to civil servants in Adamawa State. The study analyzed the quality of houses available to civil servants, the effects of relationship between housing opportunity and civil servants housing satisfaction, effects of relationship between cost of housing on housing satisfaction of civil servants and relationship between effects of housing quality and civil servant housing satisfaction in Adamawa State.

Survey research design was adopted in carrying out this study. A proportionate sampling technique was used with a sample frame of four hundred and fifty four (454) respondents from fourteen thousand five hundred and seventeen (14,517) civil servants in fifteen (15) State organizations in Adamawa State. A forty (40) item questionnaire was developed by the researcher and validated by the researcher's supervisors and other experts in the department of vocational and technical education.

Frequencies and percentages were used to analyze the boi-data of respondents. Mean and standard deviation were also used to analyze the research questions. While one way Analysis of Variance (ANOVA) was used for the test of more than two levels of the independent variable as well as t – test and Person Product Moment correlation was used for test of the hypotheses.

5.2 Implication of Findings

The finding of this study has a number of implications.

1 First among these implications is the adverse effect on the job performance of the civil servants in Adamawa state.

2 It helps in the promotion of good sanitation in the society and the state in general which will in turn result in better economic prospect for the individuals in the affected communities and society.

5.3 Conclusion

From the observation in this study, the problem of inadequate houses is general in Adamawa state. Even where houses are available, they do not meet the required standard and do not have the basic facilities like running water and electricity. Though some few exceptions existed to this generalization, the problems cut across urban and rural areas in Adamawa State. If this is the case, civil servants will continue to live in houses that are not to their taste as such they will be dissatisfied which will affect their performances in their offices.

5.4 Recommendations

From the foregoing, the following recommendations are made :

i. That the Federal and state government through the Ministry of Housing and urban development should plan availability of houses to civil servants for better job performance.

ii. That Adamawa state government through Ministry of land and survey should allocate land to civil servants for personal housing opportunity to alleviate the suffering and cost of renting houses.

iii. That Federal and State should constructed houses that contained the necessary facilities to enable civil servants occupy qualitative houses.

iv. Both Civil Servants in Urban and Rural Areas should be given equal housing opportunity through the provision of subsidized housing and soft loan schemes to facilitate affordability.

5.4.1 Suggestion for Further Studies

1. Influence of housing opportunity and housing quality on job performance of civil servants.
2. Influence of Civil Servants classification on housing opportunity and quality of housing on job performance of civil servants.

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APPENDIX I

Department of Vocational and Technical
Education, Faculty of Education, Ahmadu Bello
University, Zaria.
16th March, 2011

Dear Respondent

REQUEST TO FILL QUESTIONNAIRE

I am a post graduate student of the above Department in Ahmadu Bello University, Zaria. I am presently investigating problems on housing opportunity, quality and cost on civil servants satisfaction with Accommodation in Adamawa state. I am therefore soliciting for your cooperation towards a successful conclusion of the investigation by providing the required information in this questionnaire. All information provided by you will be treated as confidential and will only be used for academic purpose only. Do not write your name on any part of the questionnaire.

Yours sincerely,

MASPALMA, Alphadia Judson
M.Ed/Educ/49202/05-06

QUESTIONNAIRE
SECTION A PERSONAL DATA

Instruction: please give the respond as it applies to you by ticking (√) the appropriate option.

1. Number of years of Working Experience
a. 1 – 10 yrs ( )
b. 11 – 20 yrs ( )
c. 21 – 30 yrs ( )
d. Above 30 yrs ( )

2. Classification of Civil Srevants
a. Junior civil servant ( )
b. Intermediate servant ( )
c. Senior civil servant ( )

3. Location of Work
a. Urban ( )
b. Rural ( )

4. Educational qualification
a. No formal education ( )
b. Primary ( )
c. Secondary ( )
d. NCE/Diploma ( )
e. HND/First degree ( )
f. Masters/Ph. D ( )

5. Type of House Occupied
a. Personal ( )
b. Government ( )
c. Renting ( )

6. Monthly Income of Civil Servants
a. ₦5,000.00 - ₦6,000.00
b. ₦6,000.00 - ₦17,000.00
c. ₦17,000.00 - ₦28,000.00
d. ₦28,000.00 - ₦39,000.00
e. ₦39,000.00 and above.

SECTION B

Instruction - please tick (√) in appropriate column that suits your assessment.

SA = Strongly Agree
A = Agree
D = Disagree
SD = Strongly Disagree

S/NO	HOUSING OPPORTUNITY	SA	A	D	SD
1.	The State Government provides houses for civil servants in Adamawa State.				
2.	There are Federal low cost houses in Adamawa State.				
3.	Houses constructed by State Government are sold to civil servants in order to encourage private ownership at houses in the state.				
4.	The state constructed houses and sell the periodically to civil servants and the cost is deducted on a monthly installment from their salaries.				
5.	Most houses available to civil servants are constructed by private entrepreneurs.				
6.	Civil servants in the state mostly have their personal houses.				
7.	Loans are provided for workers who will have their personal houses in the state.				
8.	The state provides enough opportunity to the civil servants to acquire their own houses.				
9.	The state rent private houses for their civil servants.				
10.	The State Government rent private houses for their civil servants.				
S/NO	**SECTION C: QUALITY OF HOUSES**	**SA**	**A**	**D**	**SD**
11.	The quality of houses available in Adamawa is very poor.				
12.	The poor quality of house in Adamawa state makes it impossible for civil servants to easily get their choice of houses.				
13.	Most houses available in the cities close to work places at civil servant are not constructed for commercial uses such as rentage.				
14.	The available houses in Adamawa communities were not built with the consideration of modern amenities like running water.				
15.	The available houses have no electricity.				
16.	The houses available for occupation by the civil servants in the state do not have access roads.				
17.	Most houses available for occupation in the state have no proper drainage system.				

18.	There are no adequate space in most houses available to civil servants in the state.				
19.	The toilet systems in most houses in Adamawa are not us to the required health standard.				
20.	The civil servants in Adamawa state only reside in their houses because most of them have no choice.				

S/NO	SECTION D: COST OF HOUSING	SA	A	D	SD
21.	There are good house, the problem is the cost				
22.	The rentage provided by the state Government to her employee can not cater for the cost of their desired houses				
23.	Civil servants in Adamawa state are not encouraged to build their own houses.				
24.	Government of Adamawa state do not provide housing loans.				
25.	Most houses in the state are over priced.				
26.	Since most houses are constructed by private citizens, their rentage in very high.				
27.	Government construct houses and give civil servants for occupation.				
28.	The State Government construct houses and give to the civil servants for installment deduction from their salaries and thus encourage their ownership of such houses.				
29.	The cost of housing led to the provision of a revolving loan to civil servant in the state to encourage their acquisition of their personal houses.				
30.	The problem of land and cost of building material in Adamawa states very severe when compared with the cost in other state.				
	Section E: Satisfaction with accommodation	**SA**	**A**	**D**	**SD**
31.	The house am occupying is too small for my family.				
32.	The cost of my present house is too high.				
33.	I can not afford the rent of the house I need.				
34.	My present house is my choice because I have many alternatives.				
35.	The drainage system in my house is hygienically adequate.				
36.	I just could not get the house of my desire.				
37.	The amenities in my present house are adequate.				
38.	I find it difficult to bring visitors to my present house.				
39.	Housing is generally difficult in Adamawa state.				
40.	I am generally satisfied with the conditions of my present house.				