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ASSESSING DISABILITY INCLUSION IN JOS HOUSING SECTOR: EMPLOYERS' VIEWS

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ABSTRACT

Despite Nigeria's ratification of the UNCRPD and the enactment of the 2018 Disability Act, persons with disabilities remain significantly underrepresented in the construction industry, with limited empirical evidence on employer perspectives in urban housing sectors. This study investigated employers' views on disability inclusion within the Jos housing sector, specifically examining factors influencing hiring decisions and barriers to employing and integrating workers with disabilities. A quantitative research design was adopted, employing stratified random sampling to survey 192 registered construction professionals (NIOB, NIA, NIESV, NIQS, NITP) in Jos metropolis. Data were collected using structured questionnaires and semi-structured interviews, with analysis conducted through hierarchical multiple regression, dominance analysis, confirmatory factor analysis, and Friedman tests. Only 6.3% of firms had ever hired a person with a disability. Hierarchical regression revealed that external factors (legal, incentives, accessibility) explained 42.0% of variance in hiring decisions, far exceeding demographic factors (4.6%). Dominance analysis ranked physical job demands/site accessibility (33.8%) and nature/severity of disability (25.7%) as the most influential determinants. Structural barriers were ranked most severe (mean rank 2.88, $\chi^2=242.145$, $p<0.001$), while legal compliance contributed only 10.5% to hiring decisions. Mixed-methods integration revealed role-specific willingness, with employers open to hiring persons with disabilities for office-based roles but not site supervision. Disability exclusion in the Jos housing sector stems primarily from infrastructural inaccessibility, organizational capacity constraints, and weak policy enforcement rather than individual employer prejudice. Systemic interventions targeting physical accessibility, employer awareness, and legal implementation are essential for promoting equitable employment opportunities.

Keywords: Disability inclusion, Housing sector, Employer attitudes, Employment barriers, Nigeria

1. INTRODUCTION

Disability-inclusive employment is still a major but unsolved issue on a global scale. Of the nearly 1.3 billion people who identify as disabled worldwide, the International Labour Organization (ILO) estimates that 386 million working-age individuals have a disability of some kind (Jimenez, 2023). Even with this large population, there are still significant differences in employment. For example, in the US, the employment rate for people with disabilities was 37.1% in 2023, while it was 75.0% for people without disabilities (Kollar & Scherer, 2025).

According to the ILO, keeping people with disabilities out of the workforce costs developing nations between 3 and 7% of their GDP each year (Jabbie et al., 2020).

Inadequate infrastructure, cultural stigma, and lax regulatory enforcement exacerbate these issues in Africa. Nigeria is a prime example of this battle, with an estimated 29 to 35 million disabled people living there (Balogun, 2022). Nigeria passed the Discrimination Against Persons with Disabilities (Prohibition) Act in 2018 and ratified the UN Convention on the Rights of Persons with Disabilities (CRPD) in 2007, however their implementation has been subpar. The implications are dire: according to a 2022 World Bank report, only 0.3% of 18 million working-age people with disabilities were gainfully employed, and only around 1% of people with disabilities are employed in the official workforce (Gupta et al., 2022). Additionally, just 36.7% of people with impairments engage in labor activities, compared to 80% of people without disabilities. In public institutions, the 5% employment requirement for people with impairments is still mainly unenforced.

Hence, the aim of this study is to investigate employers' views on disability inclusion within the Jos housing sector with the view to providing evidence-based recommendations for policymakers, construction industry employers, professional bodies, NGOs, and disability advocates on addressing factors, overcoming barriers, leveraging benefits, and improving support systems for disability inclusion. The study objectives are; (a) to identify organizational, cultural, and economic factors that influence employers' decisions regarding the employment of persons with disabilities in Jos metropolis; (b) to explore the barriers faced by employers in hiring and accommodating workers with disabilities, including infrastructural, attitudinal, and policy-related challenges in the study area.

1.1 Research Hypotheses

H1: There is a significant multidimensional influence of demographic, organizational, and external factors on hiring decisions.

H2: Employers face significant barriers, towards employing and integrating workers with disabilities in the study area.

2. LITERATURE REVIEW

2.1 Overview of Disability and Inclusion in the Workplace

Disability is a dynamic concept encompassing physical, sensory, cognitive, and intellectual impairments that may limit participation in society. The World Health Organization defines disability as arising from the interaction between individuals with health conditions and environmental barriers, reflecting a biopsychosocial model where social and physical factors are as influential as medical conditions (Petasis, 2019). Workplace disability inclusion involves proactive policies, practices, and cultural changes that enable full and equitable participation, extending beyond compliance to include accessible environments, reasonable accommodations, and inclusive organisational cultures (Ezeafulukwe et al., 2024). Internationally, the UN Convention on the Rights of Persons with Disabilities (CRPD, 2006) and the Sustainable Development Goals (SDGs) mandate inclusive employment. In Nigeria, the Disability Act of 2018 provides legal protections, yet implementation remains weak, with low employer awareness and persistent infrastructural barriers excluding persons with disabilities from the workforce.

2.1.1 Global and National Frameworks on Disability Rights and Employment

The United Nations Convention on the Rights of Persons with Disabilities (UN CRPD), which was ratified in 2006, is the most important international legislative framework supporting disability rights (Fallon-Kund & Bickenbach, 2017). The CRPD requires states to end discrimination and advance accessibility, emphasizing the rights of people with disabilities to work on an equal basis with others (Fallon-Kund & Bickenbach, 2017). The Convention's Article 27 expressly acknowledges the right of people with disabilities to employment opportunities, vocational training, and employment, and it calls on signature nations to enact laws that support their participation.

Nigeria demonstrated its commitment to protecting the rights of people with disabilities at the national level by ratifying the UN CRPD in 2010 (Udoakpan, 2022). By creating legal safeguards and encouraging inclusive hiring practices, the Nigerian Disability Act of 2018 strengthens this commitment even further (Mbagwu & Aduak, 2023). The Act requires the removal of physical obstacles, the provision of reasonable accommodations, and the implementation of laws that make it easier for people with disabilities to find work in a variety of industries, including construction. Despite these foundations, putting policy into effect continues to present difficulties. According to studies, the successful integration of people with disabilities in Nigerian workplaces is hampered by societal attitudes, a lack of knowledge, and inadequate infrastructure (Elizabeth & Adewunmi, 2023).

2.2 Nigeria Housing Industry

Nigeria's housing and building industry, which employs millions of people in both formal and informal sectors and contributes roughly 7% of the nation's GDP, is an essential part of the country's economy (Seidu, 2016). Inadequate infrastructure, varied regulatory frameworks, restricted access to financing, and pervasive informal practices that compromise productivity and quality standards are some of the industry's enduring problems, despite its importance. Small and medium-sized businesses (SMEs), which make up more than 80% of construction companies, make up the majority of the sector and frequently have insufficient institutional ability and resources (Saka et al., 2024). The industry also has serious talent gaps that have an impact on overall performance, low adoption of inclusive design concepts, and inadequate adherence to safety laws.

2.2.1 Disability in the Housing Sector

Although the building and construction business is vital to creating inclusive and accessible settings, people with disabilities frequently encounter substantial obstacles when trying to find work in this field. Opportunities for workers with disabilities have historically been restricted due to the physically demanding nature of construction tasks, safety concerns, and inaccessible work settings (Bailey et al., 2022). However, chances for increased engagement of people with disabilities are presented by developments in inclusive employment regulations, adaptable technologies, and universal design.

2.2.2 The Nature of Housing Construction Work and Potentials for Employment of Workers with Disabilities

Housing construction work is characterized by physical demands, technical complexity, and diverse skill requirements spanning manual labour, machinery operation, project management, design, and quality control. Historically, the physically demanding nature of site work and safety concerns have perpetuated the perception that construction is unsuitable for persons with disabilities, contributing to their systematic exclusion from the sector (Kissi et al., 2023).

However, advancements in inclusive design principles, adaptive technologies, and accessible work practices are increasingly challenging these assumptions.

2.2.3 Opportunities and Challenges Specific to Housing Construction Employment

There are advantages and disadvantages to hiring people with impairments in the construction industry. In terms of opportunities, inclusive employment can help fulfill legal and ethical obligations to social responsibility, diversify the workforce, and enhance an organization's brand (Gould et al., 2020). Employing people with impairments can also aid in promoting social inclusion and addressing the high unemployment rates among this population. However, integrating people with impairments into construction jobs is hampered by a number of issues. Significant challenges are presented by physical constraints such inaccessible locations, subpar facilities, and safety risks (Moscoso-Porras et al., 2019).

2.3 Employer Attitudes and Dispositions Towards Workers with Disabilities

The integration and employment of people with disabilities in the workplace are greatly impacted by the attitudes and opinions of employers. A complex interaction of elements, such as knowledge levels, stereotypes, cultural views, and organizational policies, shapes these attitudes (Touseef et al., 2023). Developing successful interventions to support inclusive employment practices requires an understanding of these elements.

2.3.1 Factors Influencing Employer Perceptions and Attitudes

Employers' attitudes are frequently based on their understanding and knowledge about disability, according to research (Bonaccio et al., 2020). Employers that don't understand people with disabilities often have preconceived notions about them, viewing them as less competent or a liability. On the other hand, more positive views and a stronger desire to hire people with disabilities are linked to better knowledge and familiarity with disability issues (Fisher & Purcal, 2017). Additionally, a culture of acceptance and accommodation is fostered by prior experience dealing with people with impairments, which favorably influences employer perceptions (Lindsay et al., 2019). Attitudes toward inclusive employment are also greatly influenced by organizational elements such resource availability, corporate culture, and leadership commitment (Ezeafulukwe et al., 2024).

2.3.2 The Role of Awareness, Stereotypes, and Cultural Beliefs

Dispelling misconceptions and lessening the stigma attached to disabilities are made possible through awareness campaigns and disability education (Victoria, 2023). Stereotypes, however, are still widespread and frequently depict people with disabilities as dependent, unproductive, or cumbersome, which has a detrimental effect on employers' willingness to hire. Employer views are also influenced by cultural ideas and societal conventions; in many cultures, disability is stigmatized or seen as a source of shame, which results in discriminatory practices (Amadhila et al., 2024). These ideas have the potential to reinforce prejudices and obstruct initiatives to advance fair work prospects.

2.4 Barriers to Hiring and Integrating Workers with Disabilities

Many obstacles still stand in the way of employing and successfully integrating employees with disabilities, despite increased awareness and legal initiatives to support inclusive employment. These challenges fall into three general categories: structural, attitudinal, and policy-related impediments. Each of these categories has a big impact on how people with disabilities find work.

2.4.1 Structural Barriers: Facilities, Accessibility, and Accommodations

The organizational and physical architecture of businesses is one of the most obvious obstacles that employees with disabilities must overcome (Saigal & Narayan, 2014). Employment

possibilities are severely limited in many areas due to inadequate facilities and inaccessible architecture. The World Health Organization (WHO, 2011) states that businesses that lack ramps, elevators, or adapted technologies make it difficult for people with mobility disabilities to fully engage in the workforce.

2.4.2 Attitudinal Barriers: Discrimination, Stigma, and Cultural Beliefs

Misconceptions, preconceptions, and cultural views regarding disability are the foundation of attitude barriers, which are a widespread problem. Reluctance to hire or retain employees with disabilities is frequently caused by discriminatory views held by coworkers and employers (Burke et al., 2013). Disability-related stigma can show up as presumptions about decreased productivity, safety issues, or a perceived incapacity to adjust to demands at work. Stereotypes from society and culture support these views, which frequently result in marginalization and social isolation (Kondrla et al., 2020). It is crucial to overcome attitudinal barriers through awareness and education since empirical research indicates that negative attitudes can thwart efforts toward inclusion even in settings with supportive policies (Rekaa et al., 2019).

2.4.3 Policy and Organizational Barriers

Despite the fact that many nations have passed laws encouraging the employment of people with disabilities, there are still issues with organizational procedures and policy implementation. Organizational attempts to recruit and retain employees with disabilities may be hampered by lax enforcement, a lack of incentives, or a lack of financing for accommodations (Kaye et al., 2011). Another important factor is organizational culture; companies that are not committed to diversity and inclusion may unintentionally continue to engage in discriminatory behaviors.

2.5 Factors Influencing Employer Decisions on Disability Employment

Organizational, economic, and societal issues interact in a complicated way to influence employers' decisions on employing and retaining employees with disabilities. Developing strategies that support inclusive employment practices requires an understanding of these impacts.

2.5.1 Organizational Policies and Practices

Employer conduct regarding disability employment is mostly determined by organizational rules and procedures. Employers who have clear diversity and inclusion policies—especially those that prioritize disability inclusion—tend to be more aggressive in recruiting and accommodating employees with disabilities (Alammar et al., 2025). These policies, which help lessen uncertainties and perceived risks related to hiring people with disabilities, frequently involve formal recruitment procedures, accommodations, and anti-discrimination measures. Employer attitudes and choices are also greatly influenced by business culture, which includes internal training, awareness campaigns, and leadership commitment (Pathan, 2022).

2.5.2 Economic Considerations and Perceived Costs

Employer decision-making procedures heavily rely on economic considerations and cost perceptions. Due to the expenses of workplace changes, assistive technology, or additional support services, many firms view recruiting or accommodating employees with disabilities as financially taxing (Stephenson & Persadie, 2022). Such beliefs endure and serve as deterrents even though actual evidence indicates that these costs are frequently exaggerated and that inclusive practices can be economical or even advantageous over time. Employers' propensity to participate in disability employment efforts is influenced by potential effects on productivity, insurance premiums, and liability (Mahasneh et al., 2023). It has been demonstrated that financial incentives, like tax credits or subsidies, have a favorable impact on employer decisions by counteracting perceived costs (Irvin et al., 2023).

2.5.3 Cultural and Societal Influences

Employers' decisions about hiring people with disabilities are heavily influenced by cultural norms, societal attitudes, and broader societal values. Organizational cultures where hiring people with disabilities is normalized and promoted are typically fostered by societies that have inclusive and positive views of disability (Alammar et al., 2025). On the other hand, companies may be deterred from recruiting or supporting employees with disabilities by stigmatizing attitudes, stereotypes, and cultural misconceptions because of concerns about negative perceptions or social rejection (Alammar et al., 2025). Legal frameworks, public awareness campaigns, and media portrayals are examples of societal-level elements that influence organizational attitudes and practices, either supporting or impeding disability employment initiatives (Hujerat, 2023).

2. MATERIALS AND METHODS

The study adopted a quantitative research design because it enables the systematic measurement of attitudes, perceptions, and practices using standardized instruments, allowing for the statistical testing of hypotheses and the generalization of findings to the broader population of construction professionals in the Jos housing sector. The descriptive and correlational approach was specifically chosen because it facilitates the examination of relationships among variables such influencing factors, and barriers without manipulating any variables, which is appropriate for exploring existing conditions and associations in their natural setting. The study was conducted in Jos Metropolis as it represents a major urban centre with a vibrant housing sector encompassing construction, property development, estate management, and building maintenance, and because

The target population comprises registered building construction professionals in Jos metropolis who are actively involved in employment, hiring, or management decisions. The sample frame comprises registered and practicing members of the Nigeria Institute of Building (NIOB) Plateau State Chapter and members of the Nigeria Institute of Architects (NIA) Plateau State Chapter, Nigeria Institution of Estate Surveyors and Valuers (NIESV), Plateau State Chapter, Nigeria Institution of Quantity Surveyors (NIQS) Plateau State Chapter, Nigeria Institution of Town Planners (NITP) Plateau State Chapter. These professionals are considered key influencers and decision-makers in the housing sector. The sample size was determined using Cochran's formula for finite populations, considering an estimated population of registered professionals, a confidence level of 95%, and a margin of error of 5%. Adjustments was made for non-response rate which was anticipated at 10%.

Stratified random sampling was adopted. The population was stratified based on professional body membership (NIOB, NIA, NIQS, NIESV, NITP) to ensure proportional representation. Within each stratum, a simple random sampling method was employed to select respondents from the respective branch register. This approach enhances representativeness and reduces selection bias. A comprehensive structured questionnaire was developed, comprising sections on: demographics, awareness of professionals by using a five point Likert- type scale items in measuring knowledge of workers' capabilities with disabilities, dispositions of professionals such as attitudes, perceptions, and willingness to hire/integrate workers with disabilities. Also, the practices such as actual hiring and accommodation activities, the barriers such as perceived obstacles in the employment process were determined. For the qualitative data, interview was carried out through the use of semi-structured questions with a subset of respondents (2 registered/practicing members NIOB, NIA, NIQS, NIESV and NITP were purposively selected)

to gain deeper insights into attitudes and contextual factors. The questionnaire was validated through a pilot test with 15 professionals outside the main sample to assess clarity, reliability (Cronbach's alpha target ≥ 0.7), and validity. The questionnaires were distributed physically and electronically (via email or online survey platforms such as google forms) to accommodate respondent preferences. Reminders were sent after one and two weeks to improve response rates. The selected respondents were invited for face-to-face or virtual interviews, depending on availability.

Descriptive Statistics such as frequencies, percentages, means, and standard deviations was used to describe demographic data, awareness levels, dispositions, and perceived barriers. The sample size was determined using Cochran's formula for finite populations because this formula is specifically designed for studies where the population size is known and finite, providing a statistically justified sample size that ensures adequate precision and confidence in the findings. The finite population correction formula was applied because the initial sample size exceeded five percent of the total population, and applying this correction adjusts the sample size downward to prevent oversampling while maintaining statistical efficiency. The ten percent adjustment for non-response was made because non-response is common in survey research, and this adjustment ensures that even after accounting for potential non-respondents, the final sample would still achieve the required statistical power. A structured questionnaire was developed because it provides a standardized instrument that ensures all respondents receive the same questions in the same order, minimizing interviewer bias and enabling consistent data collection across the sample. The questionnaire comprised six sections to systematically capture all relevant dimensions of the study, including demographic characteristics, awareness, dispositions, practices, barriers, and additional insights, ensuring comprehensive coverage of the research objectives.

The five-point Likert-type scale was employed because it is a widely validated scaling technique for measuring attitudes and perceptions, providing a balanced range of responses that captures the intensity of respondents' views while facilitating statistical analysis. The pilot test was conducted with fifteen professionals outside the main sample to assess the clarity and comprehensibility of the questionnaire items, evaluate the reliability of the instrument, and establish face and content validity, ensuring that the final instrument would produce valid and reliable data. Cronbach's alpha coefficient was employed to assess reliability because it is the most widely used measure of internal consistency, indicating the extent to which items within each scale measure the same underlying construct, with the threshold of 0.70 considered acceptable for social science research.

Data collection was conducted over four months because this time-frame allowed sufficient opportunity for respondents to complete the questionnaires while accommodating follow-up reminders, balancing the need for timely data collection with the practical constraints of reaching busy professionals. Both physical and electronic distribution channels were employed to accommodate respondent preferences and maximize response rates, recognizing that some respondents prefer traditional paper-based methods while others prefer the convenience of online platforms such as Google Forms. Reminders were sent after one and two weeks because research has shown that follow-up reminders significantly improve response rates in survey research, and the spacing of reminders at weekly intervals strikes a balance between maintaining momentum and avoiding respondent fatigue. The response rate of 88.42% was achieved through these

strategies, and this rate is considered excellent for survey research, exceeding the generally accepted threshold of sixty percent and minimizing the risk of non-response bias.

SPSS Statistical Software version 24 was employed for data analysis because it is a comprehensive, widely accepted statistical package that supports the full range of descriptive and inferential statistical techniques required for this study. Confirmatory factor analysis was conducted to assess the model fit indices for the barrier constructs because this technique tests whether the measurement model for structural, economic, and informational barriers is appropriately specified and accurately captures the underlying constructs, providing evidence of construct validity. The Friedman Test was employed to rank the severity of barrier categories and test for statistically significant differences because it is a non-parametric alternative to the one-way ANOVA with repeated measures, appropriate for ordinal data and when the assumption of normality is violated. Post-hoc pairwise comparisons were conducted using Wilcoxon Signed-Rank tests with Bonferroni correction because this approach identifies which specific barrier categories differ significantly from each other while controlling for Type I error across multiple comparisons. The Kruskal-Wallis test was employed to examine whether perceptions of barriers differed across different groups of employers because it is a non-parametric alternative to the one-way ANOVA, appropriate when the dependent variable is ordinal and the independent variable has more than two groups.
Hierarchical multiple regression analysis was employed to test the hypothesis that demographic, organizational, and external factors influence hiring decisions because this technique allows for the sequential entry of predictor blocks, revealing the incremental contribution of each set of factors while controlling for the effects of previously entered variables. The predictor blocks were entered hierarchically in three steps because this order reflects a logical progression from individual characteristics to organizational context to external environment, and this approach enables the assessment of whether each block adds significant explanatory power beyond the previous blocks.

4. RESULTS AND DISCUSSION

4.1 Demographic Data

The demographic profile of the respondents in Table 1 provides a representative cross-section of the Nigerian housing business. The majority of professionals (33.3%) have 11–15 years of experience, closely followed by those with 6–10 years (27.1%), indicating that the workforce is mature and moderately experienced. The respondents' understanding of hiring practices and other organizational policies is supported by this distribution, which suggests a combination of senior and mid-level knowledge. In terms of professional affiliation, builders (NIOB) comprised the largest group (30.2%), demonstrating their critical role in project implementation. Architects (24.0%) and quantity surveyors (19.8%) also made up large percentages of the sample. With more than half (58.3%) having a bachelor's degree or its equivalent (PGD/HND) and a sizable 35.4% having a master's degree, the data shows a highly educated workforce. The respondents' high level of formal education suggests that they have a solid theoretical grasp of social sustainability and management ideas.

Table 1: Demographic Data

Variable Category	Sub-Category	Frequency (N)	Percent (%)	Cumulative %	Rank
Professional Affiliation	NIOB (Builders)	58	30.2	30.2	1st
	NIA (Architects)	46	24.0	54.2	2nd
	NIQS (Quantity Surveyors)	38	19.8	74.0	3rd
	NIEVS (Estate Surveyors)	28	14.6	88.6	4th
	NITP (Town Planners)	22	11.5	100.0	5th
Years Of Experience	1–5 Years	34	17.7	17.7	4th
	6–10 Years	52	27.1	44.8	2nd
	11–15 Years	64	33.3	78.1	1st
	Above 15 Years	42	21.9	100.0	3rd
Highest Qualification	PGD / B.Sc. / HND	112	58.3	58.3	1st
	M.Sc. / M.Tech	68	35.4	93.7	2nd
	PhD	12	6.3	100.0	3rd
Company Size	Small (1–10 staff)	82	42.7	42.7	1st
	Medium (11–50 staff)	76	39.6	82.3	2nd
	Large (Above 50 staff)	34	17.7	100.0	3rd
Type Of Projects	Residential Housing	104	54.2	54.2	1st
	Commercial/Industrial	58	30.2	84.4	2nd
	Mixed-use / Public	30	15.6	100.0	3rd
Hiring History	Have Hired PWDs	12	6.3	6.3	2nd
	Have Not Hired PWDs	180	93.7	100.0	1st

Small to medium-sized businesses (SMEs) make up the majority of the industry in terms of firm structure, with 42.7% of respondents coming from businesses with 1–10 employees and 39.6% from businesses with 11–50 employees. This is consistent with the larger framework of Nigeria's construction industry, which is dominated by SMEs. Lastly, the project portfolio is significantly skewed toward residential housing (54.2%), suggesting that this subsector is the sample's main employer and source of project management activities.

The demographic data serves as an essential foundation for understanding the employment practices-related findings that follow, particularly the shocking discovery that 93.7% of the chosen companies have never hired a person with a disability (PWD). This result, which is in line with several earlier studies, is not an isolated anomaly but rather a reflection of widespread structural and perceptual barriers within the Nigerian building industry. The predominance of small and medium-sized businesses (SMEs), which account for more than 82% of the sample.
SMEs frequently operate with limited financial resources and less established human resource systems than large enterprises, according to research by Opeyemi (2019) on the effect of firm size on performance in Nigeria's building industry. These limitations have a direct effect on their ability to make the "reasonable accommodation" that the law requires, including altering workplaces or offering assistive technologies. For a small business with one to ten employees, which makes up the majority of our sample (42.7%), the cost of making a construction site accessible—from ramps and accessible facilities to specialist safety equipment—can be prohibitive. As a result, these companies could unintentionally exclude qualified PWDs by using employment processes that favor those who don't require any additional infrastructure expenditure.
The nature of the work, which is reflected in the different project types and professional roles, exacerbates this issue. The notion that construction is a dangerous and physically demanding sector persists since residential dwelling projects account for more than half (54.2%) of the sample's portfolio. This is supported by research on the skills gap in Nigerian construction, which often characterizes site work as "poor workmanship" and physical labor. The nature of the work, which is reflected in the different project types and professional roles, exacerbates this issue. The notion that construction is a dangerous and physically demanding sector persists since residential dwelling projects account for more than half (54.2%) of the sample's portfolio.
The research on the skills gap in Nigerian construction, which frequently describes site work as physical labor and "poor workmanship," supports this. This view, however, ignores the wide variety of professional positions that the respondents held, ranging from project management and building supervision to architectural design and quantity surveying. People with a variety of physical or sensory impairments can accomplish these knowledge-intensive jobs with little assistance. One major cognitive hurdle is the inability to distinguish between specialists and site workers. According to a study on skill gaps by De Grande et al. (2014) most construction professionals have bachelors to doctorate degrees, but the industry still finds it difficult to integrate them successfully. This problem is much more severe for PWDs, who must deal with biases related to both skills and disabilities.

There is a dichotomy in the experience and certification data that could lead to PWDs being excluded. 93.7% of the sample had a degree or higher, and 55.2% have worked in the field for more than ten years. According to this assessment, the current workforce has firmly ingrained norms and behaviors. In their study on migrant labor and craftsmanship in Nigeria, Ozigbo et al. (2025) discovered that the construction business mostly on social networks and informal apprenticeship for hiring, a system that naturally rejects outsiders, including people with disabilities. Hiring managers may rely on their current, non-disabled networks rather than taking into account a wide pool of candidates because they have unjustified fears about productivity, safety, and team integration. These hiring managers are probably members of this experienced cohort. Furthermore, Nigeria's legal framework—specifically, the Discrimination Against Persons with Disabilities (Prohibition) Act of 2018—must be considered in light of the hiring record of just 6.3%. Although this Act requires that five percent of jobs in public organizations

be reserved for people with disabilities, its implementation in the private sector—including the construction industry—remains a major obstacle.

Despite the existence of such rules, obstacles including "stigma and discrimination, lack of accommodation and support, and a lack of awareness and understanding about the capabilities and potential of workers with disabilities" still remain, according to an International Labour Organization (ILO) report. The ILO's observation in the Nigerian construction context is factually supported by the study's data. According to the findings, the industry is still in the pre-compliance stage and lacks the structural incentives and awareness necessary to implement legislation. Due to the economic realities of SME operations, the prejudices of an established workforce, and a disconnect between progressive legislation and practical implementation, the overwhelming majority (93.7%) have never hired a PWD. This is a clear indication of systemic exclusion rather than just a skills mismatch.

H1: There is a significant multidimensional influence of demographic, organizational, and external factors on hiring decisions.

Table 2a: Hierarchical Multiple Regression Analysis

Model	Predictor Blocks	R	R2	R2 Change	F Change	Sig. F Change
1	Demographics (Experience, Education)	.214	.046	.046	4.54	.012
2	Organizational (Size, Resource Base)	.482	.232	.186	18.22	.000
3	External (Legal, Incentives, Site)	.648	.420	.188	22.14	.000

Table 2a consist of three hierarchical models, each incorporating an additional block of predictor variables. The hierarchical multiple regression analysis (Table 2a) demonstrates a progressive and significant increase in explanatory power across three models, culminating in a final model that explains 42.0% of the variance in employers' hiring decisions concerning persons with disabilities. This indicates that demographic, organizational, and external factors collectively account for a substantial portion of variability, leaving 58.0% attributable to unmeasured influences such as personal attitudes, cultural beliefs, industry norms, or other organizational characteristics.

Model 1, which included demographic variables related to employers' professional experience and educational attainment, explained only 4.6% of the variance ($R^2 = 0.046$). The F-change of 4.54 ($p = 0.012$) suggests these personal attributes have limited practical impact. This aligns with findings from Adeosun et al., (2023) who in Lagos State found that individual employer characteristics minimally influence hiring practices compared to structural and institutional factors. Similarly, Vornholt et al. (2018) identified discrimination, stigma, and employer

attitudes as primary barriers to employment for persons with developmental disabilities, with individual traits playing a subordinate role. These findings imply that interventions solely targeting employer knowledge or attitudes may have limited success unless complemented by structural and policy reforms.

Model 1: Demographics (Experience, Education) The model's R value was .214, indicating that 21.4% of the variance in the outcome variable was explained by the predictors in this block. The R-squared value was .046, showing that 4.6% of the variance in the outcome variable was explained by experience and education. The R-squared change was .046, meaning that the addition of these predictors explained an additional 4.6% of the variance. The F change value of 4.54 was significant at $p = .012$, suggesting that the addition of experience and education as predictors significantly improved the model's fit.

Introducing organizational factors in Model 2 significantly improved the model's explanatory power, increasing R^2 to 0.232 (an R^2 change of 0.186, F-change = 18.22, $p < 0.001$). This underscores the importance of company size and resource base as determinants of disability-inclusive hiring. International research supports this, with Kehoe et al. (2024) linking organizational capacity and support practices to higher hiring rates. In Nigeria, where only about 5% of workplaces provide accommodations such as ramps or adaptive technologies, enhancing organizational capacity is crucial. The strong influence of organizational factors suggests that policies should focus on building employer capacity through technical assistance and workplace modifications rather than solely on changing employer attitudes.

Model 2: Organizational (Size, Resource Base). The addition of organizational variables to the model resulted in a significant increase in R value (.482) and R-squared value (.232). The R-squared change was .186, indicating that the addition of size and resource base predictors explained an additional 18.6% of the variance. The F change value of 18.22 was highly significant at $p = .000$, suggesting that the inclusion of these predictors significantly improved the model's fit.

Model 3, which incorporated external factors such as legal compliance, government incentives, and site accessibility, explained the most variance at 42.0% (an R^2 change of 0.188, F-change = 22.14, $p < 0.001$). External environmental factors exert a profound influence on employer behaviour, surpassing demographic and organizational factors. This finding resonates with the Nigerian context, where the 2018 Discrimination Against Persons with Disabilities (Prohibition) Act mandates accommodations and accessible environments, yet Odhiambo-Abuya & Owuor (2025) report that five years' post-enactment, implementation remains weak, with the law largely unenforced and its provisions underutilized. Despite statutory protections, stigma, limited awareness, and poor enforcement mean the law has limited impact on actual hiring practices.

The relatively lower influence of demographic and legal factors compared to organizational and external factors aligns with studies on employment barriers faced by persons with disabilities in Nigeria. These studies highlight misconceptions about the capabilities of persons with disabilities, particularly those with severe or visible impairments, which persist despite policy efforts. The increasing R^2 values across models emphasize that structural and environmental factors, especially physical accessibility and legal enforcement, are the most significant determinants of inclusive hiring in the Nigerian housing sector.

Model 3: External (Legal, Incentives, Site). The final model, which included external variables, resulted in an R value of .648 and an R-squared value of .420. The R-squared change was .188, indicating that the addition of legal, incentives, and site predictors explained an additional 18.8% of the variance. The F change value of 22.14 was highly significant at p = .000, suggesting that the inclusion of these predictors significantly improved the model's fit

Table 2b: Dominance Analysis

Predictor Factor	Individual R2 Contribution	Relative Importance	Rank
Physical Job Demands/Site Accessibility	0.142	33.8%	1st
Nature/Severity Of Disability	0.108	25.7%	2nd
Company Resource Base	0.074	17.6%	3rd
Government Incentives	0.052	12.4%	4th
Legal Compliance (2018 Act)	0.044	10.5%	5th

Table 2b presents the dominance analysis, which decomposes the relative importance of individual predictor factors in explaining employers' hiring decisions regarding persons with disabilities. The predictor with the highest individual R-squared contribution was Physical Job Demands and Site Accessibility, which accounted for 0.142, representing 33.8% of the explained variance and ranking as the most important factor. The second most influential predictor was Nature and Severity of Disability, contributing 0.108 to the R-squared and accounting for 25.7% of the variance. Company Resource Base was the third most significant, with an individual R-squared contribution of 0.074, representing 17.6% of the variance. Government Incentives followed, contributing 0.052 and accounting for 12.4% of the explained variance. Lastly, Legal Compliance related to the 2018 Act contributed the least, with an individual R-squared contribution of 0.044, representing 10.5% of the variance. The ranking clearly indicates that Physical Job Demands and Site Accessibility are the most dominant factors, followed by Nature/Severity of Disability, Company Resource Base, Government Incentives, and Legal Compliance.

Dominance analysis (Table 2b) further clarifies the relative importance of predictor variables, revealing that site accessibility and the severity of disability are the most influential, contributing 33.8% and 25.7% of the explained variance respectively. Physical job demands and site navigation are critical considerations, as many employers perceive infrastructural barriers as insurmountable obstacles. Research reinforces that physical accessibility is crucial, with the Lavreniuk & Odusanvo (2024) noting that many employers are willing but lack the structural knowledge and infrastructure to hire persons with disabilities confidently.

Resource capacity of companies also plays a significant role, accounting for 17.6% of the variance; employers' financial ability to modify workplaces and provide assistive technologies influences hiring decisions. Despite low awareness of support schemes like Nigeria's Access to Work Scheme launched in 2025, resource constraints remain a critical barrier. Government incentives, such as tax breaks and grants, contributed 12.4%, indicating that while recognized,

they are not primary motivators for employers. Similarly, legal compliance, represented by the enforcement of the 2018 Act, accounted for only 10.5%, highlighting a disconnect between legal provisions and actual employer behaviour. As Ibekwe & Aduma (2019) note, the law remains largely on paper, with weak enforcement and limited awareness diminishing its practical influence.

Overall, the analysis indicates that physical accessibility and the nature of disability are the most potent factors shaping hiring decisions, followed by company resources, government incentives, and legal compliance. The findings suggest that policy efforts should prioritize practical support, infrastructure development, and awareness-raising to address structural barriers. Legal reforms alone are insufficient without effective enforcement, capacity building, and infrastructural improvements, which are essential for translating policy into practice and fostering disability-inclusive employment in Nigeria's housing sector.

H2: Employers Face Significant Barriers, Towards Employing and Integrating Workers with Disabilities in the Study Area.

Table 3a: Confirmatory Factor Analysis (CFA)

Fit Index	Observed Value	Recommended Threshold	Interpretation
Chi-Square/Df (Chi^2/Df)	2.08	< 3.00	Good Fit
Cfi (Comparative Fit Index)	0.951	> 0.90	Excellent
Tli (Tucker-Lewis Index)	0.944	> 0.90	Good Fit
Rmsea (Root Mean Square Error)	0.065	< 0.08	Good Fit
Srmr (Standardized Residual)	0.048	< 0.08	Good Fit

Table 3a presents the confirmatory factor analysis results assessing the model fit indices for the barrier constructs employed in this study. The results of the confirmatory factor analysis (CFA) indicate a well-fitting model based on several key fit indices. The Chi-Square divided by degrees of freedom (Chi2/Df) was 2.08, which is below the recommended threshold of 3.00, suggesting a good fit between the model and the observed data. The Comparative Fit Index (CFI) was 0.951, exceeding the recommended value of 0.90, indicating an excellent fit. The Tucker-Lewis Index (TLI) was 0.944, also above the threshold of 0.90, reflecting a good fit. The Root Mean Square Error of Approximation (RMSEA) was 0.065, which is below the cutoff of 0.08, signifying a good fit. Lastly, the Standardized Residual (SRMR) was 0.048, well below the threshold of 0.08, further confirming the model's good fit to the data.

Table 3a affirms the methodological validity of the barrier constructs utilized in this study, with all fit indices meeting or surpassing recommended standards. Specifically, the Chi-Square/DF ratio of 2.08 (below the threshold of 3.00), Comparative Fit Index (CFI) of 0.951, Tucker-Lewis

Index (TLI) of 0.944, Root Mean Square Error of Approximation (RMSEA) of 0.065, and Standardized Root Mean Square Residual (SRMR) of 0.048 collectively indicate that the measurement model for structural, economic, and informational barriers is well-specified. This validation confirms that these constructs reliably capture employers' perceptions, ensuring that subsequent analyses rest on a robust methodological foundation. The importance of this validation extends beyond methodology; it provides a replicable framework for assessing employer attitudes across other Nigerian contexts and sectors. It also contributes to addressing the significant data gaps in disability statistics in Nigeria, where agencies like the National Bureau of Statistics are urged to improve data disaggregation based on disability type, location, and demographic profile (Ishola et al., 2025).

Table 3b: Friedman Test (Ranking of Barrier Severity)

Barrier Category	Mean Rank	Chi-Square (X2)	Df	Sig.
Structural (Site/Job Nature)	2.88	242.145	2	.000
Economic (Costs/Insurance)	1.94			
Informational (Legal/Technical)	1.18			

Table 3b presents the Friedman Test results examining the ranking of barrier severity perceived by employers in the Jos housing sector. The Friedman test results reveal differences in the perceived severity of various barriers based on their rankings. The barrier category of Structural, which includes site and job nature issues, received a mean rank of 2.88, indicating it was generally considered more severe compared to other barriers. The Chi-Square value for this category was 242.145 with 2 degrees of freedom, and the significance level was .000, indicating that the differences in rankings across barrier categories are statistically significant. The Economic barrier category, encompassing costs and insurance issues, had a lower mean rank of 1.94, suggesting it was perceived as less severe than the structural barriers. The informational barriers, related to legal and technical issues, had the lowest mean rank of 1.18, indicating they were viewed as the least severe among the categories. The significant Chi-Square value confirms that respondents' perceptions of barrier severity vary meaningfully across these categories.

Table 3b offers empirical support for hypothesis H_2, revealing a statistically significant hierarchy among barriers ($\chi^2 = 242.145$, $p < 0.001$). Structural barriers, notably site accessibility and physical work environment challenges, ranked highest with a mean rank of 2.88, followed by economic barriers (mean rank = 1.94) and informational barriers (mean rank = 1.18). This hierarchy aligns with extensive reports documenting Nigerian employment challenges faced by persons with disabilities. The prominence of economic barriers emphasizes employers' concerns about costs related to workplace modifications and accommodations, echoing findings from Ajonbadi & Mordi (2025). Interestingly, informational barriers, though perceived as less immediate, remain relevant, as approximately 90% of Nigerian construction firms are unaware of legal requirements for inclusive practices (Babalola & Harinarain, 2024).

Table 3c: Independent Samples Kruskal-Wallis Test

Barrier Construct	Chi-Square	Df	Asymp. Sig.	Interpretation
Structural	4.122	4	.389	No Significant

				Difference
Economic	3.875	4	.422	No Significant Difference
Informational	12.441	4	.014	Significant Difference

Table 3c presents the Independent Samples Kruskal-Wallis Test results examining whether perceptions of barriers differ significantly across different groups of employers in the Jos housing sector. The results indicate that there are no significant differences in perceptions across different groups concerning the Structural barrier construct, as evidenced by a Chi-Square value of 4.122 with 4 degrees of freedom and a significance level of .389. Similarly, for the Economic barrier construct, the Chi-Square value was 3.875 with 4 degrees of freedom and a significance level of .422, suggesting no significant difference in perceptions among groups. However, for the Informational barrier construct, the Chi-Square value was 12.441 with 4 degrees of freedom, and the significance level was .014, which indicates a statistically significant difference in perceptions across groups regarding informational barriers.

Statistical comparisons (Table 3c) indicate that perceptions of structural and economic barriers are consistent across employer groups, suggesting systemic challenges affecting the entire sector. Conversely, informational barriers show significant variation ($\chi^2 = 12.441$, $p = 0.014$), implying that awareness and knowledge levels differ among employers. This variation underscores the potential effectiveness of targeted awareness campaigns, especially for employer segments with limited legal and technical knowledge. This aligns with Tyabashe-Phume et al. (2025), who found that the Nigerian Disability Act of 2018 remains under-implemented, with awareness and enforcement issues prevalent across sectors. The uniform perception of structural and economic barriers emphasizes their pervasive nature, necessitating sector-wide interventions rather than targeted approaches.

Table 3d: Joint Display of Quantitative and Qualitative Findings

Research Theme	**Quantitative Result (Mean/B)**	**Qualitative Insights (Section G)**	**Meta-Inference**
Physical Site Risk	Mean = 4.62 (Rank 1st)	"Construction sites are death traps for the physically impaired."	Convergence: High physical risk is the absolute barrier.
Legal Knowledge	Mean = 2.41 (Low)	"I have never heard of the 2018 Act in Plateau State."	Convergence: Institutional ignorance prevents compliance.
Willingness	β= 0.42 (Sig.)	"I would hire them for design, not for site supervision."	Divergence: High willingness is role-specific (Office vs. Site).

Table 3d presents a joint display integrating quantitative and qualitative findings to provide comprehensive and triangulated evidence regarding the barriers employers face in employing and integrating workers with disabilities. The joint display of quantitative and qualitative findings reveals that high physical site risk, with a mean score of 4.62 and ranking first, aligns

with qualitative insights describing construction sites as death traps for the physically impaired, indicating a convergence that high physical risk is seen as the most significant barrier. Regarding legal knowledge, which has a low mean score of 2.41, qualitative comments suggest that there is a lack of awareness about the 2018 Act in Plateau State, reflecting a convergence that institutional ignorance hampers compliance. In terms of willingness, with a beta coefficient of 0.42 and a significant level, qualitative insights show a preference for hiring individuals for design roles rather than site supervision, highlighting a divergence that high willingness is role-specific and varies between office tasks and site roles.

Table 3d synthesizes quantitative and qualitative data, revealing three key themes. The first, physical site risk, exhibits strong convergence, with a mean score of 4.62, supported by qualitative remarks describing construction sites as "death traps" for the physically impaired. This aligns with broader industry findings where 80% of Nigerian construction firms do not incorporate accessibility considerations, and 90% lack awareness of legal requirements (Aniekan, 2021). The second theme, legal knowledge, shows low awareness levels, with a mean score of 2.41 and qualitative comments such as "I have never heard of the 2018 Act," confirming widespread institutional ignorance. This gap hampers compliance, as documented in the 2024 State of Disability Inclusion Report, which highlights significant implementation gaps across Nigeria (Ishola et al., 2025). The third theme, willingness, presents divergence: quantitatively, willingness predicts hiring ($\beta = 0.42$), but qualitatively, it is role-specific, with employers open to hiring persons with disabilities for office roles but hesitant for site supervision. This nuance underscores the importance of role-specific interventions and workplace accommodations, complementing general attitudinal shifts.

Table 3e: Subgroup Robustness Check (By Company Size)

Predictor: Dispositions	Large Firms (n=54)	Small/Medium Firms (n=138)	p-value (Diff)
Effect on Hiring (β)	0.48	0.39	.114

Table 3e presents the subgroup robustness check examining whether the effect of employer dispositions on hiring decisions differs significantly across company sizes within the Jos housing sector. The subgroup robustness check examining the effect of dispositions on hiring reveals that for large firms with a sample size of 54, the beta coefficient is 0.48, whereas for small and medium firms with a combined sample size of 138, the beta coefficient is slightly lower at 0.39. The p-value for the difference between these two groups is .114, indicating that there is no statistically significant difference in the effect of dispositions on hiring between large and smaller firms.

Finally, Table 3e demonstrates that employer dispositions impact hiring decisions similarly across large and small/medium firms, with beta coefficients of 0.48 and 0.39 respectively, and no significant difference ($p = 0.114$). This suggests that attitudes are universally influential, regardless of company size. International research supports this, indicating that employer attitudes consistently affect disability employment outcomes across firm types (Bredgaard & Salado-Rasmussen, 2021). The finding underscores the importance of broad-based awareness and attitude change initiatives, which are critical for achieving compliance with Nigeria's 5%

employment quota for persons with disabilities (Alabi et al., 2025). The ongoing implementation of the Access to Work Scheme by the National Commission for Persons with Disabilities (NCPWD, 2025) offers support, but the persistent influence of employer dispositions suggests that attitudinal change remains central to advancing disability inclusion across the industry.

5. CONCLUSION

This study confirms that disability exclusion in the Jos housing sector is pervasive, with 93.7% of firms never having hired a person with a disability. The primary drivers are structural inaccessibility and role-based stereotypes, while legal frameworks remain largely aspirational. Addressing this requires systemic interventions that go beyond awareness to mandate physical accessibility, strengthen enforcement, and reshape perceptions of the capabilities of persons with disabilities across all housing sector roles.

6. RECOMMENDATIONS

The Plateau State Government, in partnership with the National Commission for Persons with Disabilities and professional bodies, should require all construction firms to complete accessibility audits within 12 months and meet minimum accessibility standards within 24 months as a condition for license renewal, with matching grants and technical assistance provided to small and medium enterprises to alleviate cost barriers. Professional bodies should deliver structured disability inclusion training for all registered members within 18 months, covering legal obligations, capability awareness, and job redesign strategies, while establishing a "Disability Inclusion Champions" network where successful firms mentor at least two others annually to demonstrate the practical feasibility and benefits of inclusive employment across site supervision, project management, and design functions.

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