

## Appraisal of the Level of Housing Performances in Enugu Urban before and after the Government Monetization Quarters Policy

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### ABSTRACT

Level of Housing Performances in Enugu Urban Before and After the Government Monetization Quarters Policy. The findings showed that housing supply increased while the capacity to save more money from monetary allowances to public servants improved; sold off quarters witnessed high level remodeling and renovations. Data again revealed that housing within and around monetized government quarters are doing fine in terms of high level of housing performance after the policy was implemented. Most of the government quarters sold to individuals have been remodeled to match the present building designs. Between 2003 when the monetization policy was introduced till 2022, more houses has been developed in Enugu urban. Government quarters sold to private individuals used to house mainly family members of public servants however, under private individuals the quarters have witnessed huge transformation in terms of renovations and remodeling/conversions into let-able apartments hence, contributed to housing supply within Enugu urban. The modernization of these quarters also influenced further expansions and development of new properties and urbanization of the various neighborhoods where government quarters are sited.

Keywords: Level, Housing, Performances, Enugu Urban, and Monetization

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### INTRODUCTION

The establishment of government quarters started from the colonial era as early as 1920's which came as a result of government concern to provide enabling environment and comfort for public servants, especially to ensure that civil servants live close to their work places [1, 2]. These coupled with other benefits is known as "fringe benefits [1, 2, 3, 4, 5]". Government monetization policy on conversion of the fringe benefits to monthly monetary allowance encouraged civil servants to own their private houses; aside the encouragement to save up funds to own private houses of their choice, public servants was equally given the rights of first refusal during disposal of the following defunct government quarters; permanent secretariat quarters, Asata, NIPOST staff quarters, Coal Camp

staff quarters, Asata Mine quarters, Ologo quarters, European Colliery staff quarters, Artisan quarters, P and T quarters, CBN quarters, Concrete Avenue railway quarters among others in Enugu urban [6, 7, 8].

One of the reasons for establishment of the policy was due to the level of misuse and insensitivity on maintenance strategy by residents of the various government quarters in Enugu includes refusal to carry out repair works, sanitation and general environmental care which placed the residential quarters in a deplorable state [9, 10, 11]. The monetization policy that led to public bid and allocation of the quarters to private individuals and civil servants was aimed at encouraging re-developments in order make more housing available to the public while reducing the

level of housing deficits faced in Enugu urban [12,13,14]. The government also intended to use proceeds from the sale of the residential quarters to provide basic amenities and infrastructural facilities such as good road network, electricity, pipe borne water among others which on its own could boost the housing development in Enugu since areas with good infrastructure has a way of attracting real estate investors and land speculators to throw up their resources towards

housing development [15,16]. Regrettably, the high rate of corruption in Enugu state government has not allowed the aim of the monetization policy to pull through, despite sales of government quarters, there are still not much that has been done in the area of infrastructure which has hugely influenced decision of real estate developers against housing development projects in some parts of the state, especially areas with poor accessibility.

**RESEARCH QUESTION**

What is the trend in property development before and after the government quarters monetization policy?

**AIM OF THE STUDY**

The aim of this study is to examine the trend in property development before and after the government quarters monetization policy?

**RESEARCH DESIGN AND METHODOLOGY**

**The Study Area**

Enugu the capital of Enugu state is one of the five state capitals that situate within the South East Geopolitical region of the Federal Republic of Nigeria. It is made of up of seventeen local government area, Enugu State is in the South-East geographical zone of Nigeria. Enugu metropolis according to Lizzie (2018) is bounded on the east and south by Nkanu Local Government Areas, on the west by Udi local Government Area and on the north by Isi-Uzo Local Government Area of Enugu State. Enugu state itself shares

borders with Abia State and Imo state to the south, Ebonyi State to the east, Benue State to the northeast, Kogi State to the northwest and Anambra state to the west. Total area of land in Enugu is estimated to be 7161 km<sup>2</sup>. Enugu urban lies approximately between latitude 6° 21' N and 6° 30'N and between longitude 7° 26' E and 7° 37'E. According to 2006 population census, Enugu state has a population of 3,267,837 people (estimated at over 3.8 million in 2012) ([www.enugustate.gov.ng](http://www.enugustate.gov.ng), 2021).

**POPULATION OF STUDY**

The population of this study are registered Estate Surveyors and valuers, staff of Enugu State Ministry of Lands and Urban Development, staff of Enugu State Housing Development Corporation (ESHDC) and Enugu state civil servants. According to Niesv Directory (2010) there are 145 estate surveyors and valuers in Enugu urban, NBS

(2021) shows that there are 121 staff of Enugu State Ministry of Lands and Urban Development, Enugu State Housing Development Corporation (ESHDC) has a total of 206 staff and Civil servants in Enugu urban totals 3,200 (Enugu state, 2021).

**Table 1 Categories and Population of Study**

S/N	Category	Estimated population
1	Registered Estate Surveyors and Valuers	145
2	Enugu State Ministry of Lands and Urban Development	121
3	Enugu State Housing Development Corporation	206
4	Enugu State Civil Servants	3,200
	Total	3,672

**SAMPLING TECHNIQUE AND SAMPLE SIZE**

Stratified random sampling technique was used to determine the sample population;

the sample size was determined by adopting Taro Yamane model.

**Sample Size Determination:**

$$\text{Sample size} = \frac{N}{1 + N(e)^2}$$

Where n = Sample size  
 e = Level of significance  
 1 = Unity  
 N = Total population

Considering 5% or 0.05 as the level of significance

**a. Registered Estate Surveying and Valuation firms - 145**

$$\begin{aligned} &145/1+145(0.05)^2 \\ &145/ 1+145(0.0025) \\ &145/1.3625 = 106.4 \end{aligned}$$

n= 106

**b. Enugu State Ministry of Lands and Urban Development - 121**

$$\begin{aligned} &121/1+121(0.05)^2 \\ &121/ 1+121(0.0025) \\ &121/1.3025 = 92.89 \end{aligned}$$

n= 93

**c. Enugu State Housing Development Corporation (ESHDC) - 206**

$$\begin{aligned} &206/1+206(0.05)^2 \\ &206/ 1+206(0.0025) \\ &206/1.515 = 135.9 \end{aligned}$$

n = 136

**d. Enugu State Civil Servants - 3,200**

$$\begin{aligned} &3,200/1+3,200(0.05)^2 \\ &3,200/ 1+3,200(0.0025) \\ &3,200/ 9 = 355.6 \end{aligned}$$

n = 356

**Table 2 Population and Sample size of Respondents**

S/N	Category	Estimated population	Sample size
1	Registered Estate Surveyors and Valuers	145	106
2	Enugu State Ministry of Lands and Urban Development	121	93
3	Enugu State Housing Development Corporation	206	136
4	Enugu State Civil Servants	3,200	356
	Total	3,672	691

**INSTRUMENT OF DATA COLLECTION**

The instruments used for data collection by the researchers include the following:

- Field observation
- Personal Interview
- Questionnaires

**FIELD OBSERVATION**

This involves data collection from the study area and respondents in the field. Data was collected from Estate Surveyors

and Valuers, Enugu State Ministry of Lands and Urban Development, Enugu State Housing Development Corporation and

Civil Servants in Enugu urban to form the basis of the study.

#### PERSONAL INTERVIEW

The researcher conducted one-on-one interviews with the various respondents. The interview session provided useful

information and opinions from the respondents which was helpful in assembling data for the study.

#### QUESTIONNAIRE

Questionnaires were used for collection of data for the study. It comprised well-structured closed ended questions relevant to the study. The questionnaires

were administered by the researcher during survey to ensure that correct data was captured.

#### VALIDITY AND RELIABILITY OF INSTRUMENT

The instrument was presented to professional Estate Surveyors and Valuers and residents Estate Surveyors in various works department of public offices. The real estate professionals were aimed at framing and constructing the data collection techniques and analytic procedures in order to produce consistent findings devoid of participants error and

bias. The instruments were framed in a manner as to demonstrate the relationship between the two variables (dependent and independent) concerned in the research and validly measures what is intended and at the same time produce reliable process of eliciting the correct information on the basis of consistency, accuracy and dependability of the findings.

#### METHOD OF DATA PRESENTATION AND ANALYSIS

The data collected for the study were presented in frequency tables while the analysis was done using percentages and Bar charts. The hypothesis was analyzed. The formulas of ANOVA are presented below;

with One-Way ANOVA (Analysis of Variance) in IBM (International Business Machines Corporation) SPSS (Statistical Packages for the Social Science).

$$df_{wg} = (n_1-1) + (n_2-1) + (n_3-1) + (n_4-1)$$

$$Df_{bg} = k - 1$$

$$SS_{bg} = ((\sum x_1)^2/n_1 + (\sum x_2)^2/n_2 + (\sum x_3)^2/n_3 + (\sum x_4)^2/n_4) - (\sum x_1 + \sum x_2 + \sum x_3 + \sum x_4)/n_1 + n_2 + n_3 + n_4$$

$$SS_{wg} = (\sum x_1^2 + \sum x_2^2 + \sum x_3^2 + \sum x_4^2) - ((\sum x_1)^2/n_1 + (\sum x_2)^2/n_2 + (\sum x_3)^2/n_3 + (\sum x_4)^2/n_4)$$

$$F = MSB/MSE$$

$$MS_{within} = SS_{within}/df_{within}$$

Where:

SS = sum of square

Df = degree of freedom

Ms = mean square

F = f-ratio

SS<sub>wg</sub> = sum of square within group

SS<sub>bg</sub> = sum of square between group

Df<sub>wg</sub> = degree of freedom within group

Df<sub>bg</sub> = degree of freedom between group

#### PRESENTATION AND ANALYSIS OF DATA

Data collected from field survey were presented and analyzed in this chapter in accordance to the research questions and

hypothesis which guided the study. Only relevant questions to the research were presented and analyzed.

#### PRESENTATION OF BASE DATA

A total of 691 questionnaires were administered, out of which 566 were correctly filled, returned and analyzed.

The returned questionnaires represent 81.91% of the total numbers administered

and formed the basis for the analysis in table 3 below.

**Table 3 Analysis of the Distribution and Return of Questionnaires**

Categories of respondents	Questionnaires distributed	No. of questionnaires returned	No. of questionnaires not returned	Percentage of questionnaires returned	Percentage of questionnaires not returned
Registered Estate Surveyors and Valuers	106	100	6	14.47%	0.87%
Enugu State Ministry of Lands and Urban Development	93	85	8	12.30%	1.16%
Enugu State Housing Development Corporation	136	102	34	14.76%	4.92%
Enugu State Civil Servants	356	279	77	40.38%	11.14%
Total	691	566	125	81.91%	18.09%

Table 3 clearly shows that 691 questionnaires was administered to respondents in the study area out of which only 566 questionnaires were returned. The returned questionnaires represent 81.91%. a breakdown reveals that out of 106 questionnaires administered to estate surveyors and valuers a total of 100 questionnaire was returned. Out of 93 staff

of Enugu State Ministry of Lands and Urban Development only 85 was returned out of the 136 distributed questionnaires to staff of ESHDC, 102 was retrieved and 279 Civil servants returned theirs out of the 356 questionnaires. Only 18.09% of questionnaire was not returned, meaning that the 81.91% returned is enough to do justice to the study.

**Table 4 Sex Distribution of Respondents**

Sex	Frequency	% Frequency
Male	313	45.30%
Female	253	36.61%
Total	566	100.00%

Table 4 shows the distribution of respondents' gender; out of a total of 566 respondents, 313 of them are male while 253 are female respondents. The male

respondents represent 45.30 percent and the females represent 36.61 percent which is a little below that of the opposite sex.

This indicates that there are more male respondents than the females.

**Table 5 Age of Respondents**

Age	Frequency	% Frequency
18-35years	121	21.38%
36-50years	211	37.28%
51-65years	126	22.26%
Above 65years	108	19.08%
Total	566	100.00%

Table 5 shows the age distribution of respondents. Out of 566 respondents, 121 are between 18-35years; 211 falls between 36-50years old, 126 are between the ages 51-65years and 108 respondents are above

65years old. Respondents between the ages 36-50years have the highest frequency, this represents 37.28% of the total respondents.

**Table 6 Marital Status of Respondents**

Marital Status	Frequency	% Frequency
Single	230	40.64%
Married	273	48.23%
Widowed	63	11.13%
Total	566	100.00%

Table 6 reveals the marital status of respondents. 230 representing 40.64 percent are single, 273 which represent 48.23 percent are married while 63

respondents have the lowest percentage in the sum of 11.13 percent. More respondents are married, this is followed by the number of single respondents.

**Table 7 Educational Qualification of Respondents**

Educational Qualification	Frequency	% Frequency
FSLC	95	16.78%
OND	106	18.73%
HND	97	17.14%
BSc	126	22.26%
MSc	90	15.90%
PhD	52	9.19%
Total	566	100.00%

table 7 reveals the educational qualification of respondents. This shows that 95 respondents have First School Leaving Certificates, 106 have their Ordinary National Diploma (OND), 97 are Higher National Diploma (HND) holders, 126 of them are Bachelor of Science (BSc) holders, 90 bags Masters of Science (MSC) degree and Doctorate Degree holders (PhD)

are 52 in numbers. This analysis further indicates that BSc and OND holders have the higher percentages of 22.26% and 18.73% respectively. Also, the number of higher degree holders irrespective of the categories is satisfactory for study, it tells that the respondents are mentally and intellectually capable to do justice to the study.

#### **Presentation of Data on the Level of Housing Performance before and after the Government Quarters Monetization Policy in Enugu Urban.**

The need to analyze housing performance of defunct government quarters is to ascertain how well it was managed and the level of tenants or occupants' satisfaction before and after it was monetized (sold off). This includes the stages of development, maintenance, redevelopment and modernization; it also looks at how improved the quarters has become after being monetized compared to its condition before the monetary policy was introduced and implemented, and the housing potentials to attract investors

tended towards accommodation supply within the period under study. Permanent secretariat quarters, NIPOST staff quarters, Coal Camp staff quarters, Asata Mine Quarters, Ologo quarters, European Colliery staff quarters, Artisan quarters, P and T quarters, CBN quarters and Concrete Avenue Railway quarters fall within the scope of the study. Likert scale was used to determine the strength of the options provided below. Where; SA - Strongly Agree, A - Agree, SD - Strongly Disagree, D - Disagree and U - Undecided.

**Table 8: Response on the Level of Housing Performance before and after the Government Quarters Monetization Policy in Enugu Urban.**

Quarters	Period	Level of Performance	SA	A	SD	D	U	Mean	Remarks
Permanent Secretariat Quarters	Before 2003	≥60%	69	239	22	196	40	3.18	Accept
	After 2003	≤90%	130	281	40	107	8	3.74	Accept
	Remarks								
NIPOST Staff Quarters	Before 2003	≥60%	213	211	90	21	31	3.98	Accept
	After 2003	≤90%	96	119	103	164	84	2.96	Reject
	Remarks								
Coal Camp Staff Quarters	Before 2003	≥60%	111	183	87	124	61	2.40	Reject
	After 2003	≤90%	105	215	75	119	52	3.36	Accept
	Remarks								
Asata Mine Quarters	Before 2003	≥60%	200	193	44	73	56	3.72	Accept
	After 2003	≤90%	196	153	71	79	67	3.59	Accept
	Remarks								
Ologo Quarters	Before 2003	≥60%	220	211	34	54	47	3.89	Accept
	After 2003	≤90%	107	278	80	83	18	3.66	Accept
	Remarks								
European Colliery Staff Quarters	Before 2003	≥60%	117	176	196	34	43	3.51	Accept
	After 2003	≤90%	177	189	49	100	51	3.60	Accept
	Remarks								
Artisan Quarters	Before 2003	≥60%	31	23	211	201	100	2.44	Reject



	After 2003	≤90%	34	129	28	321	54	2.59	Reject
	Remarks								
P and T Quarters	Before 2003	≥60%	190	72	54	222	28	3.31	Accept
	After 2003	≤90%	219	186	67	72	19	3.89	Accept
	Remarks								
CBN Quarters	Before 2003	≥60%	110	89	210	129	28	3.22	Accept
	After 2003	≤90%	89	108	111	200	58	2.95	Reject
	Remarks								
Concrete Avenue Railway Quarters	Before 2003	≥60%	102	100	121	200	43	3.03	Accept

Table 8 reveals the level of housing performance in Enugu urban before and after monetization of Enugu state government quarters. Data collected shows that mean response of 3.18 indicates that permanent secretariat quarters was less than or equal to 60% in terms of housing performance before 2003 while its performance 90% or more after 2003 when the monetization policy was implemented. The mean average response of 3.98% on NIPOST staff quarters showed that housing performed at 60% or less before 2003 but the mean average of 2.96% clearly showed that even after 2003 its performance is still not up to 90%. The mean average on Coal Camp staff quarters indicates that before 2003 housing performance was less than 60%, while after 2003 housing performance rose to about 90%. On the other hand, Asata Mine

quarters, Ologo quarters and European Colliery staff quarters each performed within 60% and 90% before and after 2003 respectively. Artisan quarters neither performed within 60% and 90% before and after 2003 respectively. P and T reached 60% and 90% housing performance level before and after 2003 respectively. CBN quarters had an average of 60% performance before 2003 but failed to reach 90% even after 2003. Concrete Avenue railway quarters reached fell a little less or within 60% performance in housing and 90% after 2003. This data indicates that most of the defunct government quarters performed within 90% or more on housing performance which has impacted on the rate of property development within the neighborhood where the quarters are located.

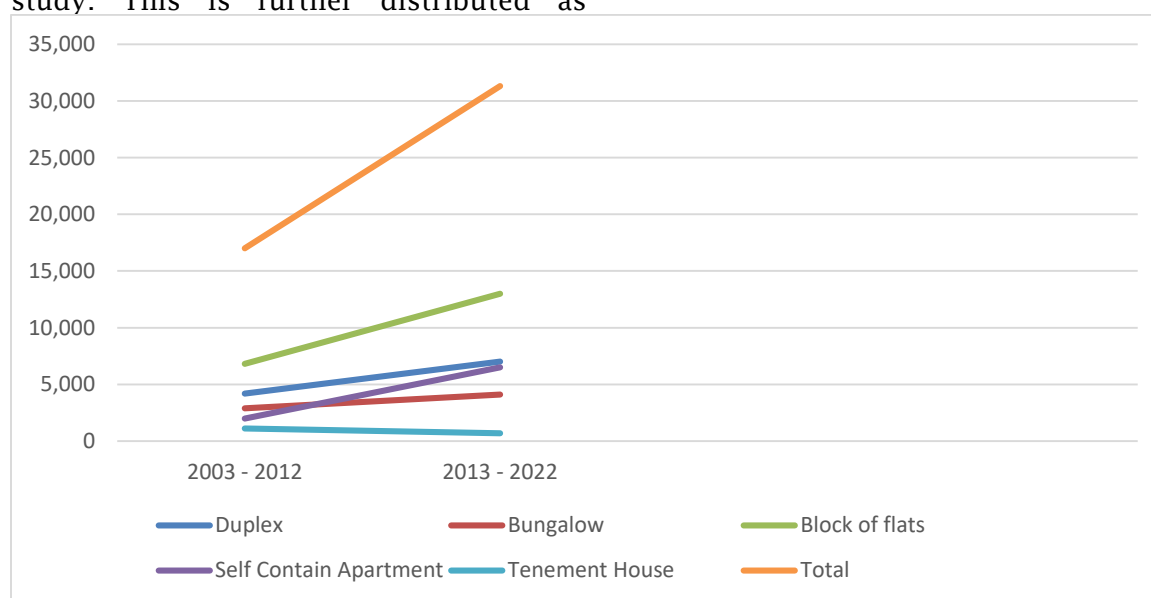
**Table 9 Housing Development Trend in Enugu Urban Before and After Monetization of Staff Quarters**

Period	2003 - 2012	2013 - 2022	2003 - 2022
Duplex	4,200.00	7,000.00	11,200.00
Bungalow	2,900.00	4,100.00	7,000.00
Block of flats	6,800.00	13,000.00	19,800.00
Self-contain apartments	2,000.00	6,500.00	8,500.00
Tenement	1,100.00	700.00	1,800.00
Total	17,000.00	31,300.00	<b>48,300.00</b>

Sources: Enugu State Capital Territory Development Authority, 2022

Table 9 above displays the trend of property development between 2003 to 2022 before and after the government quarters monetization policy. Approximately, 11,200 Duplexes, 7,000 Bungalows, 19,000 Block of flats, 8,500 Self-contain apartments and 1,800 Tenement buildings were developed between 2003 -2022. This totals 48,300.00 properties developed within period under study. This is further distributed as

follows; Duplexes - 4,200; Bungalow - 2,900; Block of Flats - 6,800; Self-contain apartment - 2,000 and Tenement - 1,100 (2003 - 2012). Duplexes - 11,200; Bungalow - 7,000; Block of flats - 19,800; Self-contain apartment - 8,500 and Tenement - 700 (2012 - 2022). Above data indicates that more properties were developed between 2012 to 2022 when compared with the period 2003 to 2012.



**Fig 1. Chat Showing Housing Development Trend in Enugu Urban Before and After Monetization of Staff Quarters**

## CONCLUSION

Government quarters sold to private individuals used to house mainly family members of public servants however, under private individuals the quarters have witnessed huge transformation in terms of renovations and remodeling/conversions into lettable

apartments hence, contributed to housing supply within Enugu urban. The modernization of these quarters also influenced further expansions and development of new properties and urbanization of the various neighborhoods where government quarters are sited.

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