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EVALUATION OF PUBLIC-PRIVATE PARTNERSHIPS IN HOUSING PROVISION IN MINNA AND FCT ABUJA, NIGERIA

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ABSTRACT

Against the background of the need to provide affordable housing to its people in the Federal Capital City Abuja and in Minna, the Federal Capital Development Authority and Niger state Government entered into a number of partnerships with the private sector. Most of the partnerships have reached maturity stage, but the resultant outcomes are yet to be determined. Hence, the study evaluated Public-Private Partnership (PPP) in housing provision in Minna and FCT Abuja through the self-administration of 640 structured questionnaires to the occupants of 5 housing estates in the two areas. In addition to this, five interviews were conducted for the agencies responsible for the estates. Findings from the study indicated that only 5.8% of the occupants (respondents) were the low income earners that benefited from the 5 housing estates selected and 38.4% of the respondents were satisfied with quality of work done by the developers. It was discovered that 40.9% of the respondents contributed between 31-40% of their monthly income on repayment. Bureaucratic bottleneck was one of the challenges faced in the implementation of PPP in housing provision among others. Housing provided using PPP is still skewed towards the medium and high income groups living vast majority of the low income group in limbo. Efforts should be intensified by the government in creating conducive environment for mortgage financing to thrive in order to create avenue for the low income group access to mortgage so that the huge housing deficit could be bridged.

Keywords: Abuja, Housing, Minna, PPP, Procurement

1. INTRODUCTION

According to Ndayako and Kawu (2011), the need for shelter by man has always been an issue for both the person in need of a house and the people with the responsibility of providing the house or designing it, it is a common knowledge that the need for shelter ranks second in the hierarchy of needs of man after food. Ndayako and Kawu (2011) revealed that Niger State like virtually all the States of the Federation is experiencing a huge deficit in housing provision. While Federal Capital Territory (FCT) Abuja and Minna are experiencing a qualitative and quantitative deficit, this was reported by Okparaocha (2013) that Nigeria is facing housing deficit of about 16 million, which will require nothing less than ₦50 trillion to resolved.

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As a developing nation with insufficient and limited resources, provision of basic infrastructures, creation of employment opportunity for our teeming youths and insecurity among others things are issues of national interest which have been a peculiar task for our government officials. Aside from constraints on the resources, budgets are equally grossly inadequate to finance basic operating services, including inadequate maintenance of existing infrastructures, not to mention embarking on the provision of new ones. This development has placed an extra-ordinary burden on the ability of government to meet its social responsibility of providing infrastructures (Ajanlekoko, 2001).

As indicated by Sulyman (2000), the resources required in developing these infrastructures many at times out match the entire revenue base of many developing nations, especially now that most of these countries are facing economy down turn, coupled with lack of technical expertise of government's technocrats in managing public infrastructures: Even now in 2014, the situation is not different, one of the options available for provision of these infrastructures is the collaboration between the public (government) and private sector. National Council for Public Private Partnerships (NCPPP) (2003) defined Public Private Partnership (PPP) as a contractual arrangement which is formed between public and private sector partners which involve the private sector in the development, financing, ownership, and or operation of a public facility or service. In such a partnership, public and private resources are pooled and responsibilities are divided so that the partner's efforts are complementary.

The private sector partner usually makes a substantial cash or equity investment in the project and the public sector gains access to new revenue or service delivery capacity, and this arrangement between the public and private sector differ from service contracting. PPP arrangements are growing in use and acceptance as an alternative and effective method of mobilizing additional financial resource and prudence in the provision of public infrastructure such as housing (Egbewole, 2011).

In recognition of the housing deficit, in Nigeria, several efforts had been made by successive Governments in addressing this problem the Government of Niger State had taken a step in stemming this tide by embarking on construction of mass housing; one of the schemes is the 500 M.I Wushishi housing estates in Minna through partnership with private investors (Jide, 2010).

It will also be recalled that since the Capital of Nigeria moved from Lagos to Abuja in 1991, the Federal Capital Development Authority (FCDA) has embarked on several projects in providing housing to its teeming population by partnering with private investors in realising this dream. Some of the projects include 800 Efab Housing Estate (Okparaocha, 2013). Despite this intervention made by the government to bring the private investors to invest in housing, the problem of housing deficit still remains a serious task yet to be resolved by the government. Sanusi (2012) asserted that the impact of PPPs in Nigeria has been limited as a result of absence of capacity and political will to carry them through. It is on this note that this research evaluated PPP in provision of housing in Niger State and FCT Abuja, in order to achieve this answers were sought to the following research questions.

1. What are the roles of parties involved in housing delivery through PPP arrangement?
2. What are the challenges and lessons learnt in achieving this goal?
3. Are the end users satisfied with the product in terms of affordability?

2. PUBLIC-PRIVATE PARTNERSHIP IN HOUSING IN OTHER CLIMES

The infrastructure challenges according to UN-Habitat (2011), confronting governments the world over are huge as a result of increase in the urban population over the last decade, in addition to the sluggish economic growth across many regions which has resulted in massive infrastructure and urban service delivery gap. In a related development,

UN-Habitat (2011) stated further that despite the fact that urban areas all over the world are characterized by their own set of complex issues, the financial challenges are notably the same; at all levels of economic development, there is a far greater financing need for urban development projects than can be provided by the traditional public purse alone thereby turning toward PPPs as a financing option and a procurement method. Oyewobi *et al.* (2012) and Nyagwachi (2008) stated that PPPs have been used in the developed countries such as the UK, US, Canada in the provision of infrastructure services in different sectors such as health, housing, transportation and education.

The success stories achieved has been huge in the contractual relationships between the public and private sectors to construct and maintain low-income housing in developed countries such as the United States, Australia, Ireland, and the UK.

In these countries, the PPP approach to housing projects included a joint venture where the private and public sectors jointly finance, own, and operate a housing project, and where risk is shared according to predetermined contractual provisions. A level of authority and control is maintained by the public sector due to the substantial funds usually made available while making use of the private sector's resources and expertise in construction and design (Deloitte cited in UN-Habitat, 2011). In the US for example (UN-Habitat, 2006), the PPP housing arrangement can be said to fall under two categories; project-based partnerships (this is usually restricted to a given geographical location where joint ventures are developed within the relevant stakeholders) and programme-based partnerships (these aim to change policies, bringing in more private participation and pull more resources beyond the project level).

UN-Habitat (2006) stated that the public sector should play pivotal role housing delivery especially as it concerns the low-income group by:

- Ensuring an adequate supply of land for low-income housing via reducing land-use standards while discouraging speculations and establishing land development agencies with sufficient authority and accountability;
- Co-ordinating the provision of infrastructure and services especially in green field areas;
- Liberalizing standards in order pave way for the use of different building materials especially the locally available ones and promoting small enterprises in the housing sector;
- Establishing a sound financial environment in order to encourage private investment in housing, and ensuring access to sufficient housing finance for low-income groups on terms and conditions that they can afford. This is imperative in the light of the challenges facing global finances which have made banks and investors increasingly cautious about taking on additional projects, making it more difficult to borrow money (UN-Habitat, 2011).

3. METHODOLOGY

Multi-case study research approach was adopted. Out of the seven housing estates found in both Minna and Abuja that procured their housing using PPP, five of them were selected using purposive sampling method. Purposive sampling technique is a non-probability sampling procedure which is usually used in qualitative research that has to do with selecting the respondents based on their knowledge on the appropriateness and typicality of the sample selected (David & Sutton, 2004; Cohen *et al.*, 2005; Teddlie & Yu, 2007).

In order to determine the satisfaction of the end-users in terms of affordability, questionnaire survey was used and the questionnaires were self-administered to the occupants of the estates using systematic random technique based on the sample size arrived at in Table 1 below. Daniel (2012) stated that systematic random sampling is a probability sampling technique in which a random selection is made of the first element for the sample, and then

subsequent elements are selected using a fixed or systematic interval until the researcher has gotten to the desired sample size. In determining the roles of the parties involved, the challenges encountered and the lesson learnt from the construction of the five estates, the agency responsible for each of the estates was interviewed using structured interview method. Structured interviews involve the interviewer asking the interviewee a list of predetermined questions, hence, the same questions are asked from all the people that will be interviewed. This approach enhances the reliability of the results and the conclusions that will be reached, due to the standardisation of questions asked (Haigh, 2008). In a related development, Hesse-Biber and Leavy (2011) are of the opinion that standardising the interviews ensures comparisons to be made between the interviewees.

4. RESULT AND DISCUSSION

From 1,601 units which constitute the number of respondents, 40% was drawn from each estate representing a total of 640 respondents as shown in Table 1.

Table 1. Sample size of study area

Name of estate	Number of units	Sample drawn @ 40%
1 Brick city phase II	221	88
2 Citec villas	300	120
3 Efab Apo estate	80	32
4 Sahara estate	500	200
5 Gen. M.I Wushishi	500	200
Total	1,601	640

Source: Field survey, 2013

Table 2. Response rate

Number of questionnaire administered	percentage
Questionnaire administered	640
Questionnaire retrieved	521
	84.4

Source: Field survey, 2013

The above table shows the analysis of the questionnaire retrieved from the respondents, 521 questionnaires which represent 84.4% of total population sampled were retrieved, while the remaining 119 questionnaires were not return which is 15.6%.

Table 3. Types of housing units occupied

Housing Unit	Frequency	Percentage
2-bedroom	206	39.5
3-bedroom	211	40.5
4-bedroom	104	20.0
Total	521	100.0

Source: Field Survey, 2013

Table 3 shows that 39.5% of the respondent stays in 2 bedrooms flat, 40.5% of the respondent stays in 3 bedroom flats while 20% of the respondent occupied 4 bedroom flats. The analysis shows variation in different housing unit occupied by the respondents.

Table 4 shows the analysis of the selected estates from the two study areas with respect to the total cost of each housing unit and the required payment period. It was observed from the analysis that the initial down payment assign to some of these housing units are too high for the low income groups in the society which is one of the reason why

most of them could not participate in the scheme, since most of them could not afford 10 or 20% initial down payment required by the developers.

Table 4. Analysis of the cost of selected projects

Name:	Gen. M.I Wushishi	Sun city phase II	Sahara estate	Citec villas	Apo estate
Location:	Minna	Abuja	Abuja	Abuja	Abuja
Total cost	N2.9m	N6m	N7.5	N7m	N 5.5m
%initial down payment	10%	20%	10%	10%	10%
Initial payment:	₦290, 000	₦1.2m	₦750, 000	₦700, 000	₦600,000
Monthly payment	₦19, 000	₦40, 000	₦60, 000	₦60, 000	₦40,000
Required payment period	15yrs	10yrs	10yrs	10yrs	10yrs

Source: Field survey, 2013

The National Housing Policy (2012) categorise the low-income group to be people in the monthly income range of ₦4500-₦18000, from the table, the least monthly payment is ₦19000, if a prospective owner is on a monthly income of ₦18000, it will be difficult to meet the monthly payment except from a mortgage or subsidy. According to UN-Habitat (2011), developed countries usually used subsidies to bring the cost of housing down which is lacking in the Nigerian context.

Table 5. Average monthly income of beneficiaries

Average Income	Frequency	Percentage
₦4,500.00-18,000.00	30	5.8
₦18,001.000-70,00100	150	28.8
₦150,001-300,000.00	305	58.5
Above ₦300,000.00	25	4.8
Total	521	100

Source: Field survey, 2013.

The above table shows 5.8% of the respondents has an average income of 4,500 – 18,000.00, which according to National Housing Policy (2012), are classified to be Low income group and 28.8% of the respondents has an average income of 18,000 – 70,000 medium to high income, while from 58.5% of the respondents who earn an average income of 150,000 – 300,000 together with 4.8% of the respondents whom average income are 300,000 above are classified to be high income earners. The analysis shows the income level of the respondent in relation to affordability of housing unit in the state. However, from the above table it is clearly shown that the low and medium income groups which are the worst hit by this housing problem are yet to benefit from this system due to their low income levels. The result is consistent with Ibem (2011) work.

Table 6 shows 12.5% of the respondents contribute 10-15% of their monthly income to housing, 10% of the respondents contribute 16-20% of their income to housing, 17% of the respondents contribute 21-25% of their income to housing, 19.8% of the respondent contribute 26-30% of their income to housing while 40.9% of the respondents contribute 31-40% of their income to housing. Aribigbola (cited in Ibem, 2011) established that housing is said to be affordable when the monthly cost expended by the occupant is not greater than 30% of his or her income. It can therefore be concluded based on the result that the housing for 40.9% of the respondents is not affordable while 59.1% of the respondent had affordable

housing. This is not surprising as majority (from Table 5, 63.3% of the respondents earn ₦150000 and more).

Table 6. Percentage income contributed to housing

Contributed Income %	Frequency	Percentage
10-15%	65	12.5
16-20%	52	10.0
21-25%	90	17
26-30%	103	19.8
31-40%	213	40.9
Total	521	100.0

Source: Field Survey, 2013

Analysis of interviews conducted on some Professionals that were involved in the PPP Projects selected

This section analysed the interview conducted in Minna and Abuja. Five housing projects were selected which were constructed through PPP arrangement (one in Minna and four were in Abuja.) These projects were group from project A-E and the interview conducted for each were analysed separately.

Table 7. Efab Apo Estate

S/N	Case study/place	Abuja
1	Rationale /obj. of PPP	Construction of 80 housing unit
2	Sector	Housing
3	PPP model	BOT
4	contract duration	18Months
5	Investment level	Developer 80% Government 20%
6	Risk allocation	Government 20% Developer 80%
7	Financing structure	100% Financed by the developer
8	PPP actors	FCDA and FHA
9	Type of payment	Lease arrangement

Source: Field survey, 2013

The type of payment adopted for this property is lease arrangement which is a system whereby the sole ownership of property belongs to government, but for better management the government will transfer the property to the developer which will in turn lease the property out to the beneficiaries for a specific period of time. In this system, substantial amount of money will be remitted to the government where the remaining amount will go for the developer managing the property.

Challenges encountered

In carrying out this project series of challenges were faced by developer from the pre-contract period to the post contract periods which are listed below.

- Compensation to the initial occupiers of the land
- Adherence to standard and specification
- Multiple allocations
- Political interference in allocation.
- Due process not followed by the Federal Ministry of Housing and Federal Capital Development Authority in handling the project

- Unable to complete the project within the stipulated period.
- Recovery of funds from the buyers.
- Change in government
- Corruption of some government officials
- Unwillingness from the side of financial institutions to provide loans for the developers

Table 8. Sahara Homes Estate

S/N	Case study/place	Abuja
1	Rationale /obj. of PPP	Construction of 500 housing unit
2	Sector	Housing
3	PPP model	DBT
4	contract duration	36Months
5	Investment level	Developer 70% Government 30%
6	Risk allocation	Government 30% Developer 70%
7	Financing structure	100% Financed by the developer
8	PPP actors	Developer and FCDA Abuja
9	Type of payment	Mortgage Financing

Source: Field survey, 2013

This project was executed by Federal Capital Development Authority and Sahara homes Ltd. The director in charge of operations of Sahara homes Ltd was interviewed.

The type of payment for this project is Mortgage Financing; this is a system whereby the Federal Mortgage Bank of Nigeria through Primary Mortgage Institutions will prepare the list of interested beneficiaries and settled the developer in-charge of the project financially, after which the arrangement will be made by FMBN and PMIs through which the beneficiaries will pay back the money for a given period of time.

The above project was carried out by Federal Capital Development Authority in partnership with Sahara homes Ltd in order to reduce the housing deficit in Abuja. The project was expected to last for 36months and was 100% financed by the developer, though the risk allocation was shared between the government and developer from 30% to 70% respectively, the PPP model adopted was design-build transfer (DBT), which means the developer will do the designing and construction after the completion the property will be transferred to the government for management. The FCDA provides some incentives which included the land where the project was situated and further explained that, the developer was giving the legal backing to embark on the project.

Challenges encountered

In carrying out this project series of challenges were faced by developer from the pre-construction period to the post construction periods which are listed below.

- Lack of access to land
- Inadequate supervision
- Adherence to standard and specification
- Handover issues.
- Due process not followed by FCDA that handled the project
- Time overrun by the developer handling the project
- Payment and sales issues.
- Lack of access to fund
- Delay in obtaining certificate of occupancy (C of O)

- Lack of proper communication from the side of government to the initial occupiers of the land provided for the project thereby resulting in to delay in commencement of the project.

Table 9. General M. I. Wushishi Estate

S/N	Case study/place	Minna
1	Rationale /obj. of PPP	Construction of 500 housing unit
2	Sector	Housing
3	PPP model	DBST
4	contract duration	24Months
5	Investment level	Developer 80% Government 20%
6	Risk allocation	Government 20% Developer 80%
7	Financing structure	100% Financed by the developer
8	PPP actors	NAPPP, Developer, & housing corporation
9	Type of payment	Escrow Account

Source: Field survey, 2013

This project was carried out by Niger State Government in collaboration with private investor (Legend Consult); in order to acquire the desirable information about the project the deputy director office of Niger State Agency for Public Private Partnerships was interviewed.

The Payment was done through Escrow Account, this is an account developer had with financial institutions like commercial banks, in which the deduction was made from the salaries of the beneficiaries to the account for the developer. The project was expected to last for 24months and was 100% financed by the developer, though the risk allocation was shared between the government and developer from 20% to 80% respectively, the PPP model adopted was design- build service and transfer (DBST), which means the developer will do the designing, provides all the necessary infrastructural services and do the construction, after the completion the property will be transferred to the government for proper management. The incentives provided by the government includes land where the project will be situated as well as all the necessary legal backing for the developer, in addition the government create a level ground to attract other PPP experts into the state. From the interview conducted the PPP professionals assumed that these laws are explicit for all the participants in the system and can also be said that, it is transparent and fair to all interested parties.

Challenges encountered

In carrying out this project series of challenges were faced by developer from the pre-construction period to the post construction periods which are listed below.

- Compensation to the initial occupiers of the land
- Adherence to standard and specification
- Multiple allocations
- Political interference in allocation.
- Due process not followed by the agency that handled the project
- Unable to complete the project within the stipulated period.
- Change in government
- Corruption of some government officials
- Unwillingness from the side of financial institutions in the state to provide loans for the developers

Table 10. Citec Villas

Case study/place	Abuja
Rationale /obj. of PPP	Construction of 300 housing unit
Sector	Housing
PPP model	DBT
Contract duration	24Months
Investment level	Developer 60% Government 40%
Risk allocation	Government 40% Developer 60%
Financing structure	100% Financed by the developer
PPP actors	Developer and FHA Abuja
Type of payment	Mortgage financing

Source: Field survey, 2013

This project was executed by the Federal Housing Authority in collaboration with Citec International Estates Limited. The assistance director administrative with the Federal Housing Authority was interviewed.

In order to contribute to housing need in Abuja, Federal housing authority entered into partnership with private investor to provide housing to its teeming population. This project was expected to last for 24months and was 100% financed by the developer, though the risk allocation was shared between the government and developer from 40% to 60% respectively, the PPP model adopted was design build and transfer (DBT), which means the developer will do the designing and construction after the completion the property will be transferred to the government for management. The FHA provides some incentives which include land where the project will be situated as well provide all the necessary legal backing for the developer. From the interview conducted the PPP professionals believed that these laws are explicit for all the participants in the system and can also said to be transparent and fair to all concern.

Challenges encountered

In carrying out this project series of challenges were faced by developer from the pre-construction period to the post construction periods which are listed below.

- Lack of access to land
- Poor building materials in the market
- Inadequate supervision, adherence to standard and specification
- Interference of political officials
- Due process not followed by the agency that handled the project
- Time overrun
- Payment and sales issues
- Delay in obtaining certificate of occupancy (C of O)

This project was executed by Federal Capital Development Authority, Federal Ministry of Housing and Urban Development in collaboration with Urban Shelter Limited. The desk officer with urban shelter was interviewed.

Federal capital development authority, Federal ministry of housing and urban development are one of key players in resolving housing problem in Abuja and the entire country at large, for this reason FCDA and FHUD had entered into partnership with private sector in resolving housing deficit in Abuja. This project was expected to last for 24months and was 100% financed by the developer, though the risk allocation was shared between the government and developer from 80% to 20% respectively, the PPP model adopted was design build and transfer (DBT), which means the developer will do the designing and do the construction, after the completion the property will be transferred to the government for

management. The FCDA provides some incentives which include land where the project will be located as well as provides all the necessary legal backing for the developer and in addition create a level ground to attract other PPP experts. From the interview conducted the PPP professionals believed that these laws are explicit for all the participants in the system and can also said to be transparent and fair to all concern.

Table 11. Brick city Phase II

Case study/place	Abuja
Rationale /obj. of PPP	Construction of 221 housing unit
Sector	Housing
PPP model	DBT
Contract duration	24Months
Investment level	Developer 80% Government 20%
Risk allocation	Government 20% Developer 80%
Financing structure	100% Financed by the developer
PPP actors	FCDA, FMHUD and Developer
Type of payment	Mortgage Financing

Source: Field survey, 2013

Challenges Encountered

In carrying out this project series of challenges were faced by developer from the pre-contract period to the post contract periods which are listed below.

- Compensation to the initial occupiers of the land
- Adherence to standard and specification
- Multiple allocations
- Political interference in allocation
- Due process not followed by the agency that handled the project
- Unable to complete the project within the stipulated period.
- Recovery of funds from the buyers
- Unwillingness from the side of financial institutions in the state to provide loans for the developers

5. MATTERS ARISING FROM INTERVIEWS

Based on the interviews conducted, the challenges faced by the developers can be summarised as non-adherence to standard and specification, multiple allocations, access to fund, access to land, political interference, due process not followed, change in government especially office holders, initial land owners compensation and time overrun. Looking at these challenges, the efforts of government is still needed in order to be able to turn around the fortune of the developers that are ready to partner with the government in the provision of housing for the teeming population that are need of the housing.

“It is, perhaps, a popular misconception that the enabling approach to housing implies less (or even no) role for government, yet the experiences of partnership have shown very clearly that strong government (at both national and local levels) is essential if partnership is to work. While the enabling approach does imply a different role for the State, this new role remains critically important, since only the public sector can facilitate and regulate the overall legal, administrative and economic framework within which people, their organisations and the commercial private sector can make their most effective contributions. This implies strong and coherent action by government, including

intervention in the land and financial markets when they fail to respond appropriately to the needs of lower-income groups” (UN-Habitat, 2006).

In a related development, Sanusi (2012) asserted that the impact of PPPs in Nigeria has been limited as a result of absence of capacity and political will to carry them through. This has perhaps given rise to the teething challenges stated above and until appropriate capacity is developed and the government has the political will irrespective of political affiliation, using PPP in housing provision will not produce the desired results for all the stakeholders. According to UN-Habitat (2006), the politicisation of the housing process has stymied the success that would have been recorded which has undermined the aim and objectives of the partnerships developed with the private sector. On the issue of having difficulty in accessing bank loans, this may be connected to strict credit conditions which have made banks and investors increasingly cautious about taking on additional projects, making it more difficult to borrow money (UN-Habitat, 2011).

In a related development, World Bank (2009) established that developers usually seek funds from banks and lenders that may be reluctant in giving the funds except they see the project as being financially viable and the streams of cash flows are predictable. In addition to this, many banks will not grant loans to developers that lack comprehensive risk assessment of the projects in order to determine their exposure levels before committing their shareholders' money. Egbewole (2011) stated that changing office holders may pose a serious challenge to the spirit and letter of PPP due to the fact that there is the likelihood of an agreement changing almost every time these people are changed. Furthermore, the beliefs held by some government functionaries to the effect that the government is not bound to honour its contractual obligations or that the government can unilaterally rescind contracts it entered into voluntarily has to a large extent created a challenge for PPP.

6. CONCLUSION

On the issue of affordability, the context in the paper is in two folds, one, the percentage of respondents who were in the low-income bracket (only 5.8% in Table 5); in this context vast majority of the low-income group out there would have loved to own a unit in any of the estate but this is difficult because of the down-payment and the monthly payment which is more than what these people earn as income. Secondly, the percentage of income contributed to housing on a monthly basis; to this extent, the housing could not be said to be affordable for 40.9% of the respondents.

Although, housing production under the PPP has been embraced by government and corporate private housing developers; the challenges are the low participation of low income earners, corruption of government officials and bureaucracy from the housing ministry, housing affordability to low-income earners are yet to be addressed by Niger State government and FCT administration, lack of access to land and housing finance constitute challenges to the success of PPP in housing in Niger State and FCT Abuja, it was discovered from the study that there is a strong legislative framework that guides the operation of PPP in Minna and FCT Abuja, recommendations were made that will improve the participation of private investors in housing provision in the study area. Therefore, the future success of PPP in housing in the study areas is consequent upon addressing these challenges and increasing social content in the PPPs.

7. RECOMMENDATIONS

A successful PPP depends largely on the capacity of the government to effectively monitor the private sector parties and the projects. Therefore, the following recommendations are hereby made:

- The government should come up with a policy that will focus more on the provision of housing to the low-income earners since they are the worst hit in term of housing challenged in Nigeria.
- The issue of initial 10% to 20% down payment required by the developers should be looked into by ensuring that beneficial mortgage is in place that will cater for the needs of the low income group since it has been identified as one of the major reasons why most people could not participate in the system due to their income bracket.
- The Government should facilitate the acquisition of land for housing by way of prompt payment of compensation to the initial occupiers of the land to avoid any delay by the developer.
- The government should set up a monitoring committee to supervise any on-going project to ensure adequate standard and specifications being follow by the developers.
- Efforts should be intensified by the various agencies of government responsible for housing through PPP to remove the bureaucratic impediments by sanctioning erring officials that deliberately create any bottleneck in housing provision.
- Enforcement of standards by regulatory agencies saddled with that responsibility is imperative if quality and secured housing is to be constructed.
- Developers should ensure that relevant professionals such as builders are employed that will have adequate knowledge in scheduling in order to stem the tide of time overrun.

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