USER SATISFACTION STUDY OF SELECTED PUBLIC–PRIVATE PARTNERSHIP PROJECTS IN ABUJA

BY

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MSc/ENV. DES/42755/2004 - 2005

Thesis submitted to the Dean

Postgraduate School, Ahmadu Bello University, Zaria

in partial fulfillment of the requirement for the award of

MSc (Urban and Regional Planning) Degree

Department of Urban and Regional Planning

Faculty of Environmental Design

Ahmadu Bello University

Zaria-Nigeria

DECEMBER, 2010

DECLARATION

I hereby declare that this thesis has been composed by me and that it is a record of my own research work. It has not been accepted in any previous application of higher degree. All sources of information are appropriately acknowledged by means of referencing.

Sign _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ Date _ _ _ _ _ _ _ _ _ _ _ _

CERTIFICATION

This thesis entitled *User Satisfaction Study of Selected Public–Private Partnership Projects in Abuja* by Halima Ladidi Rufai meets the regulations governing the award of the degree of MSc. of Ahmadu Bello University and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to my husband Barr. Mohammed Ahmed and my daughter Ameenah Dalal, my parents Alhaji and Hajiya Rufai Mohammed and siblings for their unwavering support and understanding during the time of study.

ACKNOWLEDGEMENTS

All praise be to the Almighty, for giving me this opportunity to attain this achievement in my life of which my family is proud of. My sincere gratitude goes to my supervisors Dr. A. Ahmed and Mr. E. O. Gunn whose constant contributions, consideration, criticism, tolerance and encouragement have made the successful completion of this work possible. May the Almighty Allah reward you abundantly. To the entire members of academic and non-academic staff of the department of urban and regional planning, I thank you for your support and contributions during the entire period of this work.

My gratitude goes to my husband Barr. Mohammed Ahmed. I thank you for your support and understanding; to my daughter Ameenah Dalal Mohammed, thank you for the perfect timing. To my parents Alhaji and Hajiya Rufai Mohammed and siblings, for your unwavering support, love and concern accompanied with your encouragement and tireless prayers; has made the work a complete success. May the Almighty Allah reward your efforts.

To my post graduate course mates, your constant support and concern is highly appreciated.

ABSTRACT

Public Private Partnership (PPP) has been identified as a potential and practicable solution to tackling the difficulties and problems in the progress of housing development especially in developing countries. The involvement of the private sector will help to reduce burden on government and accelerate the provision of affordable housing for all. In applying PPP in housing delivery, a number of key conditions for success were identified. These are: clear and understandable frameworks, political stability, extensive support from the legislature, and local stock and a developed capital markets.

Evaluation studies have been carried out on issues crucial to the acceptance and sustainability of the scheme like political, economic, social and environmental factors of administrative objectives, technical workability, finance and accessibility, and so on. Issues regarding user-satisfaction is highlighted here as it relate to their assessment of the end-products of this arrangement as per meeting requirements for house design, space allocations, individual privacy and so on. If PPP in housing in Abuja and similar places in Nigeria is to be made effectively, then, there is the need for a more specific and clearer system in regards to the basic tenets of this globally accepted strategy. The arrangement should be towards the less endowed in the society, houses and other products of the system should be planned and constructed according to the desires of the intending beneficiaries. There should be adequate arrangements regarding payment by the beneficiaries, and there is also the need to ensure that it is accessible to the different cadre of the beneficiaries.

This should go along with strict monitoring of the key operator of the scheme at least to ensure adherence to standards and procedures. If the PPP is structured to only let the operators and financiers pursue their goal, the efficiency of the infrastructure and services provided under such arrangements might be undermined. However, by improving the efficiency of services and operations by all stakeholders; the chances that these services become quite sustainable would be relatively high.

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CHAPTER ONE

INTRODUCTION

2.0 INTRODUCTION

Providing housing to the majority of people who reside in urban areas across the globe is a major concern of governments and urban authorities. Deficits in housing supply have been heightened by rapid urbanization especially in cities of developing countries. In areas where the poor cannot find or afford decent accommodation, the continuous formation and growth of slum housing is usually the norm. This scenario is widespread and has elicited global reactions. According to studies, throughout out the world, deficits in housing supply and, rapid urbanization have resulted in slum housing formation usually put up by squatters (Knox and Marston, 2007).

In the attempt to improve urban housing supply, many urban authorities have called for innovative shelter programmes. The early attempts were targeted at workers in the formal sectors of the urban economy like government establishments. Poor outcomes from such schemes have prompted shifts in strategies. One of these strategies is the Partnership arrangement that brings the public and private sectors together. It provides for the networking of major stakeholders in sharing responsibilities for housing development through the co-funding of programmes.

At the urban level, the practice of partnership has been on urban infrastructure, housing, health, education and utility supply, etc. In Europe, Hail (2006) has observed the evolution of PPP from the pressing need to provide citizens with quality public services such as drinking water, waste collection and public transportation, etc.

1.1 STATEMENT OF RESEARCH PROBLEM

Housing has been universally accepted as the second most important essential human need after food. Many studies have shown that Nigeria requires 6-8Million housing units to meet its housing demand (FMHUD, 2006). The failures of the public sector to meet the increasing housing demand of the people and the explanations have been widely documented (Benjamin, 2000; Robert et -al, 1993). Improvement strategies have generally been planned based on revised housing policies and programmes, and through new role definitions for the various actors in the housing delivery process. The Public Private Partnership (PPP) strategy is a major directional shift in aiding housing delivery. It is the means for promoting active private sector involvement in housing delivery through partnership with the public sector in providing funds, fiscal concessions and the creation of appropriate legal and regulatory framework.

In Abuja, the PPP initiative for housing was started in the early 1990s to enhance housing supply in the Federal Capital City. Feedbacks however are lacking to determine progress, setbacks and outcomes. Associated with this issue is the need to determine the extent to which the PPP strategy has been successful in promoting sustainable housing delivery in the city. Previous studies have been instructive, but are lacking in depth to suggest shortcomings which can then be corrected in future designs. The study by Wakirwa (2005) for instance, was anchored on the pace by which housing was delivered through the PPP strategy and the shortcomings. Emmanuel (1978) and Abdul Sufian (1985) assessed the level of user-satisfaction in publicly delivered housing programmes, while the studies by (Robert and Olajide, 1993; Fammuyibo, 1998; Falade, 2000; Mustapha, 2004; Hail,

2006; McNaugton, 2006) had focus on the issues of social, economic, environmental, and cultural considerations in housing delivery.

The feedback that is lacking from previous studies regarding levels of user satisfaction is the gap that is filled in the study. In the FCC, of Abuja where PPP programmes have long implementation history, knowledge for instance, is required on user satisfaction with regards to the housing sector where many projects have been completed. In this case, the need exists to answer the question what has been the level of user satisfaction with PPP housing projects in Abuja?

To answer the question, a number of issues are examined including affordability, accessibility, and the technical considerations of planning, design and construction. The technical issues relate to the urban planning concern for health, economy, efficiency and aesthetics.

1.2 THE RESEARCH JUSTIFICATION

Assessment of PPP projects and services are not new in the country. There are instances where such exercises are undertaken by the government to gauge the achievement of certain aims and objectives (Ahmed, 1990). However, independent assessments and academic research are more numerous and easily encountered. These studies usually have focus on the examination of the administrative objectives of the schemes or the workability of the entire PPP strategy in specific project situations like mass housing (Wakirwa, 2005). Other studies are impact based as for instance the attempt to measure the environmental and socio-economic impacts on society in the works of Robert and Olajide (1993),

Fammuyibo (1998), Falade (2000), Mustapha (2004), Hail (2006) and McNaugton (2006). Whereas literature abounds on these and related issues there are limits to information on user satisfaction. Although Emmanuel (1978) worked on levels of satisfaction expressed by the beneficiaries of housing scheme in Lagos; the assessment was solely on a venture entirely undertaken by the government focused on the beneficiaries' assessment of their new environment and how it has improved their productivity.

The evaluation of beneficiaries' satisfaction or lack of it is hardly extended to the assessment of programme elements like road network, health facility, educational facilities, or social services like fire, police, etc. That is, individual user's assessments based on personal experiences of the different components of the programme are not common.

1.3 AIM

The aim of the study is to examine the user satisfaction of selected Public Private Partnership housing schemes in Abuja with a view to establishing shortcomings and making proposals for improvement.

1.4 OBJECTIVES

The aim of the study was pursued through the following objectives;

1. To review the concept and strategies of PPP and its application in housing development.
2. To review the PPP housing strategy and projects in Abuja.

3. To examine the structure and strategy of selected PPP housing schemes in Abuja.
4. To establish the user satisfaction of the selected schemes.
5. To identify the shortcomings of the schemes and make appropriate recommendations for improvement.

1.5 SCOPE AND LIMITATION

User satisfaction is the basic context of the study. Therefore, the study is anchored on the assessment of the satisfaction of users with the product offered based on certain criteria. The criteria included design, space, privacy, cost, etc.

1.6 METHODOLOGY

In the assessment of the PPP programmes in housing delivery, collection of field data was strictly based on and guided by the aim and objectives of the research.

1.6.1 Data Types and Sources. The data types used for this research work include primary and secondary data sourced through field work and literature reviews. Primary data were mainly sourced from field work through questionnaire administration and physical observations. This involved:

a. Reconnaissance Visits: general physical observation of PPP Housing project sites for assessment and comparisons with records collected from site offices. The observation assisted in formulation of the set of questions to be

asked in the field.

b. Questionnaire administration: the household survey was done through the administration of structured questionnaires which were filled in by heads of households in the selected housing estates. To evaluate the performance of the project, issues of affordability of the housing units, user satisfaction as regard house design, space allocations, processes of acquisition and payment schedules were assessed. In this regard extensive use of structured questionnaires and personal interviews of the beneficiaries and officials of both the government and private agencies involved were carried out.

c. Informal interviews with household heads; where applicable, government officials and private developers to have in-depth information on the PPP agreements and activities were undertaking to enrich primary data collection.

d. Use of questionnaires; this consists of original information for a specific purpose at hand, given by respondents to questionnaire administration. Personal observations and taking of pictures with digital cameras are other of primary data used for this work.

e. Information from published and unpublished literature on the subjected, information on physical layout design for the four projects were obtained and analyzed from project site offices of the case study areas in order to obtain relevant information on production achievements. Pictures, maps, reports and other relevant materials with respect to design, location, house types, and roads, etc, were also gathered and analyzed for this purpose.

f. Other secondary data used for this study comprised of published and unpublished materials like; text books, journals, seminar papers, newspaper publications, internet materials and other electronic media like satellite imageries were used. Also collected were records from sites reports concerning these activities to be compared with the physical assessments carried out on the field.

1.6.2 Data Collection Procedure.

i. **Sampling Frame.** In Abuja, the Federal Capital Territory, there are a number of PPP housing estates developed. Four (4) out of these were selected to forms the sampling frame for this study. They include: Prince and Princes Housing Estate Gwarimpa II; Housing Estate by ADKAN and Gwarimpa II Housing Estate by CITEC in. See figure 1.1.

ii. **Sample Size** There are a total of 2,213 housing units in all the selected estates in the sample area. Of these, 315 housing units representing 14.2% of total were selected to administer questionnaires and to also undertake physical assessment. These housing units were also selected as samples through systematic random sampling method by selecting the 5th house in every street chosen from the layout used. However, only 315 questionnaires were properly filled and returned giving a response rate of 96 percent (see table 1.1).

Table 1.1: Schedule of Questionnaire Distribution

S/NO	Estate	No. of Houses	No. Administered
1	Prince & Princess	1,105	150
2	Sun City	450	65
3	Citec Village	308	50
4	Model City	350	50
Total		**2,213**	**315**

Source: field Work, 2007

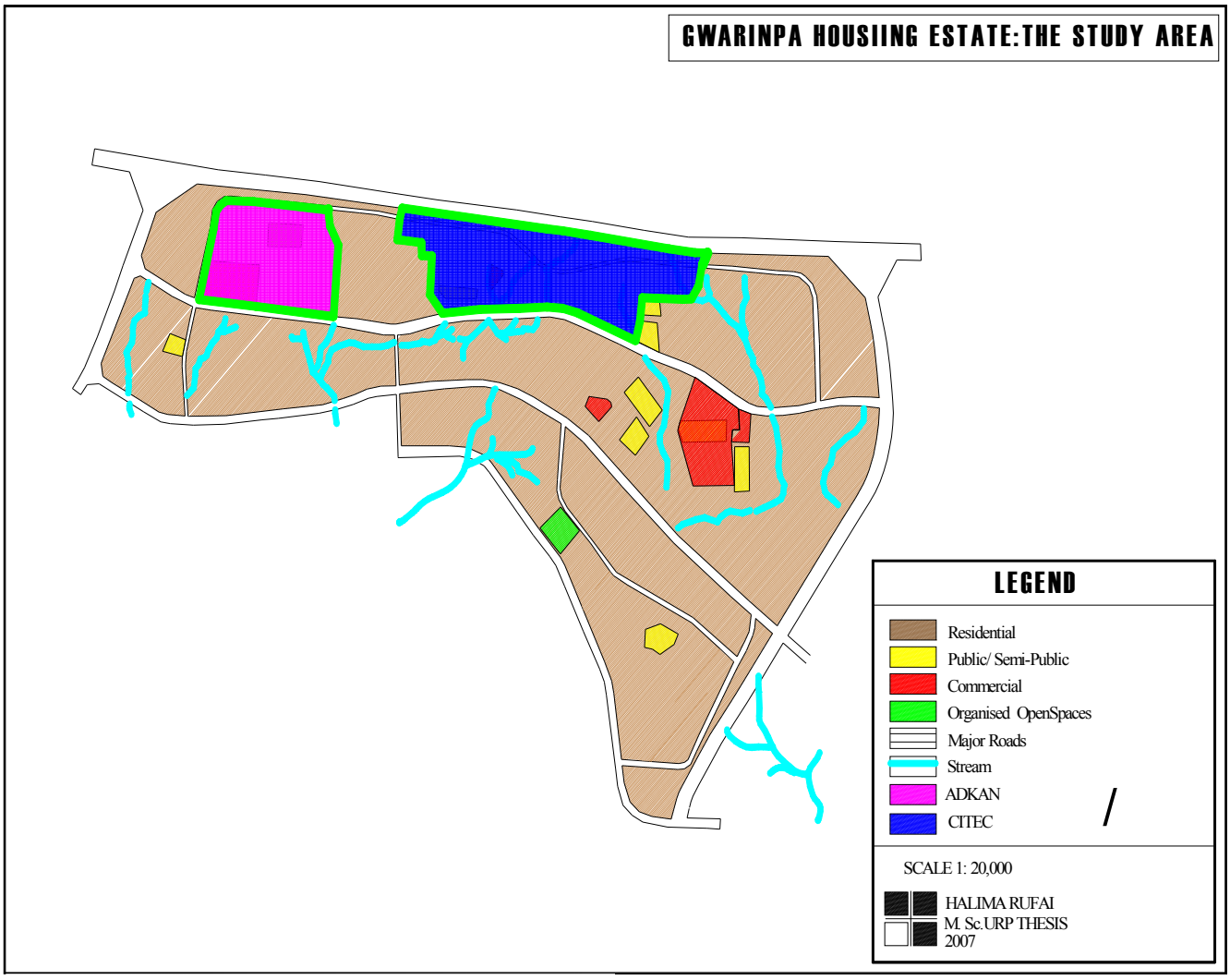


Fig. 1.1: The Sample Area; Gwarimpa Housing Estate

iii. **Physical Observations.** Mainly through informal interviews, household survey was conducted in order to determine the mode of purchasing the houses and to also establish true ownership status. That is; to find out the nature and class of occupants. Through this approach, the physical elements of these sampled houses were also assessed. This included the provision of adequate spaces, availability of services (electricity and water supplies), drainage and basic facilities and infrastructure (roads, schools, etc).

iv. **Evaluation Criteria.** The user satisfaction evaluation of these PPP projects in the study area was based on the following criteria; Space allocation (room and open spaces), adequacy of facilities, building designs, house types, public facilities provided, and so on. The study adapted these criteria in the evaluation of the four (4) public-private housing projects selected through the use of physical observations, administration of structured questionnaires, and the engagement of formal and informal interviews with occupants of these estates.

CHAPTER TWO

PUBLIC-PRIVATE PARTNERSHIP (PPP) IN HOUSING DELIVERY

2.0 INTRODUCTION

Governments around the world have realized over the years that they are not in the business of owning, managing, operating and maintaining assets (McNaughton, 2006). Their function is to provide policies, regulations, frameworks and guidelines. It is also been realized that the role of the private sector is to supplement the capacity and strengthens the government and its activities. As a consequence, there is increasing acceptance of the need to complement the traditional role of .government by expanding the participation of the private sector in housing development, infrastructure and provision of services. This section of the report examines the concept of the PPP and the way it has been applied in housing sector.

2.1 MEANING OF PARTNERSHIP

A partner means a sharer (with person, in or of things), persons associated with others in business of which he shares risks and profits (Oxford, 1964). Partnership on the other hand, means the state of being a partner in a contract between person engaged in any business (Chambers, 1983). Partnership among all actors within the country from public, private, voluntary, non-governmental organizations and individuals are essential to housing delivery (Osibogun, 2003). During the past decade, rapidly changing politically and economic forces have created an environment in which many public and private sector

leaders have discovered a strong mutual interest in exploring new ways to form and sustain partnerships (Donna, 2006).

As many states and communities are learning, partnerships can effectively bring together a wide range of contributors, including governments, business, philanthropies, families and service providers, to expand and improve housing delivery and other services for any society. In today's global environment, it is widely recognized that building partnerships is indispensable to realizing the enabling approach for promoting sustainable development. This can also be widely achieved if the private sector is party to the arrangements. The private sector is seen here as 'a basic organising principle for economic activity where private ownership is an important factor, where markets and competition drive production and where private initiatives and risk-taking set activities in motion (DAC, 1995; cited in Lindahl, 2005).

2.2 THE CONCEPT OF PUBLIC–PRIVATE PARTNERSHIP

This section examines the characteristics and rationale of the PPP. The Public Private Partnership sector has origin with the delivery of infrastructure and facilities such as roads, rail, IT service delivery, redevelopment of existing facilities and delivery of non-core services including provision of security. Conceptually, it also covers a spectrum options involving: design, build and operate (DBO); design, build, finance and operate (DBFO); and equity sharing arrangements. The policy also encompasses variations on these concepts, including: build, own, operate (BOO) and build, own, operate, transfer (BOOT), Queensland, 2009.

In practice; the policy and its operations is underpinned by specific guidance which provides a consistent and rigorous assessment of the potential for private sector involvement in major infrastructure projects and related services. For example; the Value for Money Framework is a key element of the guidance material which provides the basis for implementation of Queensland's Public Private Partnership Policy. It sets out comprehensive procedures for evaluating project delivery options to satisfy specific needs for infrastructure in Australia (Queensland, 2009).

According to Zunaid et al (2003), a public–private partnership (PPP) appears to be a pragmatic response to dire social conditions rather than a politically-inspired ideology. Basically however, PPP is a partnership between the public and private sector for the purpose of delivering a project or service which was traditionally provided by the public sector (Martin, 2004). Public private partnership (PPP) is one of the new trends in these partnering strategies, and it is being popularized as an alternative approach to the delivery of goods and services by the public sector.

PPP refers to contractual arrangements between the public sector and the private sector to achieve well-defined and shared objectives in a well-managed, cost-effective, efficient and sustainable manner (Bankole, et al, 2005). Mabogunje (2004) sees the public – private partnership as the means of overcoming constraints facing the public sector in discharging its obligations toward providing a wide range of services to its citizens on an efficient, effective and sustainable basis. The PPP process recognizes that both the public sector and the private sectors have certain advantages, relative to the other in the performance of specific tasks.

Public – private partnership in housing delivery is the process that involves the different tiers of government teaming up with private sector, e.g. private developers, financial intermediaries and non-profit organizations like NGOs and CBOs to deliver housing. Public–private sector partnership initiative in housing is organized by the government and is aimed at exploring viable and replicable approaches to housing delivery through productive and sustainable partnerships between the private and public sectors.

2.2.1 The Objectives of Public – Private Partnership (PPP)

According to Adegoke (2005), the greatest advantage of PPP in infrastructure development is the release of financial, technical and managerial resources by the private sector for the provision of efficient social and economic infrastructure. This aim is to minimise costs and ensure efficiency in the operation and management of infrastructure and services. This aim is not a tactical withdrawal by the government or the public sector from critical areas of interventions such as basic services and infrastructure provision. Rather, it is a good foundation to increase the performance of hitherto generally poor utilities and services (Breadboard and Brince, 1997; cited in Adegoke, 2005).

The main objectives of the scheme offers a long-term, sustainable approach to improving social infrastructure, enhancing the value of public assets and making more and better use of tax payers' money (Niger State, 2007). The main aim of providing functional, efficient and sustainable infrastructure through Public Private Partnership is translated the establishment of a viable and sustainable partnership between the public and private sectors, to foster a partnership that will leverage inputs from all stakeholders, to promote the mobilization of bilateral and multilateral funding for urban development in general, and

to improve the operations of the mortgage sector and thereby encouraging the emergence of a vibrant market.

2.3 RELEVANCE OF PPP IN HOUSING DELIVERY

The creation of effective partnership in promoting sustainable development is an index of governance, in showing inclusiveness and a commitment to address issues of present reality. The absence of it is tantamount to bad governance, abuse of human rights and the exclusion of actors from taking part in development that concerns them (Ginson, 1992). Public – Private partnership in housing ensures systematic and speedy development of houses and its associated components to the people. It takes care of the possibility of having uncompleted or totally abandoned housing projects that were the usual case of conventional practice. Collective actions lead to sharing of knowledge, ideas, skills and financial resources. These and other objectives of public-private partnerships (PPP) are enumerated below:

According to Encarta (2009), PPP is a partnership between government and the private sector for the purpose of more effectively providing services and infrastructure traditionally provided by the public sector. This arrangement has been on for quite a long time; since the end of the Second World War especially following world economic recession that immediately followed that period. In the developing countries, it appears to be favoured in areas the government or public sector lacks adequate funds to completely finance a project that is central to economic growth and development like housing and transportation. The main importance of PPP is stated below.

a. The most important aim and objectives of PPP is that it is bound to ensure the provision of shelter or housing to greater proportion of Nigerians. Hence, the increasing importance of government concentrating on providing necessary enabling environment for private sector operators as possible in the scheme and to provide housing for the increasing number of Nigerians.

b. Another importance of PPP in housing delivery is that it improves easy access to home ownership through the mortgage system of home-ownership. To aspire for home ownership, monthly mortgage repayments, representing a first charge on the beneficiary's monthly income is initiated. Monthly repayment represents forced savings at the individual household level. And the expectation is that with mass housing paid for through mortgage finance, it will assist young and upcoming families to adequately equip their homes for comfortable decent and functional living.

c. Public – private partnership in housing and urban development can be an important factor in the security and safety of cities through the involvement and the commitment of all stakeholders. Through wide-ranging home-ownership, this means a socio-political advantage because it creates and sustains greater political stability and growth of a culture of non-violent system of conflict resolution.

d. By given every deserving member of the society the opportunity to actualize the 'right to a house', this scheme ensures a tranquil, secured and functional living and working environment that every nation seeks.

e. PPP projects carries all those involved in the scheme together. This is against practices in the past whereby the product providers (usually the government, representing the public sector) have little at stake after delivering to the beneficiaries. However, in this arrangement, beneficiaries are carried along and there is a steady flow of information through constant assessment and evaluation by the users, sponsors of the project, the benefactors and all other concerned groups. There are many instances though, where the interests of one or more groups are poorly represented leading to poor programme outcomes.

2.3.1 Urban Planning and the Delivery of Housing through PPP

A system of mass housing provision like the ones actualized through PPP is significant for the orderly planning and development of cities. With each estate planned and its development guided, it is much easier for the planners and urban mangers to monitor further development and redevelopments. It is hoped to usher in a new era of more systematic and aesthetically appealing development of towns and cities in Nigeria.

With the active involvement of various stakeholders and professionals in the built environment through PPP arrangement; effective and efficient development control will not only be assured, but it will seen to be carried out to the latter. This has the added advantage of control and enforcement of regulations being carried out from the start.

Through PPP, there appear to be better hope to actualize the objectives of housing for all especially those at the lower levels of income; the lower and upper medium income, and particularly the poor. This is principally, because the houses are first directed at them,

and in most cases there is no insistence on immediate payment' rather; repayment for the products is carried out in a most affordable way to the beneficiaries. This has given hope for the actualizing of the dreams of many having a house and also possessing a decent shelter.

The emergence and growth of a new professional group of planners, urban designers and estate surveyors and valuers under public – private partnership umbrella makes it possible to address the challenge of urban renewal and slum upgrading in most of our cities. These professionals will become vital agencies when proficient in articulating and mobilizing for a housing development by renewing the blighted residential districts at the core of most of our cities presently; develop alternative accommodation for displaced people without crisis and social tension associated with such development and will provide needed services for slum upgrading by providing the communities with needed expertise for a minimum cost and for effectiveness.

Aside the provision of affordable housing stock to the general public, PPP operations does generate many other benefits to the society. These secondary benefits are diverse and are often limited to the business ingenuity of the host community and communities surrounding the project sites. These can range from the temporal need for unskilled and semi-skilled manpower for different building constructions, and those to also operate the facilities after they are completed. Every aspect of these schemes is always in high need of this labour force.

A key emphasis here is that significant benefits of PPP is in the assemblage of a wide range of stakeholders involved in the housing and related sectors which was hitherto dormant. Example of these are; masonry, carpentry, welding, transportation, security, food

retails, and so on. These and other activities would generate more revenue to the state and the nation at large especially if there is high level of awareness, transparency, accountability and other forms of good governance that are essential in any national development strategy. With the PPP initiative, other activities and economic sectors will now become more vibrant especially the small and even the large-scale industries that will produce needed building materials and services locally.

a. PPP in housing development will generate various forms of employment especially through the construction industry that will employ graduates of training schools, trade centres, technical colleges, etc, for professional performance. As the various and building starts, the labour of these skilled and semi-skilled artisans and technicians will be required and employed.

b. A house is product of assembly industry. Through public – private partnership in housing and urban development, special importance is placed on the growth of small and medium – scale industries in the country as housing production is the most creative assembly industry in any economy and whether at state or national level, a serious housing programme based on public – private partnership can be the linchpin of a robust economic development as the experience of the United States have shown after the Great Depression of the 1930s.

c. For economic development planning through PPP, the impact of a well-developed mortgage- backed mass housing programme is felt in the enhancement of the country's capital market. By strengthening growth of secondary mortgage financial institutions in the country (like the Federal

Mortgage Bank of Nigeria, FMBN) with the contributions from Primary Mortgage Institutions (PMIs) government can help these institutional investors such as pension Funds, Insurance Companies, Banks and other security companies as well as the general public can help provides continuous flow of resources for the promotion of building industries and home ownership.

d. By purchasing mortgage-backed securities, these investors are among other things, hedging against inflation and ensuring a more satisfactory level of returns for the capital investment since it is widely realized that the value of houses to appreciate overtime.

e. Finally, public – private partnership can impact on poverty reduction through facilitating access to land as a critical economic asset for economic production. Every individual who buys one of the mass-produced houses automatically has a title to the piece of land on which the house stands even if initially this is mortgaged until he has finished paying for the house. But even before he finishes paying, that same house can provide collateral for him to raise new capital for further investment or even to enhance his productivity and income earning capacities in other ventures. This development has a transforming significance to opportunities for wealth creation and economic development of the country and her citizens as a whole.

2.4 FORMS OF PUBLIC–PRIVATE PARTNERSHIP

With the glaring realization that government cannot meet the growing demand for service delivery by acting alone, there is the increasing need for support from other sectors of the society including the beneficiaries of infrastructure itself, Non-Governmental Organisations (NGOs), and so on. It is in this context that Public – Private Partnership have been seen as a means of overcoming constraints facing the public sector in discharging its obligations in, for example; providing a wide range of services to its teeming citizens on an efficient, effective and sustained basis (Mabogunje, 2004).

The various forms of public –private partnerships as documented by experts in the field (Falade, 2000, 2006; World Bank, 2009; UN-Habitat, 2003, 2006, 2008; Mabogunje, 2004; Wakirwa, 2005), are summarized here. These are forms of Public Private Partnerships in general development. The adoption of any of them will therefore depend on the apparent or a particular circumstance, their relevance and the agreement between the public and private agencies. However, all these forms of public-private partnerships, with the exception of the cooperative system are also examples of different levels of privatizations (see table 2.1).

2.4.1 Contracting Out Services

In this arrangement; public and private agencies are involved in economic development project activities involving monitoring of the performance or outcomes. It entails issuing and signing of contract by public agency with private body for a service or a project activity. Monitoring of the performance of the contract and the agreed project is however done by the public body. This is widely practiced in Nigeria by three tiers of

government in project execution, procurement of materials like electoral materials or educational utilities. In fact government do not purchase items directly from manufacturers; it is rather done through a third party usually through open and transparent call for contract award to able suppliers.

2.4.2 Franchise or Concessions

In this practice, a private body is engaged in service provision, raising funds for investment, and watching over its investment over time. In practice the private body engaged for the service is responsible for fund raising, for investment, running the business and collecting charges; and also pays annual charges/subsidy as the case may be. This form of partnership is applicable to commercial areas in defined areas of investment like market facilities, and communications.

2.4.3 Affermage

The public sector or investor after the completion of a project transfers its operation, management and collection of services charges to a private sector enterprise. In practice the government or public body undertakes the construction of the infrastructures; the operation, management and collection of service charges are then contracted to private sector enterprises. Therefore, while the public body owns the assets, the private sector funds the replacement for obsolete parts. This is mostly done in regions where the culture of improper or total lack maintenance is endemic. Hence, its adoption in managing certain infrastructure in Nigeria like the maintenance of higher educational institutions, hospital facility maintenance, the toll gates, mass assisted transport system, and so on.

2.4.4 Complete Privatization

In this aspect the public body completely ceases to own ownership of project or scheme, but relinquishes same to private bodies. Under this system, the entire service or infrastructure is relinquished to the private body. However, the public body may exercise some statutory control over the private body to make the services socially responsible and to guide against exploitation. Examples in this case include telecommunications, power supply, and housing, private hospitals and schools at all levels, in Nigeria in recent times. It is also this arrangement that is receiving the attention of many interest groups in Nigeria as it appears to be the main clear direction the government will take to provide services to the citizenry and to also boost the economy.

2.4.5 Management Contract

Under this arrangement, a private body will utilize the resource of a public body under a contract arrangement to manage services to an agreed standard. The management contract agreement could be for a specific time to assist capacity building for the public body to improve its service. Example of this approach can be found in the different arrays of Build-Operate-Transfer schemes in developing countries in key economic arenas like housing highlighted by Wakirwa (2005), security operations by Carbanes (2004), high-tech operations as in satellite technology, and so on.

2.4.6 Leasing

Here, infrastructure or equipments are leased to a private body for a certain period to render a service. The private body pays a rent on the equipment or infrastructure for an

agreed period. This was about the former practice in housing provision for many government and non-government agencies through which, for example; hotel, hostel, camping facility, or a housing facility could be rented out to an agency or company for a specific fee.

2.4.7 Management Buyout

In this arrangement the private sector organization buys the function for which it has been known for a specified period while its subsequent renewal is open to competitive bidding by other private firms. Such purchase is done in partnership with a private firm and new private body is born thereby with better output and product delivery.

2.4.8 Build, Own and Operate

Under this arrangement; a private firm builds, owns and operates a facility to be used by the public. This policy is usually embraced in a situation where government employees are encouraged to rent accommodation, for example, as against total dependence and reliance on their chief employer for what individuals and private sector can provide.

2.4.9 Build Operate And Transfer

In this arrangement, the private firm builds and operates a facility. This is however for a specific period, after which the ownership of the facility reverts back to the public agency.

2.4.10 Cooperative

Total cooperation is evident in this practice; voluntary cooperatives, groups or NGOs and public authority come to own and operate a facility or service infrastructure. One or a number of these groups act in partnership with the public authority to own and operate a facility or service.

Table 2.1: Summary of Forms of Public-Private Partnerships

Forms of Private-Public Partnerships	Main Features
Contracting out services	(i) Issue and signing of contract by public agency with private body for a service or a project activity.
	(ii) monitoring of the performance of the contract by the public body
Franchise/concessions	(i) the private body engaged for the service is responsible for fund raising, for investment, running the business and collecting charges; and pays annual charges/subsidy as the case may be
	(ii) This form applicable to commercial operators in defined areas.
Affermage	(i) Public body undertakes the construction of infrastructures.
	ii) The operation, management and collection of services charges are contracted to private sector enterprises
	(iii) While the public body owns the assets, the private sector funds the replacement for obsolete parts.
Complete privation	i) Under this system, a public body ceases to own either the entire service or part of it, with ownership relinquished to the private body.
	ii) However, the public body may exercise some statutory control over the private body to make the services socially responsible.
Management contract	i) Under this arrangement, a private body will utilize the resource of a public body under a contract arrangement to manage services to an agreed standard.
	ii) The management contract agreement could be for a specific time to assist capacity building for the public body to improve its service.
Leasing	i) Under this arrangement either in infrastructure equipment are leased to a private body to render a services
	ii) The private body pays a rent on the equipment or infrastructure for an agreed period.
Management buyout	i) The private sector organization buys the function for which it has been known for a specified period while its subsequent renewal is open to competitive bidding by other private firms.
	ii) Such purchase is done in partnership with a private firm and new private body is born thereby;
Build, own and operate	i) Under the system, a private firm builds, owns and operates a facility to be used by the public.
Build operate and transfer	i) The private firm builds and operates a facility;
	ii) The private firm owns the facility for a specific period, after which the ownership of the facility reverts back to the public agency.
Cooperatives	i) Voluntary cooperatives groups act in partnership with public authority to own and operate a facility or service.

Source: Falade (2000)

2.5 THE PPP AND THE NATIONAL HOUSING POLICY

The language of the new national housing policy of 2006 approach embraces the private sector as the chief means to address the severe shortages and the attendant high cost of shelter in the country. The national housing policy thrust marked the re-engineering of public – private sectors partnership geared towards increasing the nation's housing stock. The government is to pursue a housing delivery policy that will establish a housing market where every Nigerian may purchase a house and possible finance the purchase through a smooth, people-friendly mortgage arrangement (Wakirwa, 2005).

The government's role is now to act as an enabler, promoter, and facilitator creating an enabling environment conducive to individual and cooperative housing efforts, instead of acting as implementer of housing policy as it has been doing in the past. The policy encourages all real estate developers in the country to get organized under one umbrella of an association so that they can enter into partnership with government. By this policy thrust, developers especially those in the housing sector are required to build houses to particular targets so that members of different income groups can aspire to become home owners (Oloyede, 2006). This has opened doors for these groups to enter into various partnership arrangements with government and her agencies, to provide needed housing stocks in key sectors, old and especially new settlements like Abuja, the nation's capital.

The Federal Mortgage Finance Limited now do retail mortgage banking by lending to individuals, private and corporate bodies (as in Primary Mortgage Institutions, PMIs) which are under the supervision of the nation's apex bank, the Central Bank of Nigeria (CBN). The National Housing Fund is now squarely the dominant avenue to house

ownership by workers. It is thus geared towards elevating the socioeconomic status of the average worker.

2.6 APPLICATIONS OF PPP IN HOUSING DELIVERY IN NIGERIA

In spite of the obvious need for building partnership for sustained development in Nigeria, aside Abuja and a few state capitals; only limited efforts are made in practice across the country, with glaring shortfalls in other sectors. Thus, there is the limited successful forms of partnership experienced in the country outside housing provision especially those carried out through small – scale projects (Gibson, 1992). Existing studies have shown that several public agencies in the country are toiling without really achieving much in terms of adoption public-private partnership arrangement in the delivery of other public services in addition to housing in major urban centres like Lagos, Ibadan and Kaduna (Famuyibo, 1998). For example; information and very revealing studies have been carried out on the limited successes achieved through the activities of Lagos State Waste Management Authority (LAWMA) and that of the Kaduna South Local Government and Shomulo Local Government in urban waste management and other livelihood enhancing project (Famuyibo, 1999).

As the case may be, there is increasing acceptance of public – private sector partnership in promoting sustainable development, including housing delivery. Many countries had tried the public – private partnership initiations in housing development and have records of success. The experiences of Turkey, USA, Germany, Tunisia, South Africa, Philippines, etc have shown that there is the need to enhance constructive interaction between the public and private sectors for housing provision.

2.6.1 The History and Adoption of PPP Partnerships in Nigeria

During the early colonial period, housing activities and policies of the government were essentially focused on the provision of quarters for the expatriate staff and for selected indigenous staff in specialized occupations like the railway, police, armed forces, etc. the post colonial independent Nigeria saw the formation of the association of Housing Corporation of Nigeria in 1964. The pioneer members were Lagos Executive Development Board (LEDB), Western Nigerian Housing Corporation, Northern Nigerian Development Corporation and Eastern Nigerian Housing Corporation.

During the period immediately after the independence, emphasis was placed on the five yearly development plans as the vehicle for economic growth. The housing sector, however, suffered complete neglect in the first two plans. With the outbreak of the civil war in 1967, the housing situation fell into complete neglect and deteriorated further. In1971, the National Council on Housing consisting of all state Commissioners responsible for housing, was established.

However, the third National Development Plan (1975 – 1980) contained the most significant statement of the government in the housing sector. The federal government decided to participate directly and actively in the provision of housing rather than leaving it principally to the private sector.

The advent of democratic rule in Nigeria in 1999 ushered in a number of changes in government and its activities. One of these is the provision of housing especially for workers in the public services and other organizations in the country's main towns, state capitals and Abuja the federal capital. By this time PPP in infrastructure provision was

popular amongst policy makers and this scheme extend to many infrastructure especially those hitherto provided by the public sectors. This was done with the objective of efficient and effective provision of facilities and services that will further ease governments' over commitment of activities and resources on these ventures.

2.6.2 The Adoption of PPP in Housing Partnerships in Nigeria

Although, the application of public – private partnership in housing delivery in Nigeria's experience started after the fire incident in the Murtala International Airport, Lagos decades ago; the PPP initiative was then not glaring until recently in Nigeria. Over forty cooperative organizations have shown interest in the development of housing under the public – private sector partnership and most of them have taken sites at different states in different locations. Turkey has one of the oldest examples of partnerships for housing development involving the central government, the municipality and other sector organization (UNCHS, 1993). Between 1979 and 1990, it is noted that the partnership experiences in 27 municipalities provided 120,000 housing unit (dwellings) for lower – income families (Tokman, 1992.) As a result of this partnership, the total housing supply in Turkey rose from 18.1 percent in 1985 to 25.3 in 1990.

The adoption by the FHA of PPP with three private sector real estate developers has within the last three years, enhanced the completion of about 500 housing units from the 807 housing units agreed upon for a period of 18 months to complete and hand over to the authority since February 2007 in Glo II and the other estates (Wakirwa, 2005). In Abuja, through PPP – initiative Adhan Service Nigeria Limited and the Federal Ministry of

Housing and Urban Development produced housing estate with 450 housing units, and in lagos where over 30 duplexes were produced in Lekki, etc, (Lanre, 2002).

2.7 PROBLEMS OF PPP IN HOUSING DELIVERY

Several weaknesses exist in the current housing delivery system. These weaknesses can also affect and limit the achievement of the goals of PPP and constitutes challenges that need to be addressed for a sustained and effective mass housing delivery (Mustapha, 2004). The following key areas of challenge can be identified:

2.7.1 Problem of Awareness

It can be said that from the many stakeholders in the PPP programmes. That is; government officials, the NGOs, and the beneficiaries involved in this programme; many lack the acquisition of detailed knowledge of the programme and how it operates and as such, a very slow pace of progress is being recorded. This is mostly in the operational modalities of the programme; peculiar needs of the projects, their execution, the need to meet up deadlines, reliable replacement plans, and delivery to user satisfaction on the part of the contractors and other key stakeholders, and so on.

2.7.2 Problems of affordability

According to Adedeji (2006), the only way a housing scheme could be affordable was through the adoption of cultural concepts and landscape in the building production as there would be little or no wastage of land and other natural resources. Nigerians, crave for foreign designs and building materials which have made housing unaffordable to the

average man. PPP had brought some marginal increases in the housing stock; but in some instances the products were far from being affordable. Increasing prices of building materials caused housing developers to regularly effect upward price reviews on housing products thereby making them more expensive and unaffordable to even the middle income earners.

2.7.3 Association Problems

This border on policy implementation; chief among which is the bureaucratic bottleneck in the release of FMBN credit fund in time, causing delayed production, high interest rates from commercial banks, inability of government in providing infrastructure on PPP project areas and the use of subcontract works brings about delays in the completion time as scheduled (Wakirwa, 2005).

2.7.4 Organisational Constraints

The arrangement between the public sector and private sector forming partnership is the acknowledgement that each sector will benefit from each other and help each other without short changing itself. However, some constraints are still observed in the public – private partnership in housing delivery. For example:

a. Non – availability of land documents which serves as security for would be lenders frustrate loan application from the Nation Housing Fund (NHF) and other existing sources like Union Homes etc. Is a serious drawback to secure housing loan in time to achieve the PPP objectives in housing development (Mabogunje, 2004 and 2005; Mustapha, 2004).

b. Building materials are vital component of housing construction that needs to be regulated for effective (PPP) initiative in the housing sector. However, government fail to regulate the high cost of these building materials, examples, roofing sheets, paints, cement, reinforcement, etc.

c. The reasons behind bringing in private sector into housing development is to facilitate mass housing supply. But due to high responsibilities of compensation, relocation and provision of infrastructure on sites makes, they usually end up producing expensive structures that are chiefly unaffordable to many would-be beneficiaries.

2.7.5 Lack of motivation for private investors

The economic environment in most states in the country is not investment – friendly which is supposed to serve as incentive to private sector investors. Private sector fund will only gravitate towards areas of high potentials for profitable investment. Hence, there is need to attract the private sectors to invest in places by motivating them through lucrative opportunities. This can be achieved through setting up of better operational modalities, attractive investment atmosphere, tax wavers and other conditions that can be improved upon but are mostly lacking in several places.

2.7.6 Non-Adherence to planning standard

In some schemes, planning standards are not followed especially in respect to space allocations. Houses are also not constructed to accommodate all income groups. For

example, low – income earners are in most cases not recognized, when products of the scheme tend to favour only members of the high income group.

2.7.7 The Use of Inexperienced housing developers

Perhaps due to tight time schedules, well trained professionals are not adequate and easily accessible to pool and harness such big time jobs. Hence, the various practices of subcontracting works to inexperienced housing developers thereby create additional problems in terms of quality of the job, or even the issues of accountability been compromised throughout the entire project execution.

2.7.8 The Challenges of Poverty

The market for the purchasing houses on the basis of cash and carry caused low marketing drives and hence can hardly produce home–owning citizens in a country like Nigeria where many families cannot afford decent shelter. This can also undermine the aim and the policy thrust of the PPP initiatives.

2.7.9 Lack of proper monitoring

There is also no strict adherence to conditions of contract agreement, to monitoring of projects and there was no adequate supervision of the accompanying facilities for functional housing developments through PPP.

2.8 PROSPECTS OF PPP IN HOUSING DELIVERY IN NIGERIA

The prospects for public – private partnership in the implementation of the national housing development policy in Nigeria are extremely bright. For a world order which is becoming increasingly globalized, only the deepening of market forces in our economy through increasing public – private partnership can ensure that we are adequately competitive to derive full benefits from a globalizing world (Mabogunje, 2004).

Public – private partnership in housing development is important as it affords the private sector the partnership opportunity in decision – making and real housing development that were formally dominated by the government. With the introduction of public private sectors partnership in housing development, housing sector now ranks second among other sectors of the economy in terms of total linkage effect, considering the direct, indirect and induced effect in all sectors of the economy. The housing sector in Nigeria is one of the vibrant economic activities in the urban sub-sector and it accounts for more than 50% of the development outlays especially in Abuja (FCT), Lagos and Port Harcourt (Wakirwa, 2005).

A significant benefit of PPP is in the assemblage of a wide range of stakeholders involved in the housing sector which was hitherto dormant. This is basically by creating an awareness of transparency, accountability and other forms of good governance that are essential in any national development strategy. With the PPP initiative, other activities and economic sectors will now become more vibrant especially the small and even the large-scale industries that will produce needed building materials locally.

CHAPTER THREE
THE PPP HOUSING PROGRAMMES IN ABUJA

3.0 INTRODUCTION

The description of Public-Private Partnerships in housing delivery in Abuja is given in this chapter. It covers the policy and objectives of PPP housing; the description of the key variables and design of the schemes; and their individual objectives. Main data that were used were obtained through field surveys and interviews. The chapter is organised into three sections. The first part deals with the background of the study area through the identification of the study area and a brief analysis of the PPP policies in Abuja; the second part is a description of the selected partnership schemes in the study area; and lastly, the third part is an analysis of the individual products of this partnership in the different projects sites. This looked at the products, the number, their designs and the provision of infrastructures and facilities, and so on.

3.1 BACKGROUND OF THE STUDY AREA

Abuja the federal capital of Nigeria occupies an area of 8,000 square kilometres. The city is planned to cover an area of about 250 square kilometres, while the rest of the territory of the city region covers about 7,750 square kilometres. The city of Abuja is organised into development areas known as districts. The city is located in the centre of Nigeria in the Federal Capital Territory (see figures 3.1 and 3.2). It is a "planned" and officially became Nigeria's capital on 12 December 1991, replacing the role of the previous capital Lagos. As of the 2006 census, the Federal Capital Territory has a population of 778,567 people.

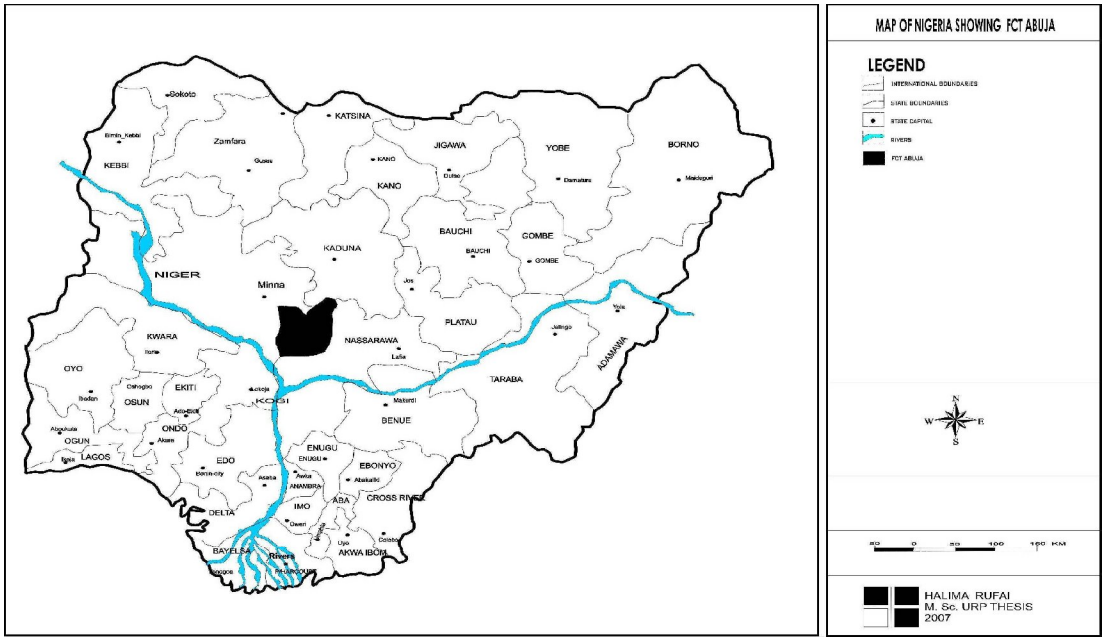


Fig. 3.1: Map of Nigeria Showing FCT, Abuja

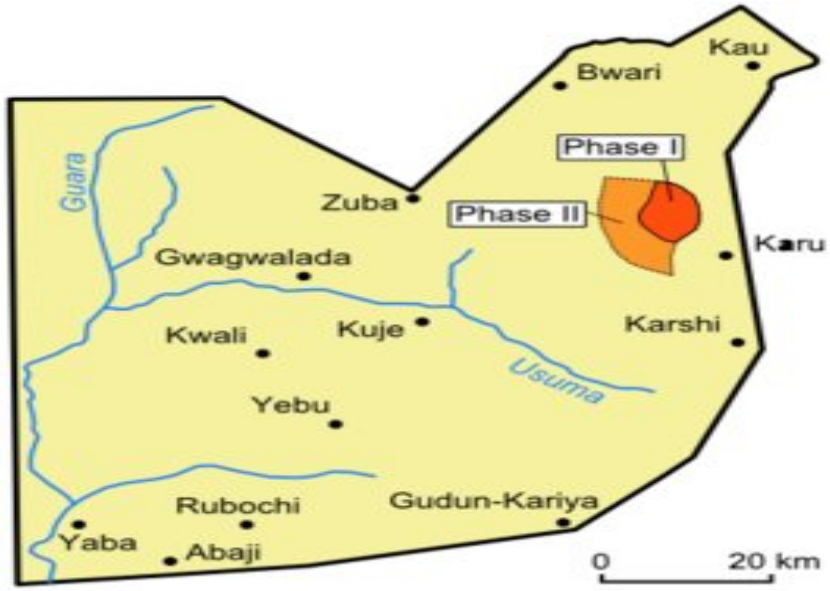


Fig. 3.2: Political Map of Abuja Showing the Study Area

3.4 THE PUBLIC – PRIVATE PARTNERSHIP POLICY FOR HOUSING DELIVERY IN ABUJA

This section enlists the main objectives upon which the PPP programme was set up in Abuja. For example, the FHA-Private Developers agreements, and the FCDA provision of lands for the Private developers. Other issues are in regards to policy objectives on sources of finance, the commitment to planned periods of delivery of the various housing products, adherence to technical consideration like housing design, space requirements and the inclusion of all income groups as target audience as intending beneficiaries.

The main objectives of the policy are to establish viable and sustainable partnership between the public and private sectors in the delivery of affordable housing in decent and sanitary environment. This will further offer a long-term, sustainable approach to improving social infrastructure, enhancing the value of public assets and making more and better use of tax payers' money. This is done mainly through actively targeting companies or private sector operators who are interested to invest in real estate development. Through a memorandum of understanding and based on cash flow projections on each project, guidelines are given for the smooth operation of the scheme. The prospective partner brings in the funds and then a negotiation is made on the terms of agreement.

Another policy issue is out to foster partnership that will leverage inputs from all stakeholders in the housing and urban development sectors. In Abuja, this is put into operation through government sourcing land for the private sector. This is mainly because, the government and her agencies enjoys a national spread in the location of its projects which provides a broader base for prospective partners to operate. These advantage have made it more attractive to work with.

3.5 THE PPP HOUSING SCHEMES IN ABUJA

The characteristics of the four Public-Private Partnership (PPP) housing projects selected for the study are described in this section. The Public-Private housing projects are classified into two groups; those involving funding partnerships and those involving policy incentives, concessions and institutional waivers. The two categories of partnerships are anchored by the FHA and the FCDA both of which have mandates with housing development. The FHA partnerships generally belong to the category that caters for all income brackets which give a wide range of options to investors in the choice of their target groups; doing mixed developments involving high, medium and low income housing; and a fully commercialized outfit with zero appropriation from government (Kadiri, 2009).

The FHA approach is the business entity type, those who are interested in working with them as partners are usually assured safe environment to investment in. They are to develop houses and when the units are sold the profit is shared between the FHA and the partner on an agreed ratio. What accrues to the partner depends on the equity stake he has in the project. The more he contributes the higher profit margin he will receive. It is part of the agreed package that the partners involved also provide infrastructure such as street lights, water supplies, roads network, etc, to the various housing units, (Kadiri, 2009).

The FCDA on the other hand has involvement with the private investors and contributors to the project. The government agency (FCDA), provides land for the private partners, compensate and resettles affected persons on any of these land acquired, undertakes full training of her own members of staff to do this job (Amusan, 2010).

3.3.1 The Funding Partnerships

Key issues regarding the agreements with the various private sectors are evaluated here. According to Kadiri (2009), the Federal Housing Authority (FHA) went into public–private partnership agreement with many private organisations and corporate developers to build houses across the nation on a PPP basis. In Abuja, the private corporate developers that handled the construction of the PPP housing under this case study are: SUN CITY, PRINCE & PRINCESS, CITEC NIGERIA LIMITED and ADKAN SERVICES. They are all guided by similar terms and agreements. For example, the last two constructed 308 and 350 housing units respectively in Gwarimpa II project based on the following terms:-

i. The private corporate developers shall source finance and take over the completion of the houses.
ii. The developers shall take over liabilities and project commercial risk.
iii. There shall be 60 – 40% profit sharing between private corporate developers and FHA respectively.
iv. There shall be 12 months project completion from date of taking the site.
v. There shall be joint supervision of the works and marketing of the products by both the government agency and the developer.
vi. The properties shall be transferred back to the authority after the developers might have recovered their money.

The summary of land acquisition and housing units built in this regard is shown on table 3.1.

Table 3.1: Land Acquisition and Housing Units Built by FHA in Abuja

ESTATE	SOURCE OF LAND	UNITS BUILT
Model City	FHA	450
CITEC City	FHA	308
Total		758

Source: Field Survey, 2007

3.3.2 Category of PPP Partnership Adopted in Abuja

In procuring mass housing, government provided land for private investors in Abuja to build PPP houses for people to buy and own their own accommodation, this category of PPP under study can be said to be a mix of two models. There is the aspect of complete provision where government acting for the public interest acquire and relinquish land to private developers to build houses for the general public to purchase. The public agency acting for the government also exercise some statutory control over the private partners to make the services socially responsible by monitoring and supervising the performance of these private players to ensure adherence to rules, regulations and standards. These latter functions are the main regulatory arrangements under the contracting out service model of PPP.

As stated by experts in both government and private sectors (Kadiri, 2009), this mixed approach is suitable for Nigeria to eliminate the hitherto problems of lack of efficient and effective management of existing infrastructure or government not meeting demands of growing population of her workers.

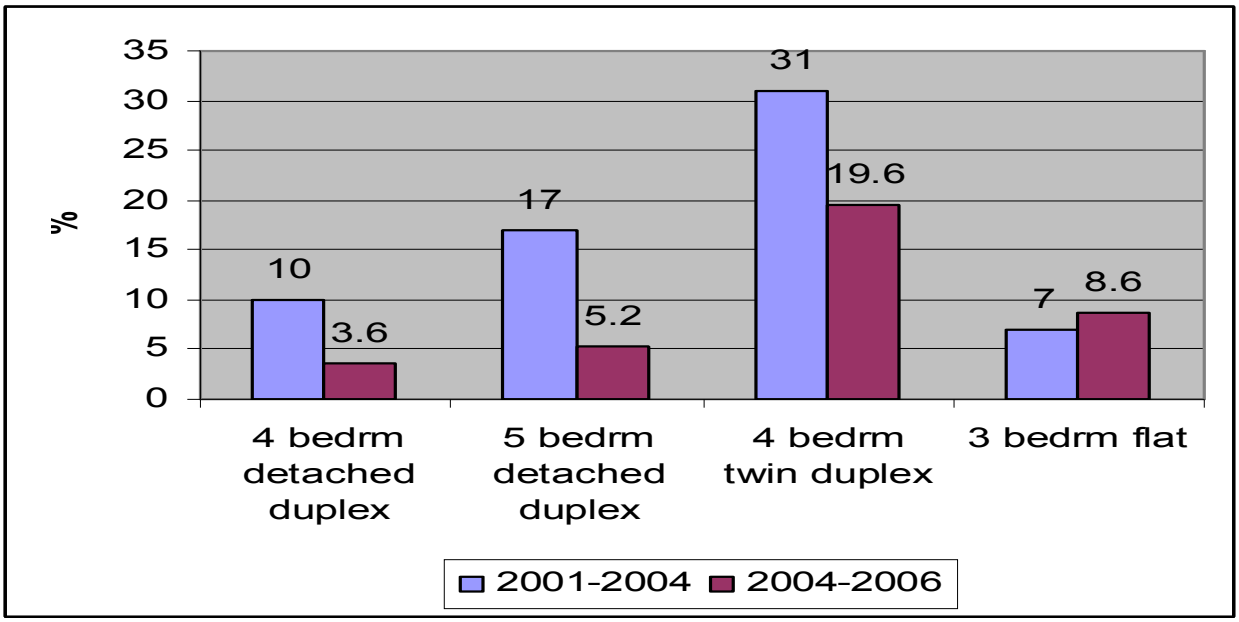
The Abuja arrangement and the subsequent model of PPP housing adopted in most Nigerian cities have the added advantage to the beneficiaries. In other arrangements the private developer transfers the properties to the government after an agreed period by which they would have regained their capital and even made profit. But, here the transfer is

to the beneficiaries (which means they are now house owners as against being tenants throughout their residence in the city), the investor gets his or her capital back with profits and the government (whose initiated the whole process by acquiring and given out land) also gets her capital back too. As observed by assessors (Wakirwa, 2005 and Kadiri, 2009), in this arrangement the stakeholders are not just involved, their interests are protected and investment secured. The people and the beneficiaries of the scheme have become proud home owners, the government has had her social obligation to the people fulfilled, and the private investor has acquired growth, experience and profits.

3.3.3 Description of the Selected Partnership Schemes

A. CITEC Village, Gwarimpa II

CITEC Nigeria Limited has mandate under the Partnership with the Federal Housing Authority to complete 308 housing units of different house types (see Plate I). The partnership agreement was signed in the month of February, 2001 and mobilization to site began in the month of June 2001. Among the conditions agreed upon was a 12-month completion period. Field surveys show that only 65% of total housing units completed were within 2001 to 2004 – a period of four years. And the remaining, 35% completed between 2004 and 2006, another additional two (2) years, (see figure 3.3 and plate I).



Source: Field Survey, 2007

Fig. 3.3: Gwarimpa II Partnership; Duration Taken to Complete Houses



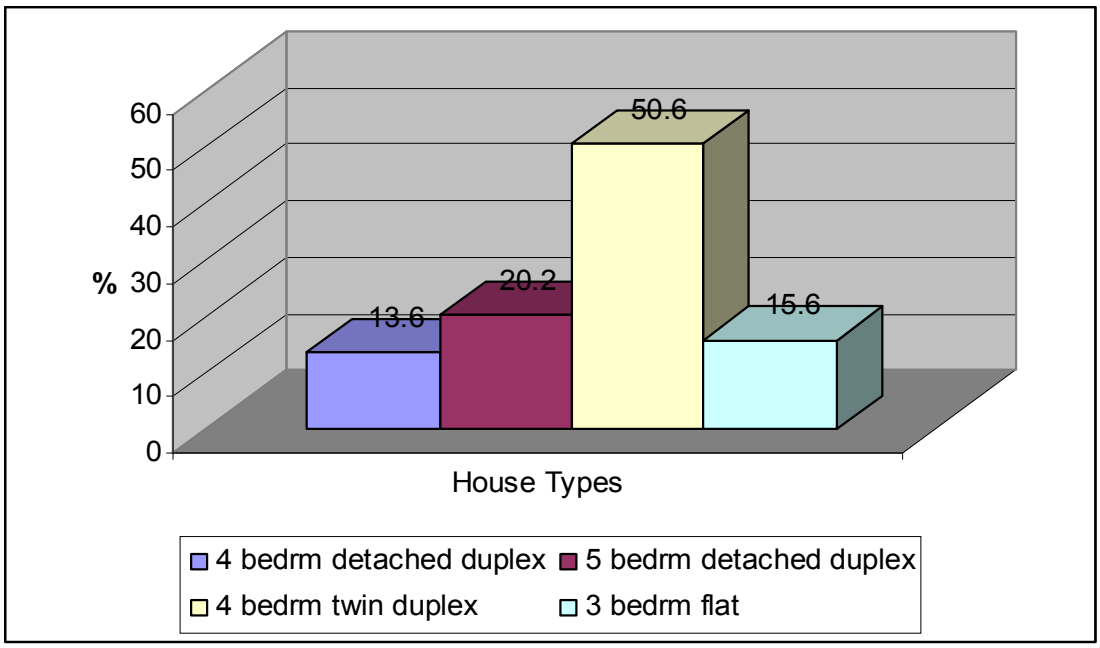
Source: Google Earth 2007

Plate I: Satellite Image of CITEC Village, Gwarimpa II

The project was financed by commercial banks with very high interest rate of 32% between 2001 and 2004 which later rose to 36% in 2005. The 308 units were however completed in 2006, with project duration of six (6) years instead of 12 months as planned. However based on the detailed partnership agreement signed by the two partners on a 60:40 percent profit sharing between CITEC and FHA respectively, the expected

operational profit per unit of total housing units are projected based on the assumptions that the housing units will be completed in good time and sold.

There are four housing categories in Gwarimpa II partnership scheme. All the house types do not reflect the status of low and middle-income earners, but strictly for high income earners (See fig. 3.4 and plate II).



Source: Field Survey, 2007

Fig. 3.4: Gwarimpa II Partnership Housing Types by CITEC



Source: Field Survey, 2007

Plate II: A 5-bedroom detached duplex completed by CITEC Village

B. Abuja Model City, Gwarimpa II

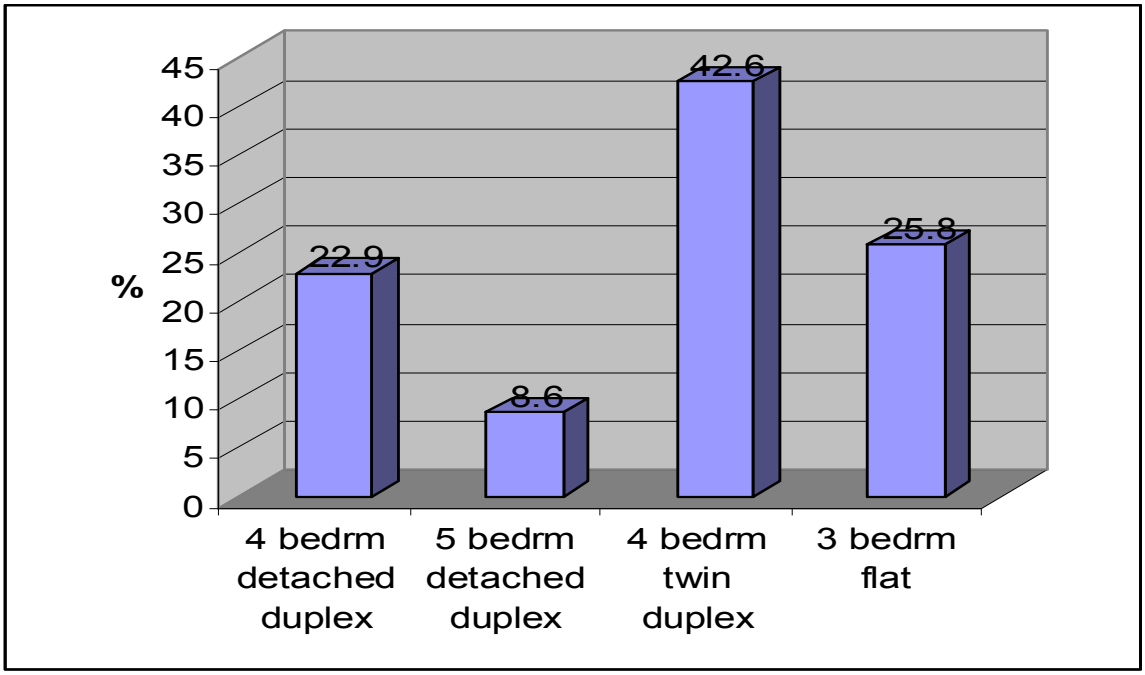
ADKAN Services completed a total number of 350 units from 350 units agreed upon within the period of 12 months (May 2001 – May 2002); see plate IV. This shows a 100% completion of work within the agreed time frame. The partnership agreement was signed in March 2001.

There are four housing categories in the Gwarimpa II partnership scheme. There is 3-Bedroom flat, 4-Bedroom twin duplex, 4-Bedroom detached duplex, and 5-Bedroom detached duplex. See figure 3.11 below. ADKAN – Gwarimpa II partnership Project was financed by two commercial banks with high interest rate to the tune of 32%. The detailed partnership agreement signed by FHA and the ADKAN showed 60 – 40% profit sharing between the two parties respectively of the expected.



Source: Google Earth (2007)

Plate III: Satellite Image of Abuja Model City, Gwarimpa II



Source: Field Survey, 2007

Fig. 3.5: Gwarimpa II Partnership; Housing Types by ADKAN

3.3.4 Partnerships Involving Consensus and Institutional Waivers

The housing estate of Sun City and that of Prince & Princess can be regarded as those who enjoined considerable amount of institutional waivers. This is because they were left to decide on the design of the building units they want to offer, period of completion and even the types of the products to produce.

C. Sun City Estate

This housing estate which contains 450 units is located in Kawa district of Abuja along the airport road. The partnership agreement was signed in 2003 between FCDA and ADKAN Services for mass affordable housing delivery. FCDA's role was to provide the land for the project, while the private developer was to finance, design and build the

housing including the installation of basic facilities and services. There was no agreement on house type, cost, and duration of the project. This oversight can be said to be contrary to the norms of the PPP.

D. Prince & Princess Estate

The estate is located in Duboyi district of Abuja and it is among the new housing estates established in the vicinity of the Games Village. The partnership agreement was signed in 2003 between FCDA and Prince & Princess for mass affordable housing delivery. FCDA's role was to provide the land for the project, while the private developer was to finance, design and build the housing including the provision of basic facilities and services. There was however no explicit agreement on house type, cost, and duration of the project. Housing types here are mainly 4-bedroom and 5-bedroom duplexes.

There are six housing types in the Prince & Princess estate. These are; 1, 2 and 3-bungalow/block of flats, duplex, and semi-detached houses. One can say this is the estate that was conceived for the low-income groups. Field surveys, shows that the 1105 housing units made by prince and princess were completed over the period of 3 years. This means longer period of time was used to complete the project which in turn means additional expenses are incurred. Table 3.2 below, gives a summary of land acquisition and housing units built in this regard.

Table 3.2: Land Acquisition and Housing Units Built through FCDA in Abuja

ESTATE	SOURCE OF LAND	UNITS BUILT
Prince & Princess	FCDA	1,105
Sun City	FCDA	350
Total		1,555

Source: Field Survey, 2007

CHAPTER FOUR

EVALUATION OF PUBLIC – PRIVATE PARTNERSHIP HOUSING SCHEMES IN ABUJA

4.0 INTRODUCTION

In this section, an evaluation of the outcomes of mass housing provision through public private partnership arrangement is carried out through the assessment of user satisfaction in regards to these products and their accompanying facilities and services, the degree of consideration of beneficiaries' economic and socio-cultural requirements, and so on, were also considered. This evaluation was undertaken to ascertain the degree of adherence or lack of it to the scheme's guiding principles and policy objectives that were meant to guide the provision of housing infrastructure to shelter residents of Abuja, and which also justifies the needed cooperation between the public and private sector in the provision of infrastructures like housing in this case.

4.2 THE EVALUATION CRITERIA

The evaluation criterion for this study rests on the assessment of users' satisfaction of the products of PPP housing. It evaluates users assessment of the provision of facilities needed to increase their satisfaction. The evaluation criteria were mainly grounded on users needs expressed in terms of social, cultural and economic needs. In practice, it analyses beneficiaries' assessments of the total product particularly their internal and external components of the different housing units, the provision of the attendant facilities for the housing estates that enhances housing and liveability in general. This was expressed in; for example, the provision of adequate landscaping, parking spaces,

open spaces, provision of drainage facilities and so on. This user satisfaction criterion also dwelled on the adequacy or otherwise of the number and sizes of the internal components of these PPP houses like: space provision for parlour or the sitting room, bedrooms, the privies, availability or lack of it, verandas, and so on.

4.2 EVALUATION OF THE OUTCOMES OF THE SCHEMES

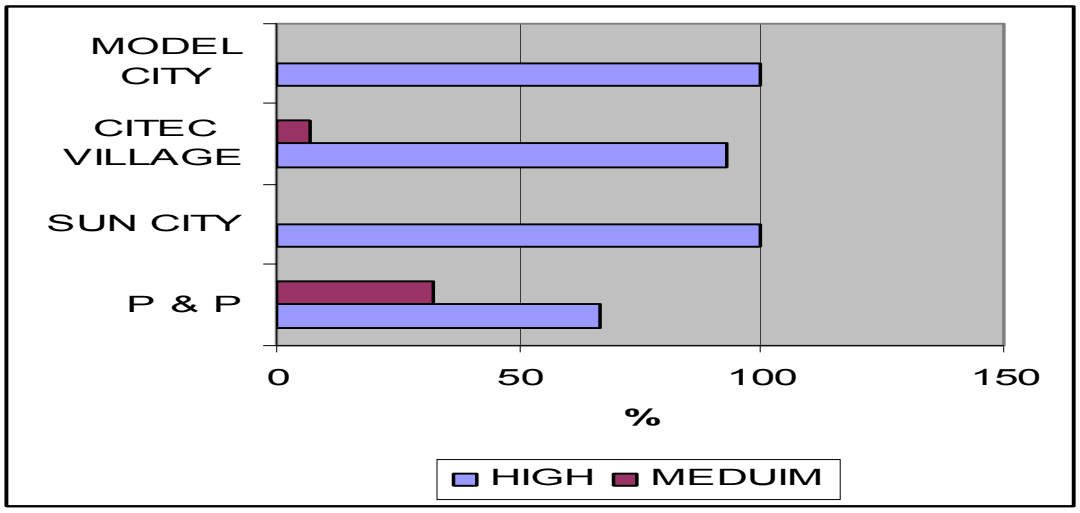
There are quite a number of criteria for assessing partnership projects like housing provision through PPP. One of such criteria is the evaluation carried out to ascertain user satisfaction and especially adherence to technical provisions of the project or a resulting scheme. In these and similar exercises, the objective is to keep a continuous check on the various project operations by providing a fairly broad picture of programme performance in terms of the extent to which the programme's benefits to its final users have been met (Ahmed, 1990). In this work, the outcomes of the case study were evaluated at two levels; the technical evaluation and user satisfaction.

4.3 TECHNICAL EVALUATION RESULTS

The criteria used for the technical assessment were the building layouts, housing design, plot sizes, circulation, and so on. This task, in essence addresses issues of the extent of the adequacies or otherwise of the different components of the building products; and finally the technical aspects that played key roles in making the products affordable to the target groups or not.

4.3.1 Adequacy of the Housing Environment

Good housing means more than shelter or the physical structure on ground, and includes the social needs of the occupants of the housing structure. These elements include safety, convenience, aesthetics and accessibility of the four PPP project evaluated. Model City and Sun City estates were the ones regarded to be of high quality. Meaning that, materials used to construct them are of high durability. This is also in addition to the fact that they have adequate accessibility, landscaping as well as good parking spaces. Prince & Princess was seen to be of low quality and also lack adequate provision of access roads. In this estate, it was also observed that low quality building materials were used for components of the buildings especially the walls. This was observed by the non-durability nature of the components of these houses, which further reduces the safety of the immediate housing environment itself (see figure 4.1).



Source: Field Survey, 2007

Fig. 4.1: Beneficiaries Opinion on Housing Quality

4.3.2 Availability of Facilities and Services

The provision of basic facilities and services is an integral component of any corporate development. Based on the field observations, all the four estates under study have facilities provided in form of corner shops. However, out of these four estates; only Sun City is self-sufficient with basic facilities and services. These are educational facilities like schools with play grounds, buildings for health services and personnel, commercial structures like corner shops and stalls; and recreational space like open spaces, gardens, and so on (see table 4.1). This implies the neglect of PPP housing in the provision of facilities and services for the inhabitants of the estates, and contrary to agreed terms.

Table 4.1: Availability of facilities and services

ESTATE	EDUCATION	HEALTH	COMMERCIAL	RECREATION
Prince & Princess	❖	❖	✓	❖
Model City	❖	❖	✓	❖
CITEC City	❖	❖	✓	❖
Sun City	✓	✓	✓	✓

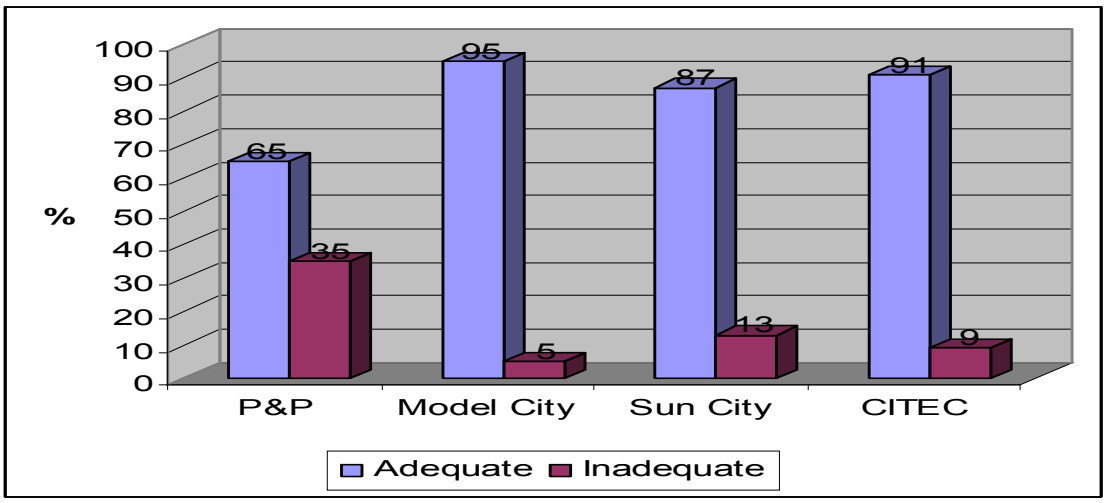
✓ Available
❖ Not Available

Source: Field Survey, 2007

4.3.3 Adequacy of Space and the Provision of Parking Areas

Assessment of external environment of these houses reveals a number of issues that beneficiaries are concerned about and which unfortunately the providers of these facilities seem to be less curious about. For example, the provision of parking space for vehicles. Model city and CITEC have the most parking spaces which show good accessibility and the ease of using vehicles in the estate. This is unlike Sun City and Prince & Princess estates (see fig. 4.2). Further observation revealed that the inadequacy of parking space might have resulted from inadequate land allocation and over sights in the plans; and not necessarily as a result of weak or total lack of development control as is the case in many

cities of developing countries. For example, plot sizes were 875m^2 , 600m^2, 500m^2 and 400m^2 for 5, 4, 3 and 2 bedroom houses respectively; whereas what is required by planning standards in tropical and temperate regions of the world is: 450 – 630m^2, 675 – 1000m^2, and 900 – 1800m^2 for high, medium and low density residential developments (Keeble, 1972; Urquhart, 1977; Schwerdtfeger, 1980; Obateru, 2003, and Kawu, 2005).



Source: Field Survey, 2007

Fig. 4.2: Assessment of available parking space

4.3.4 Environmental Management

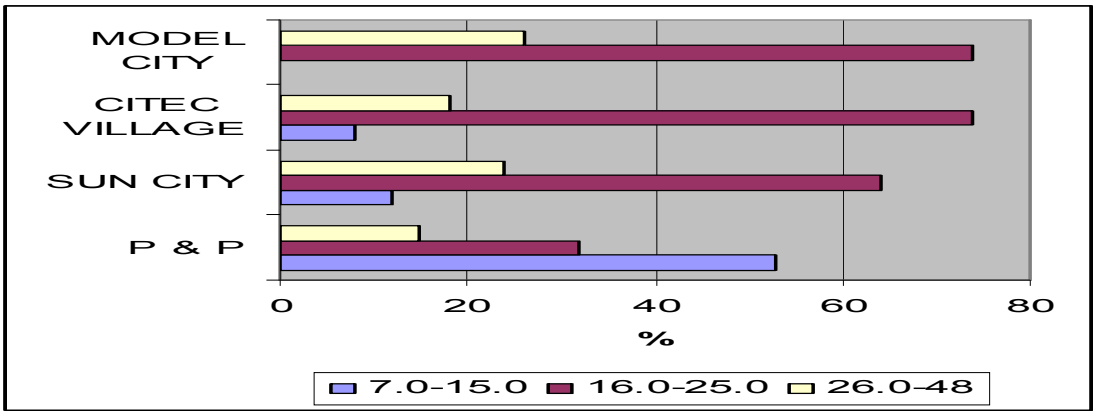
PPP housing schemes are out to provide good living environment for their beneficiaries, hence; in most cases provision is always made for the installation, adequate maintenance and sustainable management of the constituents of good environment like good road, drainages, landscaping, etc. In these sample areas, there is installed drainage system in the different housing schemes, which makes the area clean and free from water logging whenever it rains. There is regular refuse disposal by the Abuja Environmental Protection Agency.

The general environmental condition in Sun City estate deserves commendation. The environment is well landscaped, with refuse collection bins in each house and activities areas/spots within the estate; and are always evacuated promptly. The estate is also characterized with good drainage and circulation systems.

4.3.5 Housing Affordability and Prices

Affordability is discussed here in terms of whether income of beneficiaries can afford a complete purchase of a house under the scheme. "The notion of affordable housing costs in relation to income is viewed as the cost that leaves households with sufficient income to meet other basic needs such as food, clothing, transport, medical care and education". There is very little difference between the concepts of affordability as it applies to housing and as it applies to other goods. The obvious variation is that a person might consider a particular house to be quite affordable, while they consider some other good for the same price to be very unaffordable. What makes this possible is that what we really care about is how much money we have left over after a purchase and what we think we might need to spend it on.

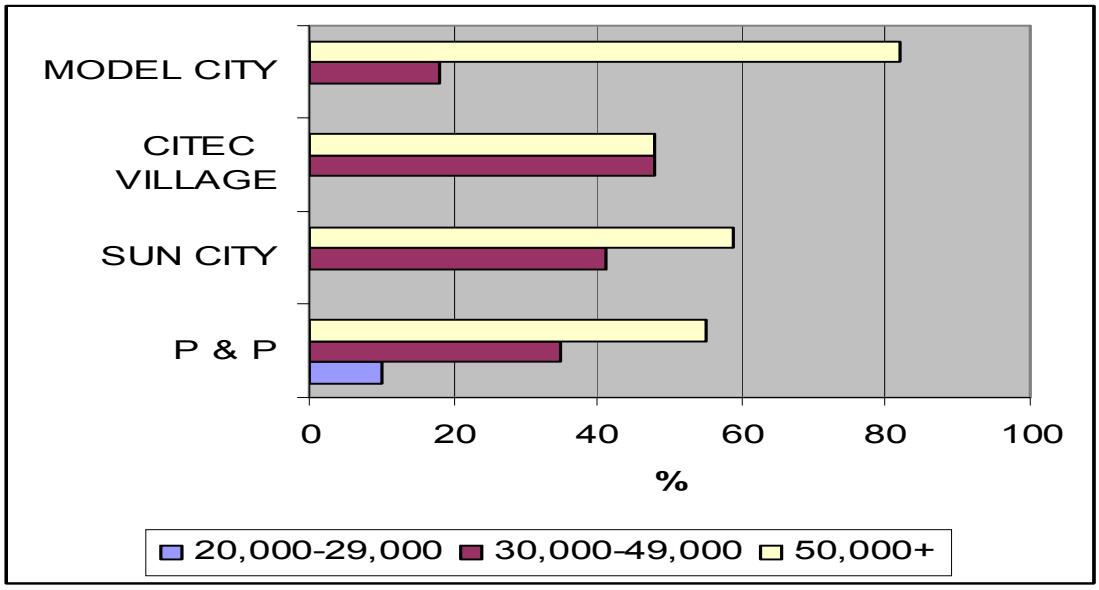
Since housing accounts for a much greater proportion of a household's monthly expenditure than most other groups, we need less income left over after housing costs than we do after, say, clothing costs. Also, when purchasing a house the total cost (and benefit) can be spread over several years, more so than most other goods. Based on the survey carried out, it shows that about 65% of the houses were sold between 16 – 25 Million Naira while the least houses sales between 7 - 15 Million Naira (see figure 4.3).



Source: Field Survey, 2007

Fig. 4.3: Price range (in Millions of Naira) for PPP Housing

With these prices, and going by the monthly income of the beneficiaries, these houses can be said to be beyond the reach of many residents. Field survey shows that model city estate occupants are by far the highest earners followed by Sun City and then the others. Looking at the total income earned, the majority occupants are the low and medium class earners whose income is low and which is why these low and medium income earners especially cannot afford these houses (see figure 4.4).



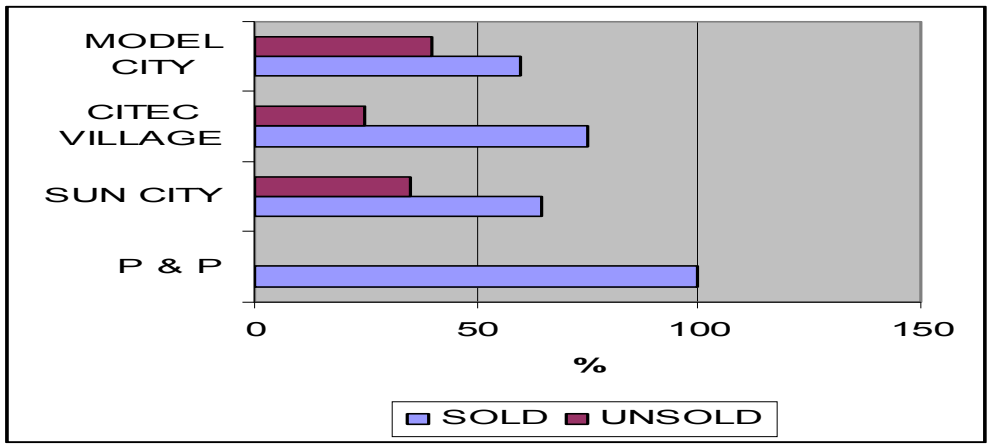
Source: Field Survey, 2007

Fig. 4.4: Monthly income of beneficiaries

These amounts are quite on the high side; especially if one considers similar or related socio-economic variables and realities on ground. For example; the federal mortgage bank, the government institution that helps individuals secure their own houses through low-interest loan acquired through their Primary Mortgage Institutions (PMIs), disburses a maximum of five (5) million naira for any beneficiary to build and own a house. This is also applicable to houses and beneficiaries in all urban centres in the country, and state capitals including Abuja.

Affordability is not simply a matter of housing costs and income levels; it is also about people's ability to obtain housing and to stay in it. The housing status is a reflection of affordability element of PPP housing in the four estates under study in Abuja. From the figure 4.5 below; it is obvious that most of the houses that were unsold are located in Abuja

Model City and Sun City accounting for 42% and 48% respectively. This could be attributed to the high cost of these houses in these estates. This is quite unlike Prince & Princess that has a 100% sales.



Source: Field Survey, 2007

Fig. 4.5: Housing status of PPP housing in Abuja

4.4 OVERALL TECHNICAL EVALUATION

For a summary of the assessment of these projects, scores were allotted to the criteria used for the general assessment. These scores are based on the summation of the percentages of respondents who responded positively to the adequacy of the presence or provision of facilities and other articles relating to these issues in the questionnaire items. The summation of all the scores immediately establishes what scheme is with the highest score and hence whose products the beneficiaries are more satisfied with. Table 4.2 below was created to assemble these scores, derived from technical criteria of the different projects under investigation.

Table 4.2: Overall Technical Assessment

Criteria		Model City	CITEC	Sun City	Prince & Princess
Space Allocation & Housing Quality	Housing quality/structural durability	100	93	100	68
	Bedroom	53	100	57	51
	Sitting room	55	100	57	44
	Plot sizes	42	48	42	51
	Housing design	89	62	92	52
	Prices/Affordability	58	65	52	100
Ancillary Facilities	Education	0	0	25	0
	Health	0	0	25	0
	Commerce	25	25	25	25
	Recreation	0	0	25	0
	Packing space	95	91	85	65
	Total	**517**	**584**	**585**	**456**

Source: Field Survey, 2007

On the overall assessment, Sun City and CITEC schemes happened to have the highest aggregate scores. This shows that the two estates have acquired greater users' satisfaction at least on the issues of technical considerations. However, they are found wanting on the side of affordability, an issue more apparently achieved by Prince & Princess estate which unfortunately possesses inadequacies in structural size and housing design too.

4.5 USER SATISFACTION ASSESSMENT

This section is an appraisal based on the user opinion survey. It mainly involves the assessment of major housing components of the products, through the preferences of the final user or occupants of the houses. Residents of the scheme under study are mostly civil servants, and then followed by the business class and the practitioners of other occupations (Kadiri, 2009) who are mostly high income earners. It means that for a house to be satisfactory to them it has to meet most of their social, environmental and economic requirements, as the majority of them cannot afford immediate alterations or constant

repairs that often accompanied structures founded on little considerations about the peculiar needs of its intending user or users.

Components of the built housing environment (both internal and external structures) are been considered here to measure their levels of user satisfaction based on how they meet their normal uses. However, these criteria for assessment and performance evaluation; commenced with the issue of affordability; since it is the main factor that give access to intending beneficiaries. Also included here is the level at which the various products integrates socio-cultural needs of their occupants, or how these were later self provided by the beneficiaries, a situation expressed by the preponderance of alterations of these buildings structures to fit peculiar needs, and so on.

4.5.1 Housing Design Assessment

An aspect that makes PPP attractive to many people is the issue of social needs of the target groups. It is always hoped in every project that the products would satisfy the end users or beneficiaries in accordance with their needs. The field assessment of Abuja PPP housing projects revealed contrary views at many sites. For example, many occupants of these structures express dissatisfaction over space allocation for internal structures of the houses like the sitting room and bedrooms.

An assessment of sitting rooms and the bedrooms is emphasized here because unlike other parts of the interior housing environment, these are areas that vividly express most congenial need for shelter. The sitting room which known to be used for taken of meals especially by the whole family, or for relaxation and the entertainment of guests. While the bedroom, is noted for privacy and personal comfort away from the general

sitting room environment. About 49% of the occupants of Prince & Princess houses were not satisfied with the space allocated to bedrooms and over 56% on space allocation for sitting rooms. These figures are 43% for Sun City, 45% and 47% respectively for Abuja Model City. Only in CITEC Village did occupants interviewed shows that the spaces for these housing component are adequate. This explains the reasons behind many alterations on the structures by their occupants. See tables 4.3 and 4.4.

Table 4.3: Opinions on Space Allocation to Bedrooms in PPP Housing Estates

Opinion	Abuja Model City		Sun City		Prince & Princess		CITEC Village	
	Respondents	%	Respondents	%	Respondents	%	Respondents	%
Adequate	27	53	37	57	72	51	45	100
Fairly Adequate	15	30	28	43	44	31	-	-
Not Adequate	8	17	-	-	26	18	-	-
Total	**50**	**100**	**65**	**100**	**142**	**100**	**45**	**100**

Source: Field Survey, 2007

Table 4.4: Opinions on Space Allocation to Sitting Rooms in PPP Housing Estates

Opinion	Abuja Model City		Sun City		Prince & Princess		CITEC Village	
	Respondents	%	Respondents	%	Respondents	%	Respondents	%
Adequate	28	55	37	57	62	44	45	100
Fairly Adequate	10	20	28	43	44	31	-	-
Not Adequate	12	25	-	-	56	25	-	-
Total	**50**	**100**	**65**	**100**	**142**	**100**	**45**	**100**

Source: Field Survey, 2007

4.5.2 Assessment of Environmental and Housing Components

With high level of construction and reconstruction going on in these newly acquired housing estates, there is the need to further highlight on areas and levels of discrepancies, unmet needs, and unachieved objectives confronting occupants of these structures. To gauge what the beneficiaries of PPP housing programme in Abuja suffered; a scale is derived here to assess what infrastructure and services were provided, and the conditions the beneficiaries met them. This scale ranges from zero (0) to five (5). That is, from a state

of non-provision to that of being provided, met on ground, are functional or usable, met expectations of intended use or uses, and that these users are quite satisfied with their levels of performance. These criteria score is then multiplied by the percentage of users who rated them as such. The scores are then summarized into three categories: inadequate provision (In), with a mark of one (1); adequate (Ad), with three (3) marks; and very adequate (Va), with five (5) marks (see table 4.5).

Table 4.5: Environmental and Housing Assessment

Criteria	Model City			CITEC			Sun City			Prince & Princess		
	In	Ad	Va	In	Ad	Va	In	Ad	Va	In	Ad	Va
Housing quality	0	0	500	0	21	465	0	0	500	0	96	340
Size of master bedroom	7	105	290	12	90	290	17	90	265	10	117	255
Size of bedrooms	24	69	265	0	0	500	22	63	285	25	72	255
Size of sitting rooms	25	60	275	0	0	500	23	60	285	16	120	220
Size of dining	9	6	445	20	54	310	20	66	290	10	66	340
Plot sizes	29	87	210	26	78	240	29	87	210	19	90	255
Housing design	4	21	445	18	60	310	0	24	460	16	96	260
Veranda	20	36	340	38	186	0	35	45	250	25	60	275
Courtyards	0	24	460	15	105	250	2	24	450	25	60	275
Prices/Affordability	21	63	290	18	51	325	24	72	260	0	0	500
Education	0	0	0	0	0	0	0	0	0	0	0	500
Health	0	0	0	0	0	0	0	0	0	0	0	500
Commerce	0	0	500	0	0	500	0	0	500	0	0	500
Recreation	22	33	335	26	42	300	7	39	400	27	90	215
Packing Space	0	15	475	4	15	455	6	21	435	15	60	325
Road network	4	45	405	25	27	330	30	48	270	19	120	205
Open space	0	24	460	15	105	250	2	24	450	25	60	275
Sub - Total	165	588	5695	217	834	5025	217	663	5310	232	1107	5495
Total	**6448**			**6076**			**6190**			**6834**		

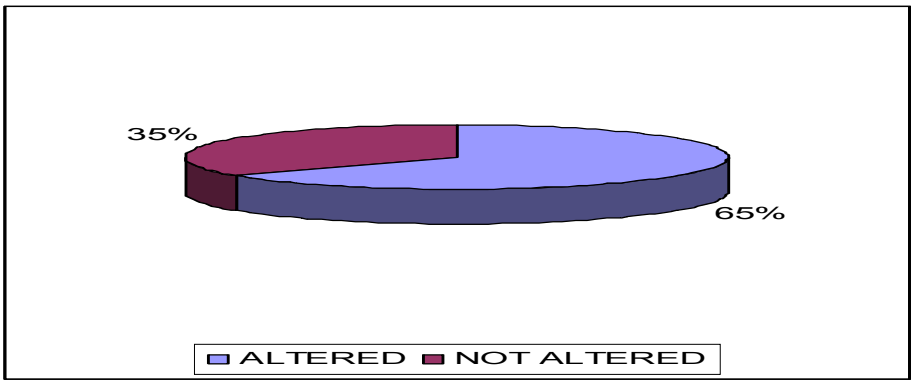
Source: Field Survey, 2007

It is obvious from table 4.5 that Prince & Princess Housing Scheme possess by far the highest score. This could be due to the fact that it possesses more ancillary facilities like schools, apart from the fact that it is the cheapest of all the four housing estates under assessment and the only one with 100 percent affordability. It has also been assesses by its occupant to possess a good number of recreational and complementary facilities like packing spaces near these uses, road connectivity and open ample space too.

The major shortcomings of this estate and which will to a large extent limits it recommendation as a model for emulation, is the various shortcomings on dimensions of the building structures. For example, the deficiencies on the sitting rooms are quite glaring here as only 44 percent of the respondents rated the adequate for use. The low figures from internal or neighbourhood recreational facilities are also there to contend with. Here the scores are also low with only 43 percent of the respondents given it positive assessment indicating satisfaction with what were provided for this use.

4.5.3 Observed Modification of Housing Structures

Field surveys observed that housing design by ADKAN is satisfactory to most of the occupants. This is due to it spacious interiors, good parking areas and a conducive environment. However, about 62% of occupants were found to have agreed with the design plan of the CITEC housing estate, while about 38% are not satisfied. This was found to be due to inadequate space within buildings and the demand for space for other uses outside the buildings. This also accounted for high rate of modification of these structures by their occupants. For example, an average of 60 – 65% modification has been effected on the verandas of these structures, 50 – 55% done on the interiors (like expanding the sitting rooms, or creating wardrobes where there is none), and almost every fence has been modified too (see figure 4.6).

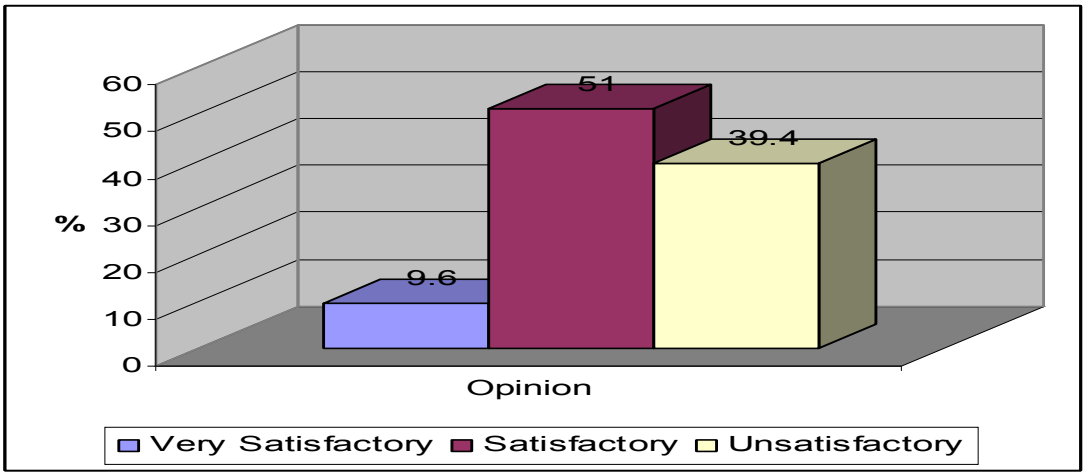


Source: Field Survey, 2007

Fig. 4.6: Average Alterations to Building in the Study Area

4.5.4 Observed Levels of Satisfaction

The survey results shows lack of satisfaction of Prince & Princess design with 65% of the occupants tempering with the houses due to high space demand by the occupants majorly due to the need for more rooms to house members of the household. Based on the survey carried out, it was revealed that most of the respondents (51%) are satisfied while 39.4% and only 9.6% are unsatisfied and very satisfied respectively with the general space allocation within the various houses and the entire estate at large (see figure 4.7).

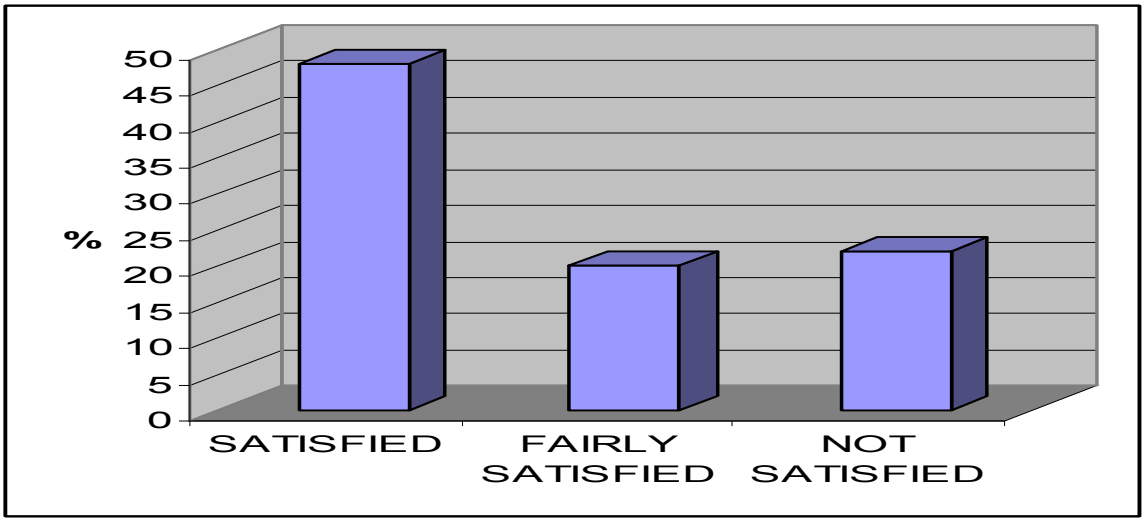


Source: Field Survey, 2007

Fig. 4.7: Users' Opinion on Space Allocation

4.5.5 Overall User Satisfaction

Field surveys ascertain that Sun City housing scheme seems to be the most satisfactory estates because it incorporates all the attributes of good housing needs like good drainage system, roads, and packing facilities. About 92% of its occupants are satisfied with the housing designs and the surrounding environment. About the same percentage can be said about houses built by Prince & Princess. The housing design type is quite satisfactory to the occupants of this housing estate, although some beneficiaries have expressed different levels of dissatisfaction (see figure 4.8, Tables 4.2, 4.3, 4.4, 4.5 and 4.6).



Source: Field Survey, 2007

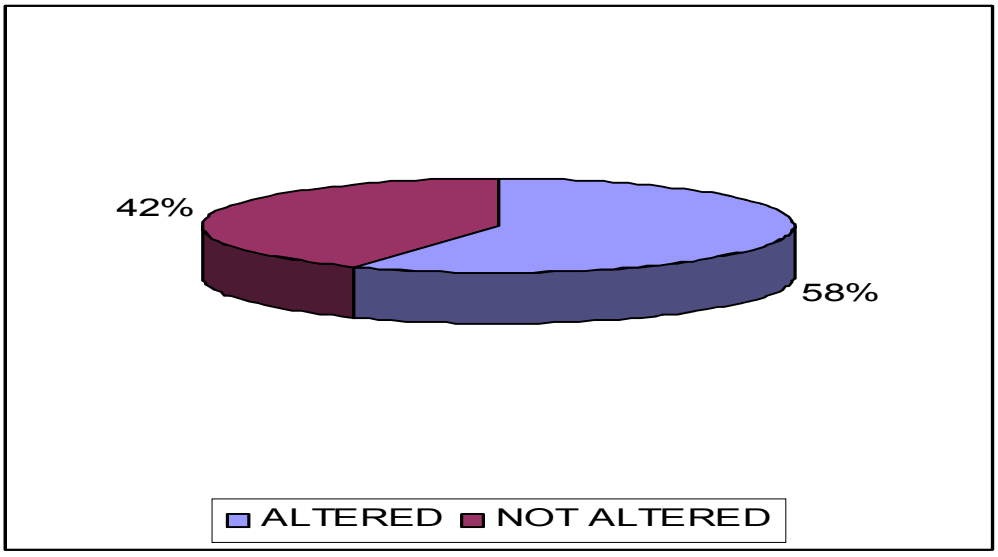
Fig. 4.8: Users' Satisfaction about Houses Built By Prince & Princess

4.5.6 Observed Levels of Alterations

While many of these alterations are still going on, field surveys revealed that an average of 46.5% of the structures in the affected housing estates have been altered already

(see fig.4.7). Some alterations were so enormous as to be completely different from the initial building and the total outlook of the final product (see plates).

Field surveys further revealed that about 58% of alteration has been made to by some occupants of CITEC estate due to the high demand for space, parking and also general environmental aesthetics. Whereas only 42% of the structures are still left without any serious alterations, the general opinion suggests that these are still highly susceptible to alterations particularly if income of the owners or occupants increase or a serious need arise. See figure 4.9 and plates 4 and 5.



Source: Field Survey, 2007

Fig. 4.9: Alterations to Building CITEC village



Source: Field Survey, 2007

Plate IV: Building Without Modifications



Source: Field Survey, 2007

Plate V: Building After Modifications

Table 4.6: General Assessment of PPP Housing by their Occupants

Item of Consideration		Satisfactory (%)	Unsatisfactory (%)
Building Design			
	Abuja Model City	58	42
	Sun City	50	50
	Prince & Princess	56	44
	CITEC Village	95	5
Building Alteration			
	Abuja Model City	58	42
	Sun City	50	50
	Prince & Princess	51	49
	CITEC Village	55	45
Space Allocation for Sitting Room			
	Abuja Model City	55	45
	Sun City	57	43
	Prince & Princess	44	56
	CITEC Village	100	0.00
Space Allocation for Bedroom			
	Abuja Model City	53	47
	Sun City	57	43
	Prince & Princess	51	49
	CITEC Village	100	0.00
Space Allocation for Parking			
	Abuja Model City	95	5
	Sun City	87	13
	Prince & Princess	65	35
	CITEC Village	91	9
Availability of Facilities & Services			
	Abuja Model City	25	75
	Sun City	100	0.00
	Prince & Princess	25	75
	CITEC Village	25	75

Source: Field Survey, 2007

CHAPTER FIVE

LIMITATIONS OF PUBLIC – PRIVATE PARTNERSHIP (PPP) HOUSING PROJECTS IN ABUJA

5.0 INTRODUCTION

The purpose of PPP in housing development is to enhance mass housing. However, the private sector operators also pointed out that, the low income houses; where the real deficiency of the houses lies, are not viable to venture into economically, as such; the opposite option is what they always consider. With the advent of PPP initiatives in this country especially its applications in mass housing production, there is once again a greater hope of achieving housing provision for the teeming population of the country. However, there exist limitations to the products that resulted in this arrangement as exemplified by this Abuja case study.

Public – Private Partnerships (PPP) arrangements are presently applied in many major projects within Abuja and that the commitment to PPP as an approach in tackling age long problems of massive urbanization as in housing provision is substantial. The general opinion of government agencies, institutions and developers surveyed was that PPP operations had proved to be an efficient and cost-effective method for delivering the necessary infrastructure, projects, public services and development plans in Abuja. However, there are barriers and inadequacies that might have been caused by a complex array of PPP procurement arrangements. If these issues are not properly addressed, they are capable of creating high levels of uncertainties for investors and other partners in the future. But, most importantly; they have very high capacity of not only missing out the

target groups but also given out products that are far from what the people want and can afford.

5.1 MAIN LIMITATIONS OF THE PPP STRATEGY IN THE SELECTED CASE STUDY

The PPP initiative has the main focus of filling the gap in housing provision left by the public sector. This has been well achieved albeit with a number of limitations. These limitations are common in virtually all the sampled sites and can be seen in technical, social, and economic. Their nature permeates throughout virtually all the objectives of the whole scheme. For example, designs of the structures and the provision of facilities and infrastructure at these new housing estates, and so on. These manifested in having irregularities like constructing units that fail below beneficiaries' requirements regarding space and structural dimensions, and a production of houses that are mostly not accessible to low income earners.

5.4 PLANNING LIMITATIONS

5.4.1 Shortcomings based on planning standards

The high demand for mass housing in Abuja, the nation's administrative capital easily makes participants to think that quantity is of a higher priority than quality. Hence, it was observed that; Planning standards were not followed in most of the project sites. This scenario has prompted a situation whereby houses were easily congested right from day one. An example here is in the case of CITEC housing estate having 6 flats of 3 – bedroom

each squeezed into a space of 2,000m^2 (with each having a dimension of just about 333m^2). This space is quite small and far below recommended or acceptable standard.

5.4.2 Lack of space and attendant facilities

This is another area of concern immediately observable in the different housing schemes. As Housing is not only the four walls under a roof but the integration of the both internal and the external components that link the family as a unit with the society or community it lives with; the provision of facilities within and around the housing is of immense important. This is however a problem of the PPP Housing Scheme in Abuja in that the facilities such as Health, Education and Recreational facilities are actually inadequate. Apart from the commercial services that seem to be a common sight in virtually all the housing estate, facilities such as Health, education Recreational facilities are actually not available and even where they seem to be available they are not adequately provided.

5.4.3 Lack of Infrastructure and Services

An important aspect of any housing estate is the provision of functional infrastructure, facilities and services. In all the estates surveyed for this work; only Sun City can be said to be self-sufficient with regards to basic facilities and services. This implies the neglect of PPP housing in the provision of facilities and services for the inhabitants of the estates, and is contrary to agreed terms. As a result only commercial activities are found in the remaining estates. They lack other similarly important facilities like; health care centres, schools and areas ear-marked for recreation and leisure activities.

5.4.4 The General Environment

Other areas residents were quite wary about is concerning the living environment pertaining to open space. There seems to be a shortage of open space; which are useful for relaxation and adequate air circulation amongst other environmental functions. Respondent displayed dislike to residential areas lacking these important facilities, rather high preference was shown for areas with open space.

5.5 DESIGN LIMITATIONS

5.5.1 Poor Design of the Various Housing Components

Aside from higher costs than was expected of these houses; another crucial element that significantly affected user satisfaction is the area of beneficiaries' dissatisfaction with the highly inadequate dimensions of components of the houses they are presently occupying. This was quite glaring as over 51 per cent of these beneficiaries expressed their dissatisfaction with the sizes and dimensions of the various components of these structures like the parlour, bedrooms, the privies and so on. Many of these were regarded by the beneficiaries as devoid of necessary partitioning or components are cramped; like having in a single bedroom; toilet, bathroom and wash basin. This has resulted in an overwhelming majority of these beneficiaries to have their areas of abode modified to suit their social and cultural requirements. These various processes of alterations have affected the areas outside and within the immediate living environment and have significantly changed the entire structure and composition of the final products. See figures 4.7 and 4.8.

5.5.2 Housing Dimensions

Specific areas in which users' dissatisfaction were more expressed include the inner parts of these buildings like the bedrooms, and the parlours. It is worrisome that these houses have inadequate dimensions that limit the comfort and usability in such a manner many occupants clearly expressed their wish to leave the place for a more comfortable one. A glaring example is having a three – bedroom house in a space of about $200m^2$. Field investigations revealed that this phenomenon would have been averted completely had it been that; greater considerations were given to the peculiar needs of the people or intending beneficiaries of the scheme.

5.5.3 Housing Design

An area that greatly expressed the exclusion of beneficiaries' peculiar needs is the aspects of creating sections in these houses that were not there at all at the initial stages. This aspect goes beyond mere improvement as in the case of making extensions in the buildings to bring in aspects that were totally outside considerations at the design and the implementation stages of these structures. For example, the inclusion of the porch, balcony and even the courtyards of these buildings (see plates VI and VII). Designers and providers of these structures should have known that occupants of these products will appreciate very much the use of open spaces and courtyards; as regular and still active civil servants needing relaxation after spending many hours in the office attending to local, national and even international issues of great concern.

Again, inappropriate inputs from the would-be beneficiaries at the design and implementation stages would have not only averted this avoidable shortcoming but, it would have saved all actors in this scheme a great lot of resources and time.

5.5.4 Faults in Building Design

The building designs in most (if not all cases) does not meet the actual need of the occupants not only in terms of social needs or their value systems but also in terms of their cultural and economic needs. This explains the reason why the survey carried out on the Building design reveals a thorough variation in the design preference. For instance in the CITEC village, 38% of the occupants do not really agree and are not at all satisfied with the housing design of the scheme. This they attributed to the inadequate spacing within building as well as space for other uses. As such, 58% of the houses are already significantly altered by their various occupants to suit their need. The case is the same in Prince & Princess Estate where the design does not satisfy the needs of 48% of the occupants and buildings were altered mainly to meet the need for more rooms and more for parking.

5.4 CONCEPTUAL LIMITATIONS

If PPP is to be successfully implemented for the provision of new economically affordable urban housing, the numerous barriers presently militating against its proliferation need to be properly addressed. One of such crucial limitations concerns issues of user satisfaction. Field findings gathered that issues of affordability of housing products

through PPP is of paramount importance in all the different sample areas, and as an aspect of user satisfaction they are manifested in various fashions.

The purpose of government bringing private sector operators into real housing development is to enhance fast and massive housing supply to the teeming residents of Abuja. But, the houses produced by these developers were found to be quite unaffordable to the lower income groups which form a high percentage of the target population. The private sector operators however pointed out that the low income houses, which were deficient in supply, was due to the fact that they are not viable to venture into by any profit seeking organization. Other issues that form or constituted limitations to the smooth and full actualization of the visions of PPP programme in mass housing provision in Abuja, includes:

5.4.1 Shortcomings in regards to affordability

This is an important issue determining the success or otherwise of a project particular PPP endeavours. This is because funding of these projects for example, possesses the overwhelming advantage of offsetting prices of the final products and making them inaccessible to most target groups. . The high cost of these housing products further added another avoidable hurdle to the achievement of providing affordable housing to the people. Hence, the final products were largely out of the reach of most intended beneficiary. This explains the reason why majority of the houses were purchased by the high income groups. In CITEC Village for example, all the houses were taken up by the high income earners.

5.4.2 Target Groups and Housing Acquisition

Non definition of target groups and lack of involvement of low income groups have contributed to the exclusion of a large members of the society who should normally have constituted the immediate beneficiaries. The cash–and–carry basis for the purchasing these houses seems to have one-sided marketing process which was dominated by the high income groups at the detriment of the overwhelming majority, and can never produce a nation of largely home–owning citizens.

Consequently, this approach has the tendency of undermining PPP initiatives by jettisoning equity. For example; housing units for the low income groups have the high tendency of being taken over, and have already been taken over by the high income class. In certain areas these houses were completely taken up by the high income groups, who in most cases give out these structures for rent. This scenario is against the policy of providing affordable housing for majority of the citizen, which form a cardinal point of the PPP arrangements.

5.4.3 Lack of Affordability

The provision of houses that are affordable to many city residents is considered here because it constitutes a major hindrance to reaching the target populations of the PPP project. Considering the monthly income earnings of the occupants of these structures and the various prices of the class of houses, one will only discover that ability of the low and medium income earners to pay for the houses is very slim almost zero. For instance, about an average of 41% of the occupants of the Abuja Model City, Sun City Estate and prince and prices Estate earn less than N50, 000 per month and the least house type in these

estates goes for Seven Million Naira (N7,000,000.00). Hence, 41% occupants may not be able to pay and acquire the house. Therefore the housing types are actually expensive for almost half of the target population.

The possible reasons for these anomalies are the fact that the providers of these products took loans from commercial banks. These loans were also secured at economic interest rates, without regards to the project they are going to finance.

5.4.4 Inadequate Security Considerations

It appears issues regarding the total security of the occupants of these housing structures were not put into great consideration by the appropriate authorities of this scheme before implementation. Dissatisfaction of these beneficiaries also extended beyond internal dimensions to the areas of security. Many of them could not accept these limitations and have had their walls and fences modified and well reinforced to improve performance. This is demonstrated by the erection of high rise reinforced fences many with barbed wires to prevent intrusions and possible burglary (this is shown in plates VI and VII).

CHAPTER SIX

RECOMMENDATIONS FOR IMPROVING HOUSING DELIVERY IN NIGERIA USING PPP STRATEGY

6.0 INTRODUCTION

In applying PPP in housing delivery, a number of key conditions for success are important as crucial guide: clear and understandable PPP frameworks; political stability, state support and incentives; extensive support from the legislative, regulatory and administrative authorities together with financial support; and the understanding of local stock and capital markets. Field investigations have less evidence to suggest that the practice of PPP in Abuja does not inculcate these essential and fundamental issues.

However, products of the PPP housing schemes in the nation's capital have deficits which are making the beneficiaries of these products to undertake corrective adjustments and renovations almost on a daily basis. Elements regarding internal comfort of the houses, areas for relaxation within the confines of the housing environment like the veranda, porch and the balcony are undergoing serious inclusion or modifications where they appear to have been instituted. It is a very important part of this work to highlight the need for a review of policies that will embrace and include areas crucial to user satisfaction especially through the adequate recognitions of these peculiar needs of beneficiaries and target groups in their housing and general living environment.

The scale at which these modifications to the various housing components inadequately provided or not provided at all are taken place further suggests the urgent need for a policy shift in this emergent approach to mass housing provision. The issue of the different shades of compensation to these beneficiaries will draw the attention of all stakeholders to the

need to fulfil the provisions of the agreements entered and observe rules of engagement to the letter.

6.1 RECOMMENDATIONS

One of the greatest advantages of public private partnership in housing delivery is the release of the private sector financial, technical and managerial resources for the provision of efficient housing development. This is most obvious in the ways government funds and particularly expertise is used to draw in resources from other sectors so that the overall impact of housing investment is increased and becomes well felt. This is in line with the purpose of all partnerships; to minimize costs, ensure inclusiveness, and high efficiency in the operations and management of housing delivery (Robert et al, 1993).

It is noted that the primary prerequisite necessary for the development of a functional urban mass shelter sector in Nigeria is a credible macro-economic environment with a free exchange and declining inflation. It has also been noted that at the sector level, a prerequisite is to end unfair competition between private and public sectors (Robert et al, 1993). As commendable as the PPP initiative in housing delivery in Nigeria is, which has brought some marginal increase in the housing stock of the nation; it can also be noted that the stock produced and especially their various processes of production were not totally free of challenges. There are still loopholes that need to be addressed such as mortgage finances and issue of encumbered land (FMHUB, 2006) which needs to be addressed to achieve sustainable PPP in housing delivery. However, PPP in housing development has great potentials if the partnership guidelines are strictly adhered to by all stakeholders. This

would also go a long way to solving most of our housing problems particularly in the ever increasing urban centres.

Public–private partnership as an essential requirement necessary for sustainable housing development are attainable especially if all requirements are coordinated and all stakeholders in housing development such as the financial institutions, building professionals, manufacturers of building materials and so on are actively involved. The following recommendations are made towards ensuring effective and efficient housing delivery in Nigeria particularly through the PPP projects.

6.1.1 Planning Recommendations

a. **General Awareness:** Field assessments have shown that there is the need to create awareness campaign for all the stakeholders. The need for greater awareness for all stakeholders in order to increase detailed knowledge of this and other similar programmes cannot be over-emphasized. Public workshops on issues regarding public-private partnership for housing delivery should be organized regularly for the present and future beneficiaries and all other stakeholders. This has the overwhelming potential of having would-be beneficiaries' inputs in the project. Of particular interest are the issues that often lead to beneficiaries to express their dissatisfaction in effecting corrections or modification of the various housing components.

b. **Increasing Housing Accessibility and Affordability:** On the affordability side of the scheme (a key factor for sustainable housing for all stakeholders in the

society). There is need for government to create ways of increasing accessibility of these products to the target groups. A key component of a shelter strategy is in the area of housing finance and accessibility. To this, government at all levels should make it an obligation to ensure that an appropriate environment is created for the mobilization and accessibility of funds by the target groups. This can be done by given soft loans to the beneficiaries (who in many instances are her employees), or acting as referee to the people, or in providing adequate guarantee for them in order for them to access these loan facilities. It can also effect positive changes by improving the efficiency of the different financial intermediaries (like mortgage institutions) in the whole process of building construction and accessibility, etc.

c. **Increasing User Satisfaction:** To achieve higher user satisfaction, full involvement of the different stakeholders is highly recommended here. This involvement should cut across all stages of development of the project. This process deserved to be backed by policy and should become an integral part of this and similar projects. This is because the outcomes of this needed integration has the potentials of giving appropriate inputs that can add a lot to user satisfaction.

d. **Involving stakeholders:** The involvement of beneficiaries should cut across the monitoring and evaluation stages of these schemes. If project are monitored by all stakeholders especially the beneficiaries, observed discrepancies between plans and products or outcomes can easily be addressed in a less costly manner to all parties including the govt, contractors and especially the beneficiaries of the projects. At this juncture issues of technical considerations and the attainment of

higher users' satisfaction criteria shall be treated accordingly and also achieved without rancour.

6.1.5 Design Recommendations

a. **Involving stakeholders:** In planning the scheme, govt officials representing the public interest should try as much as possible to engage the target groups or the intending beneficiaries. Their involvement should be felt throughout the planning, execution and even the management of the enterprise. The present approach where only contractors are aware and involved in a mega projects like this leaves more questions to be unanswered and create avenues for misplacement of priorities. Issues of inadequacies and non provision can easily be traced and resolved if beneficiaries were part of the plan from the onset.

b. **Improving Housing Design and Layouts.** Housing efficiency can be enhanced through the inclusion of basic and fundamental housing requirements needed for productive living. These facilities also need to be made available at the appropriate places and with adequate dimensions. This has the prospect of minimising modifications of these structures by the beneficiaries immediately on arrival.

c. **Addressing Inadequate Provision of Space.** The need for the adequate provision of open space in any housing estate cannot be over emphasized. Open spaces provides the needed environment for relaxation and social interaction amongst members of any community especially after work hours. This is also a paramount requirement for parking of vehicles, air circulation within and between

the various building structures and the larger environment, as well as gardening, landscaping and aesthetics.

6.1.3 Funding

d. **Increasing Housing affordability.** High cost of houses appears to be the main hindrance towards the accessibility of these houses to overwhelming majority of the urban populace. To reduce cost of these houses, it will be very good if; full adoption of local building materials is made. Sourcing of funds to finance projects like these should be done through mortgage institutions like the Federal Mortgage Banks who charge less interest than commercial banks.

e. **Sourcing funds for PPP projects:** It is likely that more work will need to be done to clarify relevant legislations in regards to project duration and sourcing of fund by private partners undertaking PPP projects. That regulation is needed in order to eradicate corruption and to stimulate performance standards for economic sustainability. The capital market is well developed but can still be said to be out of tune with the requirements of mass housing provision, and are likely to also impede private sector commitment to PPP housing schemes.

6.1.4 Law, Monitoring and Enforcement Matters

a. **Establishing a Partnership that Work.** The assessment of field data and discussions with the various stakeholders suggested that PPP schemes can be better achieved if certain principles are strictly adhered to. These principles are rooted in planning approach, the involvement of all stakeholders, and the observance of law

and order. Planning and or building of projects like mass housing should be all inclusive arrangement where all stakeholders participate and are seen to be doing so effectively. Those to be involved should not just be ministry executives and contractors, and there should be strict regulations to guide the conduct of all these parties involved in the scheme. This will guide against unholy practice of designing and or erecting structures that are totally out of tune with the desires of their occupant simply because there was the need to beat deadline.

b. **Establishment of regulatory body:** To make PPP regulations fully operational and effective, there is the need to establish a regulatory body to eliminate excesses. The body should be composed of members of the government agency or agencies acting on behalf of the public, members of contractors, and the intending beneficiaries too. The body should be powered to legally intervene when it is certain that a project or scheme has not been completed or have not met the desired expectations. This will help in taking appropriate steps to tackle issues of non-provision, and or inappropriate provision on time. There is the need to empower them to certify any completed PPP projects before they are hand-over to beneficiaries.

c. **Payment of compensation:** To further guide against a recurrence of dissatisfactory conducts by parties to PPP arrangements, a regulation should be made to enforce the payment of compensations to victims of unsatisfactory products. The law in particular can be explicit on the terms of compensation to the end-users who are dissatisfied with the products given to them and especially had to expend money to correct observed discrepancies. Rules are also needed to guide the refund of money

spent by beneficiaries in order to fix or rebuild their 'new' places of aboard. This refund can come from the govt or the company(ies) or contractor(s) that were instrumental to the execution of the project. This has become necessary because were it to be the beneficiary who could not meet up with the bargain or any of the stipulated requirements for the allocation of the land or building in this case, there is no way he/she will have access to the property. Since that condition has been met by these beneficiaries only for them to get by far what they bargained for, then; there is the need for them to be well compensated.

6.2 CONCLUSION

Since year 2000, many housing projects have been launched across the nation, but a significant number of them aborted during the process of contract negotiation. A lack of guidance and established contractual procedures resulted in protracted negotiation periods and huge tendering costs for private sector bidders and partners. PPP has been identified as a potential and practicable solution to tackling the difficulties and problems in the progress of housing development in Nigeria. Theoretically, in the short term, the involvement of the private sector will help to reduce the financial burden on government departments and should accelerate the provision of low cost and economical housing. In the long term, improvements may be expected in quality and technical sustainability. In view of the lack of fiscal policy relative to the scale of demand and the problems identified in the present provision of housing in Abuja, the potential for PPP projects is significant.

Uncertainties surrounding PPP have already proved to be a major stumbling block in the progression of PPP deals. It is clearly not enough for the public sector to seek the

involvement of the private sector without putting into practice a fully effective regulatory framework to facilitate the arrangement to fruition. Yet, the application of PPP frameworks to the provision and supply of housing in Nigeria is not without limitations. There are a number of significant obstacles and challenges that this work has identified. In terms of whether or not PPP approaches are capable of actually delivering what is expected of them.

A very important aspect of this assessment has shown that user satisfaction is a very crucial element that future PPP programmes need to take note of. User satisfaction can be well enhanced by involving the beneficiaries or the target groups. If this is done, the result of such arrangement will bear the stamp of such fruitful re-organisation. Only through dialogue and participation can one recognise the true needs of an individual or group. However; the producers of these housing structures ought to have taken the peculiar interest and situations of their intending beneficiaries into consideration. For example; residents that have cars and other vehicles for easy movement, will definitely require adequate and accessible packing space. Again, one that has spent the day working in busy offices will require a veranda and the like to relax just outside the house but still within the home environment.

The above evaluation revealed a lack of policy and regulatory mechanisms to guide under-performance by private sector partners in PPP housing schemes. To achieve successful PPP housing project, the policy and regulatory framework guiding the scheme will require amendment. These are issues of consideration that policy reviews and assessments can and are in fact the only one capable of tackling effectively. The PPP programmes, both in theory and practice should inculcate aspects of local requirements of

the people and the environment they are working on in order to effectively bring out products that are concurrent with the issues the people are mostly concerned about.

In conclusion, the present state and circumstances in the Nigerian housing provision especially through PPP arrangements warrant and necessitate the adoption of new guidelines on the or procurement and delivery mechanisms. The introduction and enforcement of compensation, to the beneficiaries who spent their resources in order to provide facilities that producers of the housing estate failed to procure, is highly recommended. This is arguably a potent way to guide against shoddy provisions in the future. However, how the modalities for awarding this consideration would be determined and the amount for compensation computed is perhaps a gap other works can explore.

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APPENDIX A

QUESTIONNAIRE FOR BENEFICIARIES

DEPARTMENT OF URBAN &REGIONAL PLANNING
AHMADU BELLO UNIVERSITY, ZARIA

MSc (URP) THESIS QUESTIONNAIRE

INTRODUCTION

I am a postgraduate student of Ahmadu Bello University, Zaria, studying on the evaluation of the implementation of public private partnership programme in housing delivery in Abuja as part of the requirements for the award of Master of Science Degree in Urban and Regional Planning.

This questionnaire is designed to collect data necessary for my research. Please be assured that your responses will be highly appreciated and handled with absolute confidentiality and used for academic purposes only.

Instructions: Please for each question tick in the box (✓) whose corresponding answer supports your view, where you may use words, be concise and brief.

1. Marital status:
   a. Married [ ] b. Single [ ] c. Widow [ ]
   d. Divorced [ ] e. Divorcee [ ]
2. Age:
   a. Below 20 years [ ] b. 21-29 years [ ]
   c. 30-39 years [ ] d. 40-49 years [ ]
   e. 50 and above [ ]
3. What's the size of your family? _____
4. Educational status:
   a. Primary [ ] b. Secondary [ ]
   c. Tertiary [ ] d Others (specify): _____
5. What is your occupation?
   a. Civil servant [ ] b. Private business [ ]
   c. Farming [ ] d. Others (specify) _____
6. What is your monthly income?
   a. Below N7500.00 per month [ ]
   b. N7,500 – N19,000 [ ]
   c. N20,000 – N29,000 [ ]
   d. N30,000 – N49,000 [ ]
   e. Above N50,000 [ ]
7. What is your mode of transportation? _____
8. Do you have parking provision if you own a car?
   a. Yes [ ] b. No [ ]
9. If yes to question 8 above, what type of parking facility do you have?
   a. Garage [ ] b. On-street parking [ ]

c. Besides houses [ ] d. Others (specify) _____

10. How do you rank the parking provision?
    a. Adequate [ ]
    b. Fairly adequate [ ]
    c. Inadequate [ ]
11. What type of dwelling do you occupy?
    a. Bungalow [ ]
    b. Multi-story housing [ ]
    c. Duplex [ ]
    d. Others (specify): _____
12. Number of rooms in the house?
    a. 2 bedroom [ ] b. 3 bedroom [ ]
    c. 4 bedroom [ ] d. 5 and above [ ]
13. What is your tenure type?
    a. Staff quarters [ ]
    b. Rental [ ]
    c. Owner-occupier [ ]
14. What is your opinion about the space allocation to the following?

	Adequate	fairly adequate	Inadequate	Not available
a. Verandah	[ ]	[ ]	[ ]	[ ]
b. Sitting room	[ ]	[ ]	[ ]	[ ]
c. Bedrooms	[ ]	[ ]	[ ]	[ ]
d. Wardrobe(s)	[ ]	[ ]	[ ]	[ ]
e. Dining area	[ ]	[ ]	[ ]	[ ]
f. Corridor	[ ]	[ ]	[ ]	[ ]
g. Toilet/bath	[ ]	[ ]	[ ]	[ ]
h. Kitchen	[ ]	[ ]	[ ]	[ ]
i. Store	[ ]	[ ]	[ ]	[ ]
j. Courtyard	[ ]	[ ]	[ ]	[ ]

15. What do you dislike most about the house in which you live?
    a. Size of the living room, kitchen or bedroom [ ]
    b. Lack of parking space [ ]
    c. Lack of open space or courtyard [ ]
    d. Size of windows and exit doors [ ]
    e. Others (specify): _____
16. What is your impression about the space organization?
    a. Very satisfactory [ ]
    b. Satisfactory [ ]
    c. Unsatisfactory [ ]
17. What missing facility would you prefer to have in your house? State briefly: _____
18. Did you alter the original design of your house?
    a. Yes [ ] b. No [ ]
19. What was altered?
    a. Living room[ ] b. Windows [ ]

c. Bedroom [ ] d. Doors [ ]
e. others (specify): _____

20. What is your opinion about the provision of the following facilities/utilities?

	Adequate	fairly adequate	Inadequate	Not available
a. Electricity	[ ]	[ ]	[ ]	[ ]
b. Water supply	[ ]	[ ]	[ ]	[ ]
c. Telephone services	[ ]	[ ]	[ ]	[ ]
d. Refuse disposal	[ ]	[ ]	[ ]	[ ]
e. Road condition	[ ]	[ ]	[ ]	[ ]
f. Drainage system	[ ]	[ ]	[ ]	[ ]
g. Commercial area	[ ]	[ ]	[ ]	[ ]
h. Recreational facilities	[ ]	[ ]	[ ]	[ ]

21. What would you like to see in the Estate that is not available?
a. Educational service [ ]
b. Recreational facilities [ ]
c. Good roads [ ]
d. Beautiful landscape [ ]
e. Others (specify): _____

22. How satisfied are you with the area in which this Estate is located?
a. Very satisfied [ ]
b. Dissatisfied [ ]
c. Satisfied [ ]
If dissatisfied, State your reason: _____

23. If you have the opportunity to live in another place, would you leave this Estate?
a. Yes [ ] b. No [ ]
If yes, Give reasons for your answer: _____

APPENDIX B

INSTITUTIONAL SURVEY QUESTIONNAIRE

DEPARTMENT OF URBAN &REGIONAL PLANNING
AHMADU BELLO UNIVERSITY, ZARIA

MSc (URP) THESIS QUESTIONNAIRE

INTRODUCTION

I am a postgraduate student of Ahmadu Bello University, Zaria, studying on the evaluation of the implementation of public private partnership programme in housing delivery in Abuja as part of the requirements for the award of Master of Science Degree in Urban and Regional Planning.

This questionnaire is designed to collect data necessary for my research. Please be assured that your responses will be highly appreciated and handled with absolute confidentiality and used for academic purposes only.

Instructions: Please for each question tick in the box (✓) whose corresponding answer supports your view, where you may use words, be concise and brief.

INSTITUTIONAL SURVEY

This structured questionnaire is to the public and private institutions for on a research about the evaluation of the implementation of a Public-Private Partnership in housing delivery in Abuja. The purpose of this research is for a Postgraduate Studies in Urban and Regional Planning at ABU Zaria. All information given will be treated in confidence and just for this exercise.

1. What is the total number of houses on site? _____
2. Out of the completed houses, how many are:

   a. Sold [ ] b. Not sold [ ]

3. Out of the sold ones, how many are:

   a. Habited [ ] b. Not habited [ ]

4. What are the reasons for the inhabited houses?

   a. Too expensive [ ] b. Lack of facilities [ ]

5. What are the problems faced under PPP projects? _____
6. What are the limitations of the PPP arrangement in relation to the housing policy?

   _____

7. What are the target groups of the housing estate?

   a. Low income[ ] b. Middle income [ ]

c. High income [ ] d. All of the above [ ]

8. How are the houses sold?

   a. Cash and carry [ ] b. Instalments [ ]

9. How much is a house in the estate sold for? _____

10. Is the PPP option economically viable? _____

11. What are the potentials of the PPP option? _____

12. How do you observe the level of satisfaction within the estate by the occupants? _____

13. What complains have you received so far about the PPP option?

   a. Location [ ] b. Poor design [ ]

   c. Lack of Space [ ] d. Cost [ ]