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Evaluating the Implementation of Public-Private Partnerships (PPPs) for Housing Provision in Nigeria: A Case Study of Niger State

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ABSTRACT: *Public-Private Partnerships (PPPs) is a joint effort by the public and private sector for the financing, development, operation, and or ownership of public housing and infrastructure. The rapid increase in population and urbanization in Nigeria has resulted in a housing deficit of about 17-23 million. Mortgage financing which is the predominant means of funding housing eludes the low income earners due to their inability to access mortgage facilities. This paper evaluated the implementation of Public-Private Partnerships (PPPs) as an option for public housing delivery in Nigeria using Niger State as a case study. Questionnaires were administered to 200 built-environment professionals in public and private sectors in Niger State and interview was conducted with NSPPPA officials on project conception and management. Official reports and guidance documents on PPP implementation for housing were also reviewed. The responses to the questions were categorized into political, project, financial, and environmental factors and the mean score of responses to each question were calculated before calculating the mean score of each category. Political (4.28) and project (4.24) factors were found to have the greatest influence in implementing PPPs in Niger State. Interview and document reviews also revealed that out of eight housing projects conceived under the Niger State PPP program in 2013 only four were implemented. Of the four implemented projects, two were completed while two were delayed due to lack of funds and disagreements between public and private sector partners. The study recommends among others that all stakeholders in Nigeria's housing sector should work together to realize the goal of PPPs in housing as stated in the New National Housing and Urban Development Policy (NNHUDP) of 2002 and that government should focus more on the provision of housing for the low income earners as they are the most affected by the housing problem in Nigeria.*

KEYWORDS: housing delivery, housing finance, housing provision, low income earners, public-private partnerships

INTRODUCTION

Housing is provided through various means to cater for the shelter needs of people. Previously, governments were actively engaged in the provision of shelter for its citizens mostly through direct public construction of social housing and low cost housing. But with increased population and urbanization, direct government provision of housing has become rather inadequate and unsustainable (Liu, Chan, & Wang, 2014). To meet up with this challenge, various private engagements in housing provision have come to the fore. These include sole private housing developments, cooperative housing, site and service schemes and most recently Public-Private Partnerships (PPPs). With the exception of PPPs, other housing strategies are either purely public or private and therefore have various limitations. PPPs strikes a balance between the extremely public arrangement on one hand and the purely private arrangement on the other hand. Hence, it is regarded as an innovative alternative housing solution for the housing dilemma of the 21st century (Amann, 2010; Kutuma, 2017). Public-Private Partnerships (PPPs) are relationships established between public entity and private sector aimed at providing infrastructural facility. It is the merging of public sector and private sector advantage in order to achieve a particular goal for the benefit of the society. According to the National Council for Public-Private Partnerships (NCPPP) (2003), PPPs is a contractual agreement between public and private sector partners which involves the private sector in the development, financing, ownership, and or operation of a public facility or service. In this partnership, public and private resources are pooled and responsibilities are divided so that the partner's efforts are complementary. It is obvious in Nigeria, like in other developing nations that traditional housing provision schemes are inadequate to provide for the housing needs of the populace. According to Hodge and Greve (2017), PPPs encompasses hundreds of different types of long term contracts with a wide range of risks allocations, funding arrangement and transparency requirements. Mortgage financing which has being the actual means of funding housing in developed countries cannot solely cater for the housing needs of Nigerians (Kalu, Ishaq, Adeyemi, & Abdullahi, 2021).

With a housing deficit estimated at around 17-23 million, Nigeria does not have an adequate housing model to cater for the housing needs of the populace and government cannot solely provide the housing needs of the populace without involving the private sector (Amann, 2010; Ibem & Aduwo, 2012). Furthermore, the level of education, credit rating, and housing affordability among the low and medium income earners provides evidence that solutions focusing solely on information disclosure are unlikely to improve housing availability (Bone, 2008; Perry, 2008).
This paper aims to evaluate the implementation of Public-Private Partnerships (PPPs) for housing provision in Nigeria using Niger State as a case study.

LITERATURE REVIEW

Overview of Nigeria Housing Shortage

Housing has remained a topical issue in Nigeria and globally as a result of its importance in promoting economic development, employment generation, mitigation of natural disaster, and enhancing the productivity and well-being of individuals and households. How homes are located, designed, constructed, and integrated with the existing environmental, social, cultural and economic fabrics of the society have significant influence on the daily lives, health, security, wellbeing and productivity of people. This makes housing to have a crucial role in determining the quality of life and standard of living of individuals, households, and communities worldwide (UN-Habitat, 2012).

Rapid urbanization, modernization and industrialization have resulted in a growing demand for housing and infrastructure globally. In Nigeria, for example, although successive governments have endeavored to ensure that adequate housing is provided for a majority of the citizens at affordable cost (Ademiluyi, 2010; Ibem, Anosike, & Azuh, 2011), many logistical and administrative challenges have impeded the achievement. This partly contributes to the gap between the demand and supply of housing, particularly, for the low income group which constitutes the majority of the urban population of Nigeria. The main problem is that the provision of housing has not grown consistently at the same pace with population growth. For instance, there has been a steady rise in the number of people living in urban slums in Nigeria from 1990-2010. The percentage of population living in rural areas between 1990 and 2010 declined from 77.3% to about 62%, however the number of people living in urban slums increased from approximately 25 million in 1990 to about 48 million in 2010 (UN-Habitat, 2010).

All levels of government in Nigeria are under enormous pressure to meet the housing and basic infrastructure needs of the people. Aduwo, Edewor, and Ibem (2016) explained that the poor and the low income are the most affected by the Nigerian urban housing crisis because of two reasons. Firstly, the increasing level of poverty caused by decline in income level has made it impossible for the average worker to afford to build, buy or rent a befitting house in most urban centres of Nigeria. The current economic situation has degenerated to the extent that more than half of the estimated population of 183 million Nigerians live on less than 1 USD a day, while the rate of unemployment increased by 13.3% in the Q1 of 2016 becoming the highest since 2009 and the minimum wage has remained at ₦18,000 (51.43 USD) per month which is not adequate in meeting the basic needs of most households in Nigeria and secondly, many public housing programs of successive governments targeted at low income earners since Nigeria's independence in 1960 have not made any substantial contribution in improving the housing situation of this group (Aduwo, Eziyi, & Onyemaechi, 2017). Rather, they have been associated with low organizational capacity of public housing agencies (Ibem & Solanke, 2012), absence of collaboration between public agencies and private sector organizations, corruption, poor housing programs implementation and rapid growth of urban population (Akinmoladun & Oluwoye, 2007; Ibem, Anosike, & Azuh, 2011). This means that the burden of urban housing in Nigeria is increasing unabatedly and collaborative efforts are required to resolve it. Thus, government needs to explore alternative strategies such as PPPs in order to deal with the growing urban housing challenges of the majority low income earners in the urban areas.

The PPP Model for Housing Finance

The Public-Private Partnerships (PPPs) model has been very effective and sustainable in industrialized countries (Tagliaro, 2014) but the result is different in most developing countries (Bolaji, 2017; Sani, Sani, & Ahmed, 2018). The level of implementation of PPP in housing projects in developing countries has been very low, unproductive, and costly (Ibem, 2011; Jiya, Shaibu, Jaya, & Abdullahi, 2018; Sani *et al.*, 2018; Trangkanont & Charoenngam, 2014). The cost of PPP arrangement in developing nations can be extremely high beyond the reach of low income earners thereby adversely affecting housing affordability (Olanrele, Adegunle, Jalaoso, & Said, 2019; Shaqra, Badarulzaman, & Roosli, 2015; Sobuza, 2010). Public-Private Partnerships (PPPs) is a long-term contractual agreement that exists between the public sector and private entity in a joint effort to improve housing and infrastructure provision (Ibem & Aduwo, 2012; Sanda, Anigbogu, & Daniel, 2017; Sanda, Daniel, Akande, & Adeagbo, 2016; UN-Habitat, 2011).

Public-Private Partnerships (PPPs) arrangement in housing finance exists in various forms mostly categorized based on the level of participation of the public and private partners and their risk sharing. Below is an illustration of the PPPs delivery models in housing finance.

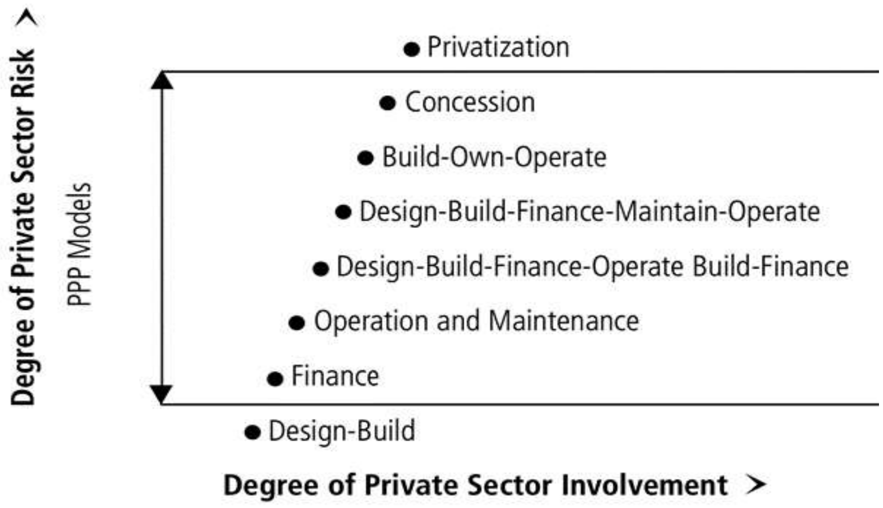

Figure 1: PPPs Delivery Models
Source: UN-Habitat (2011)

Several models of PPPs based on the Memorandum of Understanding (MoU) between contracting parties exists as follows:

- Design-Build: the private partner and public sector design and build the project in a contractual agreement with the public sector based on their specification, funding arrangement and under their supervision. After the defects liability retention period and the project is fully paid, ownership reverts to the public sector (UN-Habitat, 2011).
- Finance-Only: the private partner often a financial institution funds the project, subject to receiving future income following the execution of the project.
- Operation & Maintenance Contract: the public sector which owns the project requires the private sector partner to provide a comprehensive service of management and maintenance.
- Design-Build-Finance: the private sector design, build and provide funding for the project thereby bearing a huge risk for the project which can only be recouped upon successful execution of the project. The public sector claims ownership of the project upon its completion.
- Design-Build-Finance-Operate (DBFO) / Design-Build-Finance-Operate-Maintain (DBFOM): This is a long-term arrangement whereby the private sector partner design, fund

and build the project and operate it over a period to recoup their investment before ownership reverts to the public sector.

- Build-Own-Operate (BOO) / Build-Operate-Transfer (BOT): the private partner design, fund, build, own and operate the project in perpetuity in BOO, while the operation of the project by the private sector is for a specific period under BOT arrangement.
- Concession: this is similar to DBFO except that the private sector partner recoups its investment from user charges (Sanda *et al.*, 2016).
- Privatization: the public sector sells all or part of state-owned properties to the private sector partner in a partial or complete transfer of ownership arrangement.

The commonly adopted PPP model for financing housing in Nigeria is the BOO arrangement whereby the public sector provide land for the project, specify the type of project, provide counterpart fund (where applicable) and determine the price per unit of the project, while the private sector design, fund (wholly or partly) and build the project with variations among projects and locations (Ojo, Adeleke, & Jogunola, 2022). Funds are usually sourced from financial institutions such as Mortgage banks, Commercial banks and Insurance companies.

Public-Private Partnerships (PPPs) in Nigeria

PPPs has gained acceptance in several countries worldwide as a strategy for providing housing and has achieved varied success due to variations in economic, political, social, and cultural systems among countries. In Nigeria, PPPs has been adopted by Federal, State, and Local governments to execute housing projects aimed at reducing the housing deficit (Sanda *et al.*, 2016). According to Ibem (2010), the Federal Government of Nigeria launched the New National Housing and Urban Development Policy (NNHUDP) in 2002 which kick started the first private sector involvement in solving Nigeria's housing deficit. In December 2011, the Federal Government through the Federal Ministry of Land, Housing and Urban Development (FMLHUD) stated that "the increasing deficit of decent and affordable housing in Nigeria's urban and rural areas pose major obstacles to economic growth and development hence, the Ministry shall collaborate with key actors and operators in the housing sector through the establishment of viable partnership with private sector developers and investors" (FMLHUD, 2011). Notwithstanding these moves, PPPs has been generally unsuccessful in Nigeria due to problems of poor funding, lack of political will, lack of diligence and inability of financial institutions to carry out necessary rigorous feasibility and viability studies of projects, lack of government commitment, poor planning, lack of adequate supervision, and regulatory constraints, among others (Abdullahi & Aziz, 2011; Ibem & Aduwo, 2012; Sanda *et al.*, 2017). Delay and abandonment of housing projects has also led to the low success of PPPs in Nigeria. PPPs managed to deliver only 7,869 housing units within a four-year period (2010-2013) in the country (Eyankenyi, 2014). PPP schemes in Nigeria has mainly succeeded in delivering housing units to a small number of high and medium income earners, rather than the low income earners who are supposed to be the main beneficiary due to their inability to access mortgage facilities.

Niger State like other States in Nigeria is experiencing huge deficit in housing provision (Ndayako & Kawu (2011). According to Okparaocha (2013), Minna, the capital of Niger State is undergoing a qualitative and quantitative housing deficit of about 16 million which will require at least ₦50 trillion to offset. In 2008, the Niger State government adopted PPP and passed it into law in 2011. Through the Niger State Public Private Partnership Agency (NSPPPA), it later launched a housing program in partnership with private organizations (Jiya *et al.*, 2018). The PPP arrangements in Niger State have delivered several housing projects with attendant successes and challenges.

RESEARCH METHODOLOGY

The research design for this study was a case study approach. The case study approach brought attention to the peculiarities of PPP implementation at the geographic (Niger State) and sectoral (housing) dimensions between 2013 and 2022. Using simple random sampling technique, 200 built-environment professionals in public and private sector organizations in Niger State were surveyed to determine the factors affecting PPPs implementation, while interview and documentary reviews focused on project conception and management. Data were collected using structured questionnaires administered to built-environment professionals in public and private sectors in Niger State and interview with the NSPPPA officials on project conception and management as well as by reviewing official reports and guidance documents on PPP implementation for housing. The questionnaire respondents were public and private sector organizations in built-environment planning and construction likely to have been involved in Public-Private Partnerships. Public sector organizations include the Federal Ministry of Power, Works and Housing (FMPWH), Niger State Ministry of Lands and Housing (MLH), Niger State Urban Development Board (NSUDB), Niger State Ministry of Justice, and Aso Savings and Loans. While the private sector organizations include private developers, contractors and financiers, and legal practitioners. Out of the 200 administered questionnaires, 190 (95%) were responded to and returned valid for analysis. The responses were categorized into political, project, financial, and environmental factors and analyzed using IBM SPSS Statistics (Version 23). The output from the interview and documentary reviews were also categorized by these four factors and analyzed textually.

ANALYSIS, RESULTS AND DISCUSSION

The responses to the 190 returned questionnaires were coded and entered into IBM SPSS Statistics (Version 23) for analysis. The responses to the questions were considered as sub-factors indicative of some main factors categorized as political, project, financial, and environmental.

Analyses were carried out by calculating the mean score of responses to each question. Afterwards, the mean scores were separated into the respective categories and the mean of the mean scores of each category (MC) were calculated. The category with the highest mean score is the factor which exerts the most influence on PPPs implementation in the State.
The result of the process is shown below.

Table 1: Ranking of Factors affecting PPPs Implementation

Code	Factors	Mean (MC)	Rank
PLF	Political	4.28	1st
PF	Project	4.24	2nd
FF	Financial	4.22	3rd
EF	Environmental	4.17	4th

Source: Field Survey (2023)

From the above table, political (4.28) and project (4.24) are the most prominent of the measured factors that compel the adoption of PPPs in Niger State. This validates PPPs implementation as a political response to project (housing) limitation. Political and project factors are anticipated to have the greatest influence in implementing PPPs in Niger State. Financial and environmental factors with mean scores of 4.22 and 4.17 respectively also have significant influences on PPPs implementation in the State and are to be considered in the housing design and risk management.

Interview and document reviews which provided context on the conception and management of PPP housing projects in Niger State revealed that out of eight housing projects conceived under the Niger State PPP program in 2013 only four were implemented namely:

- M. I. Wushishi Housing Estate, Minna
- Talba Housing Estate, Minna
- Col. Sani Bello Housing Estate, Kontagora
- Aliyu Makama Housing Estate, Bida

M. I. Wushishi and Talba Housing Estates in Minna are completed while the completion of Sani Bello Housing Estate, Kontagora and Aliyu Makama Housing Estate, Bida are delayed due to lack of funds and disagreements between public and private sector partners. Projects advanced from conception to implementation due to the availability of private sector partners.

CONCLUSION AND RECOMMENDATIONS

Nigeria's achievement in the implementation of PPP for housing provision has been in the provision of housing for some high and medium income earners, neglecting the low income earners that constitute a majority of the urban population. In Niger State, the institutionalization of PPPs through the NSPPPA is a good step in the right direction as a viable option for financing housing. Addressing the housing needs of the low income population through PPPs offers opportunities for promoting popular participation in public housing delivery, encourages greater private sector participation with multiple incentives, promotes the use of local building materials, and leverages on economies of scale to reduce costs per unit and increase the number of low-cost housing units produced. To achieve these opportunities, it is recommended that all stakeholders in Nigeria's housing sector work together to realize the goal of PPPs in housing as stated in the New National Housing and Urban Development Policy (NNHUDP) of 2002. Government should focus more on the provision of housing for the low income earners as they are the worst hit in term of housing. There is also need to identify how PPP for housing the low income group can be realized in Nigeria by researching the application of PPP in social housing provisioning.

Other challenges such as poor funding, lack of government commitment, and poor planning among others can be curtailed through an effective government policy and regulatory framework which include:

- Facilitating the acquisition of land for housing by way of prompt payment of compensation to the initial occupiers of the land to avoid any delay by the developer.
- Setting up monitoring committee to supervise on-going projects to ensure adequate standard and specifications are being followed by the developers.
- Removal of bureaucratic bottlenecks by the various agencies of government responsible for housing through PPPs and sanctioning erring officials that deliberately creates any bottleneck in housing provision.

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