

Implementation of Public-Private Partnership in Housing Programme and Affordable Housing in the Federal Capital Territory, Nigeria

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Abstract

Despite multiple schemes implemented by various governments around the country, affordable housing remains elusive to the average Nigerian. Because the situation is comparable to that of other developing nations, it remains a key concern in these countries socioeconomic development. Over 52% of Nigeria's population has been claimed to live in shanties, squatter communities and informal settlements. This study, therefore, examined Implementation of Public-Private Partnership in Housing Programme and Affordable Housing in the Federal Capital Territory (FCT), Nigeria. The study adopted survey research design. The primary source includes data gathered from distribution of questionnaires to Federal Capital Development Authority (FCDA). A sample size of three hundred and eighty five (385) was selected for the study. The study found among other things that the implementation of Public-Private Partnership (PPP) in housing programme and affordable housing in the Federal Capital Territory (FCT), Nigeria, has shown promising results in addressing the challenges of affordable housing but hasn't actually been able to ensure that all citizens/residents have access to decent housing accommodation at affordable cost as rightly enshrined in the National Housing Policy goal and objective. The study therefore recommended among other things that Federal Capital Territory Administration (FCTA) should enhance and streamline the legal and regulatory framework governing PPPs in the housing sector.

Keywords: Implementation, Public-Private Partnership, Housing Programme, Affordable Housing, FCT.

Introduction

Housing, a fundamental human need akin to food and clothing (Aribigbola, 2006), plays a critical role in human welfare, sustenance, and survival. Nevertheless, governments worldwide have long grappled with the challenge of providing adequate, quality, and affordable housing for all income groups (Yuan, 2017; Özdemir, 2011; Miao, 2016). This mismatch between housing supply and demand has led to escalating house prices and rents (Ibem, 2011). Affordable housing is recognised as a cornerstone for a healthy and robust economic life, both in developed and emerging nations, yet achieving it has proven elusive due to global trends like urbanisation, population growth, economic shocks, and income inequality, particularly in developing economies (Clegg, 2018;

Woetzel, 2014).

Scholars like Kadiri (2018) assert that providing housing for all citizens is a duty of governments under the millennial and sustainable development goals, a commitment that has become more crucial with globalization. However, governments have been criticised for not fully realising this vision (McKinsey Institute, 2014), leading to varying degrees of housing deficits in densely populated urban areas worldwide (Hassan, 2011; Ezebilo, 2017; Yuan et al., 2017).

To address housing shortages, many developing countries have attempted to provide housing through various programmes and policies, yet these efforts have often fallen short (Hassan, 2011; Ezebilo, 2017; Yuan et al., 2017). Economic challenges, fiscal deficits, and social

instability have prompted governments to explore strategies for attracting private investment in housing (UNCTAD, 2018; Price Waterhouse Coopers, 2019).

Public-private partnerships (PPP) have gained prominence as an alternative economic model for delivering housing projects (Dominic et al., 2015; Vallee, 2018). Several studies have shown that the private sector is often more efficient and effective in housing delivery than the public sector (Adegun and Taiwo, 2011; Tang et al., 2010; Cartlidge, 2006). This may be due to the private sector's responsiveness to market forces and competition.

Yet, the housing stock remains inadequate, and government budgets often fall short of the rising demand (Ndubueze, 2001; Oshodi, 2018). Recognising the limitations of traditional financing and the need to attract private investments, many Nigerian states have turned to PPPs (Ibem and Amole, 2010).

Housing provision requires substantial capital investment, maintenance, and operational expenditures, necessitating significant government budget allocation. However, in several European countries, social housing has struggled to meet demand, necessitating the adoption of PPPs for social housing projects (Scanlon and Whitehead, 2008; Eurostat, 2017; Price water house Coopers and Urban Land Institute, 2019).

PPP offers an alternative to traditional public infrastructure financing and has become a crucial tool for driving development goals (Ibrahim, Price, & Dainty, 2007). It's essential to provide basic services to citizens, regardless of a country's economic resources, reflecting a social and political responsibility.

In Nigeria, housing policies and programmes have faced numerous problems, prompting the search for alternative methods of public housing provision (Sanda, Daniel, Akande, and Adeagbo, 2016). The Federal Capital Territory Administration (FCTA) and Federal Capital Development Authority (FCDA) initiated a public-private partnership approach in 2000 to alleviate

the government's burden and promote private sector participation in housing provision (Abubakar, Owoicho, and Badaru, 2015). It is on this note that this study examines Implementation of Public-Private Partnership (PPP) in Housing Programme and Affordable Housing in FCT, Nigeria.

Conceptual Review

Concepts of public-private partnership (PPP)

Public Private Partnerships (PPP) is a much contested concept. It is not only hard to define the concept, since it can take many forms, but the opinions differ whether they are a wishful development. Proponents and critics of PPPs agree on a loose concept of PPPs, namely a public and private interaction to deliver a service. Yet providing a clear definition turns out to be challenging.

According to Brinkerhoff & Brinkerhoff (2011), there are varying understandings amongst scholars as to what constitutes PPP, and attempts to reach an agreed definition have been inconclusive. Adeogun and Taiwo (2011) observed that the concept of PPP is relatively new in Nigeria and other developing countries; however, Sanda, Daniel, Akande, and Adeagbo (2016), while supporting the position, emphasised that the application of PPP is, however, gaining popularity among developing countries. Public private partnership (PPP) is a government-private-sector agreement on mutual goals for the private-sector delivery of public infrastructure or services otherwise provided by government through traditional procurement method. Osanyinro (2017) indicated that PPP is a public effort to exploit huge private assets by diversifying and allowing private hands to participate in providing fundamental social and infrastructural facilities.

The public private partnership is an attempt by government to tap from the enormous private resources by way of diversification and letting private hands partake in the provision of fundamental government responsibility of providing

basic social and infrastructural amenities Babatunde et al. (2014) The collaboration between a public sector authority and the private sector creates a new approach to risk management by combining the skills and expertise of each partner in the delivery of public goods and services (ICRC Act, 2005).

Public-Private Partnership (PPP) has been defined as a contractual arrangement that is formed between public and private sector partners and that involves the private sector in the development, financing, ownership, and/or operation of a public facility or service. Essia & Yusuf (2013) Furthermore, it explains that "public-private partnership" refers to a form of cooperation between public authorities and the private sector to finance, construct, renovate, manage, operate, or maintain an infrastructure or service. PPP also involves some form of risk sharing between the public and private sectors for providing the infrastructure for the service. Public-Private Partnership (PPP) is a contractual arrangement between a public agency and a private sector party with a clear agreement on shared objectives for the provision of public infrastructure and services traditionally provided by the public sector (Republic of Ghana, 2011).

A public-private partnership (PPP) is an arrangement between a publicly funded body, like the government or an agency, and a private enterprise that pulls resources together to build or improve services typically provided solely for a public entity (Akitoby, Hemming, and Schwartz, 2007).

Public-Private Partnerships (PPP), represents an alternative economic arrangement to traditional public infrastructural financing, and has been widely acknowledged as a potentially important instrument to drive development goals. Most countries in Africa, including Nigeria adopted socialist policies immediately after independence. In line with this, the provision of social amenities, services, utilities and physical infrastructure was considered to be the sole responsibility of government. Throughout the world, governments are being faced

with increasing demand to finance the rising expectation of their citizens (Ibrahim, Price & Dainty, 2007). It has therefore become a social and political responsibility to provide basic services to the citizens regardless of the economic resources at the disposal of a country.

Until recently in Nigeria, Sanda, Daniel, Akande and Adeagbo (2016) noted that the model of development was based on direct provision of services by government agencies as opposed to engaging private actors to provide the service through a structure relationship such as the PPP. However, Omoleke (2017) observed that as a result of the low-level performance of government agencies in infrastructural provision, the traditional approach has now become unpopular in Nigeria.

From the foregoing, it is appropriate to describe Public-Private Partnership as a partnership between publically funded entities, such as the government, and a private company that pull together their resources to build or improve services typically provided solely by a public entity..

Concept of Housing

Housing is defined as the process of providing safe, comfortable, attractive, functional, affordable, and identifiable shelter in a proper setting within a neighbourhood, supported by continuous maintenance of the built environment for the daily living activities of individuals and families within the community while reflecting their socio-economic and cultural aspirations and preferences (Nubi, 2008). In addition, housing includes the sustainability attributes of energy efficiency and resource conservation for improved quality of life.

Housing, according to the National Housing Policy (2012) is the process of providing safe, comfortable, attractive, functional, affordable, and identifiable shelter in a proper setting within a neighbourhood, supported by continuous maintenance of the built environment for the daily living activities of individuals and families within the community while reflecting their socio-economic and cultural aspirations and preferences. National

Housing Policy (NHP, 2006) defines housing as the process of providing functional shelter in a proper setting in a neighbourhood supported by sustainable maintenance of the built environment for the day-to-day living and activities of individuals and families within the communities.

The Presidential Technical Committee on Urban Development and Housing, in its report, defines housing (mass housing) as:

The process of providing a large number of residential buildings on a permanent basis with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighborhood to meet the basic and special needs of the population.

A house also provides the physical framework in which human, social, economic, and cultural resources are realized, enriched, and integrated. In traditional African society in particular, housing is in fact one of the most highly prized material properties (Ademiluyi, 2010). Housing has been a driver of economic growth throughout the world, and there is no reason why it cannot do the same in Africa (Giddings, 2007). Failure to look into issues in the delivery of affordable housing and improved urban service delivery will not only lead to the creation of slums and worsen the standard of living for the majority of Africa's urban dwellers, but it will also deter the region's plans to create the broad-based economic growth required to lower poverty (Giddings, 2007).

Ibem et al (2011) in their view described public housing as housing provided, owned or managed independently by government or in collaboration with private sector for the purpose of providing mass housing to citizens and some key top government officials on owner-occupied or rental basis. In spite of the different meanings and connotations of public housing in literature, there is consensus among authors and researchers that the goal of public housing

provision in most countries of the world is the provision of subsidized housing to households and individuals who are unable to gain access to decent housing at market prices (Ibem and Amole, 2010). This certainly will help to improve public health, reduce social injustice and poverty, ensure social order, and accommodate population growth, thereby reducing financial misappropriation and corruption in the public and civil service.

According to Pepple (2013), the goal of the National Housing Policy (NHP) is to ensure that all Nigerians own or have access to decent, safe, and sanitary housing in a healthy environment with infrastructural services at an affordable cost with secure tenure. This, no doubt, has positioned the housing sector as one of the prime drivers of socio-economic development, including job creation and employment, as well as accelerated national transformation. Authors Omole (2001), Valencia (2007, 2008), Sengupta (2007, 2008), and Tipple (2007, 2007) have argued that public housing provision involves policy formulation, institutional development, actual housing provision, allocation, and management. This goes to suggest that challenges in public housing provision are related to policy formulation, institutional growth, and development, as well as the actual production and consumption of housing units and services.

The general definition of housing as the continuing activity of providing shelter within a defined geographical area to people who are productive and are able and willing to pay for and use a defined quality of shelter needs to be revisited because housing in its true sense goes beyond shelter. It includes all the services and community facilities significant to human comfort. The Nigerian Fourth National Development Plan (1981–1985) believes that apart from food, shelter ranks highest among man's basic needs. It is, however, important to note that housing goes beyond simple shelter; it includes services, facilities, and utilities within and without, on-site and off-site.

Empirical Review

Richard J., Legbo E., and Bajere P., (2015) evaluated Public-Private Partnership (PPP) in housing provision in Minna and FCT Abuja through the self-administration of 640 structured questionnaires to the occupants of 5 housing estates in the two areas. In addition to this, five interviews were conducted for the agencies responsible for the estates. Findings from the study indicated that only 5.8% of the occupants (respondents) were the low income earners that benefited from the 5 housing estates selected and 38.4% of the respondents were satisfied with quality of work done by the developers. It was discovered that 40.9% of the respondents contributed between 31-40% of their monthly income on repayment. Bureaucratic bottleneck was one of the challenges faced in the implementation of PPP in housing provision among others. Housing provided using PPP is still skewed towards the medium and high income groups living vast majority of the low income group in limbo. Efforts should be intensified by the government in creating conducive environment for mortgage financing to thrive in order to create avenue for the low income group access to mortgage so that the huge housing deficit could be bridged.

Owotemu, Daniel, and Abubakar (2022) examined the impact of public-private partnerships on affordable housing in Nigeria. The research adopted the survey research plan and used a structured questionnaire as a tool for data collection. Data analysis was performed in addition to mean and percentage descriptive statistics, as well as correlation and regression analysis. The results showed that the build-own-operate-transfer policy has a significant impact on the provision of

affordable housing in Nigeria, while lease contracts have a positive impact on the provision of affordable housing in Nigeria. The study concludes that for public-private partnerships to flourish and achieve affordable housing, each partnership must identify measures of success, be able to quantify and monitor their performance, and identify and address emerging issues. The study recommended that the government take responsibility for ensuring that an enabling institutional environment and infrastructure are provided to support PPP execution. It was also proposed that the government adopt and establish a viability gap funding framework to attract private sector participation. Alternative and effective sources of funding will promote affordability and enable public-private partnerships to thrive for the identification, development, funding, implementation, and successful management of affordable housing PPPs in Nigeria.

Methodology

The study adopts survey research method. Survey research design is a method of collecting information by asking questions. Survey methods are useful in describing the characteristics of a large population. No other research methods can adequately provide this broad capability. The primary sources include data gathered from distribution of questionnaires to Federal Capital Development Authority (FCDA), Executive Secretary (ES), Management Staffs, Senior Staffs, Junior Staffs, Development partners and private/estate developers of one thousand eight hundred (1800) make up the study's population. A sample size of three hundred and eighty five (385) was selected for the study, using the Taro Yamane (1967) formula defined as:

$$n = \frac{N}{1+N(e)^2}$$

Where n = sample size

N = total population size

1 is constant

e = the assume error margin or tolerable error which is specified as 5% (0.05) in this study.

$$n = \frac{N}{1 + N(e)^2} = \frac{1443}{1 + 1443(0.05)^2} = \frac{1443}{3.75} \quad (385) \text{ Sample size}$$

= 385 (sample size)

The frequency distribution table and straightforward percentages were used to qualitatively examine the data produced using the procedures covered above.

Data Analysis and Results

Implementation of public-private partnership in housing programme ensures access to decent and affordable housing in the Federal Capital Territory (FCT), Nigeria.

Table 1: Are you aware of the public-private partnership (PPP) programme for housing in the FCT?

Variables	Frequency	Percentage (%)
Yes	211	55
No	113	29
N/A	61	16
Total	385	100

Sources: field survey, 2023

The respondents were asked **are you aware of the public-private partnership (PPP) programme for housing in the FCT. The data obtained revealed that 211(55%) of the respondents were aware of the public-private partnership (PPP) programme for**

housing in the FCT. While 113 (29%) of the respondent weren't aware of the public-private partnership (PPP) programme for housing in the FCT, and 61 (16%) of the respondents indicated undecided as it is presented in the table above.

The respondents were asked

Table 2: Implementation of PPPs has significantly contributed to the development of the housing sector in the FCT

Variables	Frequency	Percentage (%)
Yes	256	66
No	92	24
N/A	37	10
Total	385	100

Sources: field survey, 2023

implementation of PPPs has significantly contributed to the development of the housing sector in the FCT. The data obtained revealed that 256 (66%) of the respondents agreed that implementation of PPPs has significantly contributed to the

development of the housing sector in the FCT. 92 (24%) of the respondent disagreed while 37 (10%) of the respondents indicated undecided as it is presented in the table above.

Table 3: Implementation of PPP in housing programmes ensures access to decent and affordable housing in the FCT

Variables	Frequency	Percentage (%)
Yes	119	31
No	245	64
Not sure	21	5
Total	385	100

Sources: field survey, 2023

Responses on implementation of PPP in housing programmes ensure access to decent and affordable housing in the FCT. The data obtained revealed that 119 (31%) of the respondents agreed that implementation of PPP in housing

programmes ensure access to decent and affordable housing in the FCT. 245 (64%) of the respondent disagreed while 21 (5%) of the respondents indicated not sure as it is presented in the table above.

Table 4: how satisfied are you with the current state of housing in the FCT?

Variables	Frequency	Percentage (%)
Satisfied	145	38
Dissatisfied	195	50
Undecided	45	12
Total	385	100

Sources: field survey, 2023

The respondents were asked how satisfied are you with the current state of housing in the FCT?

in the FCT, and 45 (12%) of the respondents indicated undecided as it is presented in the table above.

The data obtained revealed that 145 (38%) of the respondents were satisfied with the current state of housing in the FCT. While 195 (50%) of the respondent were dissatisfied with the current state of housing

Implementation of public-private partnerships in housing programme reduces the cost of housing in the Federal Capital Territory (FCT), Nigeria

Implementation of public-private partnerships in housing programme reduces the cost of housing in the Federal Capital Territory (FCT), Nigeria

Table 5: Are you a homeowner or currently renting?

Variables	Frequency	Percentage (%)
Homeowner	147	38
Renting	225	58
Undecided	13	3
Total	385	100

Sources: field survey, 2023

Responses on are you a homeowner or currently renting. The data obtained revealed that 145 (38%) of the respondents are currently a homeowner in the FCT.

While 225 (58%) of the respondent are currently renting in the FCT, and 13 (3%) of the respondents indicated undecided as it is presented in the table above.

Table 6: how would you rate the Implementation of public-private partnerships in housing programmes in reducing housing costs in FCT?

Variables	Frequency	Percentages (%)
Very effective	61	16
Effective	51	13
Neutral	38	10
Ineffective	132	35
Very ineffective	94	25
Total	385	100

Source: Field survey, 2023

Responses on how would you rate the Implementation of public-private partnerships and housing programmes in reducing housing costs in FCT revealed that 61 (16%) of the respondents very effective,

51 (13%) effective, 38 (10%) of the respondents neutral, while 132 (35%) of the respondent ineffective and 94 (25%) of the respondents very ineffective.

Table 7: The government and private sector can collaborate more effectively to further reduce housing costs

Variables	Frequency	Percentage (%)
Yes	225	58
No	147	38
Undecided	13	3
Total	385	100

Sources: field survey, 2023

Responses on the government and private sector can collaborate more effectively to further reduce housing costs. The data obtained revealed that 225 (58%) of the respondents agreed that the government and private sector can collaborate more effectively to further reduce housing costs. While 147 (38%) of the respondent disagreed and 13 (3%) of the respondents indicated undecided as it is presented in the table above\

Discussion of findings

The findings of the study arose from the data presentation and its analysis as contained in tables

- i. The implementation of Public-Private Partnership (PPP) in housing programme and affordable housing in the Federal Capital Territory (FCT), Nigeria, has shown promising results in addressing the challenges of providing adequate and affordable housing. This collaborative approach has facilitated the involvement of both the government and private sector, leveraging their respective strengths to create a more sustainable and efficient housing program.
- ii. Over the course of this programme, it has become evident that PPPs has significantly contributed to the development of the housing sector. The synergy between public and private entities has not only accelerated the pace of housing projects but has also brought in innovative solutions and increased investment in the FCT's housing infrastructure.
- iii. The positive outcomes observed, including increased housing supply,

improved infrastructure, and enhanced affordability, underscore the potential of PPPs as a viable model for addressing housing challenges. However, it is crucial to recognize that the success of such partnerships depends on effective governance, transparent processes, and ongoing collaboration.

- iv. Finally, the implementation of Public-Private Partnership (PPP) in housing programme and affordable housing in the Federal Capital Territory (FCT), Nigeria, made substantial effort in housing development but they were not affordable as most of them were high-priced.

Conclusion

The implementation of Public-Private Partnership (PPP) in housing programme and affordable housing in the Federal Capital Territory (FCT), Nigeria, has shown promising results in addressing the challenges of providing adequate and affordable housing. This collaborative approach has facilitated the involvement of both the government and private sector, leveraging their respective strengths to create a more sustainable and efficient housing program.

Over the course of this programme, it has become evident that PPPs has significantly contributed to the development of the housing sector. The synergy between public and private entities has not only accelerated the pace of housing projects but has also brought in innovative solutions and increased investment in the FCT's housing infrastructure.

The positive outcomes observed, including increased housing supply, improved infrastructure, and enhanced

affordability, underscore the potential of PPPs as a viable model for addressing housing challenges. However, it is crucial to recognize that the success of such partnerships depends on effective governance, transparent processes, and ongoing collaboration.

Recommendations

Based on the findings of the study, the following recommendations are made;

- i. Federal Capital Territory Administration (FCTA) should enhance and streamline the legal and regulatory framework governing PPPs in the housing sector.
- ii. Federal Capital Territory Administration (FCTA) should create conducive business environment by reducing bureaucratic hurdles and ensuring a transparent and efficient approval process.
- iii. Federal Capital Territory Administration (FCTA) should implement mechanisms to monitor and control the pricing of affordable housing units to ensure they remain within the reach of the target demographic.
- iv. Federal Capital Territory Administration (FCTA) should explore innovative financing options, such as long-term low-interest loans, to make housing more affordable for low and middle-income earners.

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