

Critical Factors For Implementation Of Public-Private Partnership For Affordable Housing In Nigeria

Yahaya Ahmed, Ibrahim Atan Bin Sipan

Abstract: Several PPP housing projects are implemented in Nigeria since the official recognition in 2004. Consequently, the way forward in the PPP for the provision of affordable housing for urban dwellers who coincidentally have the most critical housing needs in Nigeria are not clearly understood. This study explored the problems and identified the success factors of PPP for the provision of affordable housing for urban dwellers in Nigeria. The paper depends on a systematic review of research literature and surveys data derived from the questionnaire with 256 respondents in various PPP Professions in housing provision in Nigeria to achieve the objectives. The study finds that PPP has not made a significant contribution to affordable housing instead has benefited the middle and high-income group for lack of proper framework which includes, land accessibility and affordability, corruption, lack of sound legal framework, funding constraints, unstable price of building material, as the key constrains to affordable housing in Nigeria. Furthermore, this study indicates the success factor of PPP to affordable housing and many opportunities in promoting widespread participation in public housing as the effective procurement process, the strong private sector, project economic viability, the sound financial package as the influential success factors. Therefore, suggest that government should provide land at no cost, provision of local building materials at low price, provision of more financial institution at little or no interest, establishment of an effective mortgage system and incorporation of assisted-self-help and incremental housing into the Public-Private-Partnership housing delivery system will ensure better results delivering a large-scale provision of affordable housing.

Index Terms: Critical Perspectives, Public-Private Partnership, Affordable Housing, Abuja, Nigeria, Effective Procurement Process, Strong Private Sector, Project Economic Viability

1 INTRODUCTION

One of the common problems in our society today is the lack of access to affordable and affordable housing. While the critical role played by the house as a basic necessity, this adequate supply of commodities is insufficient in all societies throughout history [45]. The provision of shelters is inadequate in most developing countries today despite several attempts by governments in the past decade to provide protection. Nigeria is among the developing countries that housing conditions are worsening where population growth and urbanization have risen to a higher level and where the gap between housing needs and supply is most notably among the low-income groups [44]. Therefore, this condition remains because housing is usually considered an unwanted stepchild, disturbing disruption in a project family that is a development or economic program [45]. Consequently, given the worsening housing situation in Nigeria, some elements are a significant factor in the decline in housing in sub-Saharan Africa cities, including tight land use and policy and discrimination; lack of coordination of public housing agencies; and high building materials and legislation [5].

[45] finds that Nigeria's failure and some sub-urbanites become cube with housing needs in their perspective, the African Urban Housing and Urban Development Conference [3] which holds that African countries cannot cope with the crisis protection for their inability or even refuse to accept change and change their organization closer and our values to a continually evolving positive state. This suggests that both the public and private sectors in the African region have occupied an improper organizational framework and non-functional housing delivery system, and therefore, the challenges of housing on the continent have increased rapidly. Amongst international developments, the United Nations Global Strategic Shelter Agency has asked African countries including Nigeria to withdraw from housing provision as it is unable to meet rising housing demands due to government failures providing an approach to addressing quantitative and qualitative shortcomings and affordable housing challenges by many less developed countries. However, the above observations relate to the Nigerian government that failed to solve the growing housing problem, especially among the lower-income groups [8;34]. However, the Federal Republic of Nigeria (1991) illustrates that low-income groups represent all wages and self-employed a persons that is annual income is 20% or less the maximum yearly level of annual maximum salary level in the Civil Service Structure at any time in Nigeria. Also, [29] discover that low-income proportion for low-income groups contributed to more than 100 slum dwellers in contaminated housing and living conditions seen in cities for low-income groups between 1985 and 2006, following the challenges of affordable housing owned. Affordable Housing can be defined as cost-effective protection, meaning households can "pay without experiencing financial difficulties" [40]. However, Linneman & Megbolugbe (1992) explain that "discussion about affordable housing are many, but the exact definition of housing capabilities is ambiguous", leaving unresolved issues. [31] study notes that household income and expenditure differs from the socio-economic context of countries that have an impact on affordable housing. However, for the UN's proposal to African countries to provide more responsibilities for housing provision in the private sector

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through the Public-Private-Partnerships (PPP) [19]. [29] finds that public-Private Partnerships (PPPs) are recognized as the arrangement of alternative institutions and approaches to public services in cities in developing countries. In the provision of housing, PPP is promoted on the assumption that it will enhance the interests of the sector, the capability of the housing sector, and the expansion of housing capabilities and facilities (Shelter Afrique, 2008). Satisfied with this visible benefit, the Nigerian government in 2004 adopted the PPP in the proposal to increase housing supply in the country [36]. In cities in Abuja and Lagos, for example, there is a change in service through the PPP approach, particularly in the areas of housing development, solid waste management, and transportation. The government believes that PPP will improve efficiency in public administration and delivery of services through the editing of private and professional sector funds [26]. It opposes this background that this study tends to identify PPP challenges for affordable housing in Abuja. The study also offers suggestions to produce better results in PPP to provide affordable housing in Abuja, Nigeria.

2 REVIEW OF PAST PUBLIC HOUSING DELIVERY IN NIGERIA

Nigerian government saw the involvement in the formal construction of residences for expatriates and senior staff in Malaysia Government Reserve (GRA) through the Public Works Department (PWD) in the earlier time of colonial admiration [32]. With the bubonic disease outbreak in Lagos in the 1920s, the release of the first grant and the improvement of the settlement program by Lagos Executive Development Authority (LEDB) [12;5]. [4] indicate that between 1973 and 1995, some of the 36 cases of other seed discharge were reported the urban area in Nigeria, including widely published the demolition of Morocco, Lagos, in 1990. In spite of its reason of slow-release is to improve the burned region in the cities (Nwaka, 2005), [4] and [49] stressed that the strategy failed to provide excellent and good affordable housing by Nigerians. This is due to absenteeism land in an acceptable location displaced persons and lacks sufficient funds for relocating them [46]. Two years before independence In 1958, which did not work for regional governments, that is, the West, the East, the North, and the Mid-Western Region, was established Housing Corporation to build and manage the residential estate as and also provide easy loans to individuals who want to develop them own house. Unfortunately, these agencies cannot extend their services to low-income groups due to lacks of commitment to low-cost housing (Federal Republic Nigeria, 1991). By establishing Federal Housing Power (FHA), the Federal Ministry of Housing Environment and Urban Development (FMEHUD), the Ministry of Works and Housing, State and Federal Housing Companies Nigerian Mortgage Bank (FMGN) in the 1970s, Nigeria is set to witness massive government involvement in housing construction. Self-esteemed housing provided by the government departure program in newly created states Bauchi, Benue, Gongola, Imo, Niger, Ogun and Ondo as and also in Lagos in the mid-1970s. With the help of World Bank, this scheme has been successful in providing services plots, easy loans and technical assistance to some low income who are experienced to own homes in eight states' capital but cannot be extended to other countries for the government [46; 47]. An attempt to deal with housing needs the Nigerian population resulted in the launch of the National Low- Housing Scheme of Cost in 1975. In Third

State Development Plan (1975-1980), for example, approximately 2.6 billion Naira (the US \$ 2.6 billion) was allocated to the construction of 202,000 housing units nationwide. About 24% of 202,000 housing units were built on concluded the development plan [15; 30], while much-uncompleted housing unit left. As a result, dreams Homeowners by many Nigerians cannot be realized through the scheme [33; 7]. The inability of National Low-Cost Housing Scheme lead to the start of the National Site Service Program. This program aims to create plots provided for housing developers without many burdens [32; 46]. Directly below the supervision of the Ministry of Works and Housing, Federal Housing Authority (FHA) and others relevant agency, this program recorded its initial success in seven states that, i.e., Lagos, Kano, Imo, Kwara, Ondo, Rivers, and I'm including the Federal Territory of Abuja. However, [5] states that between 1986 and 1986 1991, approximately 85 million Naira (the US \$ 21.25 million) was spent in 2005 providing 20,000 plots in 20 states Federation. The majority of beneficiaries are middle and high income that can bear high costs and who are eligible for the provision service plots [28; 34]. As is true of many developing countries, the government participating in the provision of public housing should be safeguarded equity and capability [32; 13; 46]. However, in recent decades, Nigeria's government agencies have provided the number of low quality and expensive houses is insufficient units for some middle and high-income groups [8; 35; 25] and, therefore, do not benefit the lower part of the weak people in this country [33; 28; 47; 34]. Challenges of the poor financing, bureaucracy, politics of housing programs, and lack of appropriate organizations and transparency in the management of housing programs contributing minimum success recorded by housing scheme [33; 30].

3 A REVIEW OF PUBLIC-PRIVATE PARTNERSHIP FOR PUBLIC HOUSING PROVISION

The fundamental attribute of PPP is cooperation between the public sector, private sector and third in decision making together, source commitment, responsibility-sharing, risk and benefits, labor distribution and comparative advantages and interdependence [29; 1]. Some scholars [16; 10; 49] has recommended that PPP is composed of heterogeneous networks interdependent actors involved in governance and socioeconomics development. Others [27; 38; 11] have seen PPP as the values, processes, and institutions adopted within addressing complex community challenges. This institution context related to interacting system and interdependent organizations designed by people for cooperation in norms, regulations, and the constitution [23; 25]. They are expected to play an important role in the progress, development, and stability of society (North, 1990; Coase, 1998). In the housing provision, for example, the institution has been identified as important components in formulation, implementation, and basic monitoring and housing programs [43; 14; 46], while in community development [12], [6; 18] have shown indigenous roles institutions (e.g., city unions, age grades, socio-cultural organization) in capital and society in Malaysia Nigeria. Also, the role and the consequences interactions among institutions generated in various settings has been linked to the formation, composition, and socioeconomics institutional features [6]. Thus, [24] propose that the structure and socio-economic characteristics of the institution and the contextual situation in which they operate decisively as a result of their interactions in

the system. In general, PPP is contract-based agreement between partners [17; 37]. However, the implementation and the results

Several factors influence the PPP project. These include composition, goals and objectives PPP, partners and political, economic, socio-cultural, technology, and other contexts situation in PPP operating area [39; 47; 16]. Therefore, [1] argues that "State politics, socio-economic, cultural and institutional context should be considered in analyzing Public-Private Partnerships".

4 CRITICAL PROBLEMS OF PUBLIC-PRIVATE PARTNERSHIP IN NIGERIA

Table 1 shows the Public-private partnership is facing great challenges in Nigeria

TABLE 1
Public-Private Partnership Problem

Items	Description	Source
PPPP1	Corruption	[26]
PPPP2	Policy instability and somersault	[34]
PPPP3	Paucity of Fund	[12]
PPPP4	Lack of Sound Legal Framework	[34]
PPPP5	Deficient and ineffective costing	[19]
PPPP6	Institutional Framework	[20]
PPPP7	Lack of a holistic view of national development goals	[16]
PPPP8	The attitude of the members of the public to Government Projects	[36]
PPPP9	Technical know-how	[41]
PPPP10	Skilled manpower	[18]
PPPP11	Unstable price of building material	[20]
PPPP12	Growth in the construction materials	[2]
PPPP13	Inefficient equipment	[19]
PPPP14	Land accessibility and affordability	[19]
PPPP15	Trust among partners	[16]
PPPP16	Funding constraints	[49]
PPPP17	Lack of political will	[16]
PPPP18	Lack of experience in PPP	[18; 1; 29]
PPPP19	The high cost of social amenities	[19]
PPPP20	lack of awareness among stakeholders	[16]
PPPP21	lack of motivation for private sector investors	[1]
PPPP22	Challenges of poverty	[26]
PPPP23	lack of proper monitoring	[21]

5 METHODOLOGY

This study uses sequential mixing methods, the purpose of the design of sequential, sequential design methods involves the first qualitative data collection procedures to explore phenomena, and then collect quantitative data to clarify the existing relationships in qualitative data. This study used a focus group discussion with public-private partnership experts

to identify the relevant success factors for delivery of affordable PPP housing in Nigeria as determined from the literature. The professional background respondents to the group interviews have identified their understanding of the PPP project. Surveys were conducted to test the effectiveness of research tools using Cronbach Alpha and Kaiser-Meyer-Olkin statistical methods. The instrument is found to be reliable and effective in preparing the questionnaire. As described by Kumar (2005), the questionnaire project should be from a literature review and validated through focus group interviews and tested before being used for comprehensive data collection. The questionnaire was distributed to the stakeholders involved in public and private developers who provide PPP in Abuja, Nigeria. A total of 350 questionnaires were randomly assigned to FCT's target audience (stakeholders of public and private sector officials) to participate in PPP housing and real estate developers, which returned 254 questionnaires. Data using PPSS software for factor analysis and intelligent PLS analysis questionnaires for analyzing data.

6 RESULTS AND DISCUSSION

6.1 Effective Procurement Process (EPP) Construct

TABLE 2
Composite Reliability and Convergent Validity of Effective procurement process (EPP) Construct

1st order Construct	2 nd order Construct	Items	Measure Model Type	Loading	CR	AVE
Critical Success Factors of Public Private Partnership Model	Effective procurement process	EPP1 EPP2 EPP3	Reflective	0.844 0.829 0.855	0.880	0.710

The effective procurement process as shown in Table 2 consists of good governance (EPP1) with loading point (0.844), competitive procurement process (EPP2) with loading point (829), Transparency acquisition process (EPP3) 0.855). The composite reliability value for the effective procurement process is (0.881) and the AVE is (0.514) indicating a significant increase in which all EPP variables are in acceptable value. The effective procurement process (EPP) relates to the effectiveness of PPP procurement in terms of transparency, competitiveness, and good governance principles. Other steps that determine the effectiveness of the procurement process are organized and committed public agencies, and trust and disclosure between partners [12]. Most public-private partnerships in Nigeria, public authorities are seen as leaders and key partners. They are awarded contracts and do not be liable for risks as there in the best position. The risk of this leader-follower relationship is that the safety of power disproportionately benefits the government. However, the partnerships between public and private sectors are always hard to attain because those parties involved are unconnected and the level of confidence between them is often low.

6.2 Strong Private Sector (SPS) Construct

TABLE 3

Composite Reliability and Convergent Validity of Strong Private Sector (SPS) Construct

1st order Construct	2nd order Construct	Items	Measure Model Type	Loading	CR	AVE
Critical Success Factors of the Public-Private Partnership Model	Strong Private sector	SPS1	Reflective	0.663	0.878	0.592
		SPS2		0.793		
		SPS3		0.826		
		SPS4		0.800		
		SPS5		0.743		

Strong Private Sector (SPS) construct has five variables as shown in Table 3 Variables include; Strong personal perception (SPS1) has point loading (0.663), True sharing (SPS2) with load point (0.793), Open communication (SPS3) has loading point (0.826), social support (SPS4) (SPS5) with loading point (0.743). Private Sector Private Sector (SPS) has CR (0.878) and AVE (0.592). This shows that Private Sector (SPS) model is important with values that are an acceptable value. The strong private sector (SPS) relates to the ability of private-sector partners on the technical competence, experienced experience, and financial strength of private sector partners to effectively manage PPP projects [50]. Therefore, there is the need to choose a strong private sectors that can provide affordable housing. The Nigerian government needs to work with a strong private sector to ensure that no political factors will erode its contractual partnership.

6.3 Project Economic Viability (PEV) Construct

TABLE 4

Composite Reliability and Convergent Validity of Project Economic Viability (PEV) Construct

1st order Construct	2nd order Construct	Items	Measure Model Type	Loading	CR	AVE
Critical Success Factors of Public-Private Partnership Model	Project Economic Viability	PEV1	Reflective	0.775	0.874	0.634
		PEV2		0.852		
		PEV3		0.830		
		PEV4		0.722		

The Project Economic Capability (PEV) as shown in Table 4 consists of four variables, available financial markets (PEV1) with loading points (0.755), favorable investment environment (PEV2) with loading point (0.852) (PEV3) loading (0.830), and Public involvement (PEV4) and loading points (0.722). The Project Economic Development (PEV) each has CR (0.874) and AVE (0.634). This shows that the PEV model is appropriate and important with values in acceptable points. The project's economic viability, the project's economic viability is to assess whether the project is a good public investment

decision based on economic viability analysis. This assessment may occur before the consideration of the project as PPP as described in the Introduction to the PPP Project. In other cases, it can be done as part of the PPP evaluation process. Analysis of project feasibility and PPP economic viability analysis should be the same as other major public investment projects [20]. However, given Nigeria's income level, the government of Nigerian needs to provide and allow the environmental free to attract the investors to make sure that the people that need to invest find that the country is attractive to provide the demand. The private sector investors have been searching for an environment that is free from corruption.

6.4 Sound Financial Package (SFP) Construct

TABLE 5

Composite Reliability and Convergent Validity of Sound Financial Package (SFP) Construct

1st order Construct	2nd order Construct	Items	Measure Model Type	Loading	CR	AVE
Critical Success Factors of the Public-Private Partnership Model	Sound Financial Package	SFP1	Reflective	0.753	0.901	0.503
		SFP2		0.752		
		SFP3		0.805		
		SFP4		0.799		
		SFP5		0.697		

Sound Finance Package (SFP) consists of five variables, the Equity and Debt Stable (SFP1) stable currency with the unloading point (0.733), Repayment of the loan (SFP2) and the loading point (0.752) SFP3) finance (SFP4) with loading point (0.799), and cost-benefit assessment (SFP5) with discharge point (0.697). However, the CR and AVE Sound Finance Package (SFP), respectively (0.901) and (0.503) respectively. It shows an important model that will change all values in accepted values. A strong financial package is a strategy in providing a sound financial system and also providing current and relevant financial planning in the development process [21]. Therefore, all construction under the CSF model, as shown in Tables 1.2, 1.3, 1.4, and Table 1.5 proved a significant increase in which all variables are in acceptable value. This suggests that CSF PPP is essential for affordable housing in Abuja Nigeria and can be used to achieve affordable housing in Nigeria. However, the ability to fund projects is one of the essential factors. Therefore, the Nigerian government needs to support the public-private partnership through another financing means. By establishing more financial institutions, such as federal mortgage lenders, it is also necessary to reduce or control high-interest rates, provide subsidies will help reduce housing costs to low- and middle-income. where the crossover rate (CR) is a user-specified constant within the range of [0,1], which controls the rate of parameter values copied from the mutant vector. jrand is a randomly chosen integer in the range of [1, D] where D is the number of variables in the problem to be solved. Step 5. Fitness evaluation and selection: The fitness function value of

the trial vector is compared with that of source vector. If the trial vector has higher fitness function value than the source vector, the trial vector replaces the source vector and it is included into the population of the next generation. Otherwise, the source vector remains unchanged in the population for the next generation. Steps 3, 4, and 5 are repeated for each individual until a predetermined termination criterion is met. The best solution in the population is the (sub)optimum solution.

7 RECOMMENDATION AND CONCLUSION

PPP for affordable housing is to provide adequate and affordable housing for all income groups as the motive. The finding of this study indicates that PPP is facing a serious problem in providing affordable housing. These problems include Acquisition and access to land, poor implementation of housing policies, adequate housing finance, the difficulty of access to mortgage facilities and land titles, Massive rural-urban migration, and cost recovery among others. Like the previous finding of public housing delivery strategy, this method is skewed towards constructing housing for high- and middle-income earners in Abuja Nigerian. However, the study area has not yet provided affordable housing. A question about the lack of agreement on a national policy for public housing cooperation in Nigeria is worrisome. The purchasing power parity of affordable housing in Abuja, Nigeria is unclear. Therefore, it shows that the PPP practice of affordable housing is considered as governance control as a major component of affordable housing. Therefore, it is recommended that a good policy framework for implementing other PPP variables in the implementation of affordable housing in Nigeria should be a consonant of the parameters of affordable housing constituencies. First, it will eliminate all the constraints that make it impossible to determine the affordable housing of local government authorities and PPP grassroots organizations, and then meet the needs of different socioeconomic groups in the country's sub-sectors. To this end, the government may consider providing free land for affordable housing to ensure the capabilities and interests of business sector partners. We can also emulate Malaysia's affordable housing for all income groups so that cheaper local materials can be used instead of expensive imported materials when building affordable housing. Similarly, self-selection and government-assisted housing options should be included in the PPP housing program to provide affordable housing for all income groups at a reasonable price.

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