

# FORMULATING AN EFFECTIVE PUBLIC PRIVATE PARTNERSHIP POLICY FOR HOUSING PROVISION IN NIGERIA URBAN CENTRES: A CONCEPTUAL APPROACH

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## Abstract

The argument in the recent time was that the past strategies of the government in housing provision were obviously in favour of high income groups as the low-medium groups are victims of housing inadequacy in cities. The corollary to the situation resulted to the call for the adoption of public private partnership (PPP) initiative in order to accomplish the broad goal of housing-for-all in Nigeria. Most recent studies have established that there is no substantial contribution reported from the initiative, as the housing outputs are only affordable at present by high income groups, thus there is a need for a policy framework to ensure an effective PPP in urban housing provision. The aim of this paper is to suggest a policy framework for the way forward- the approach that is based on both theoretical and conceptual model, as related to Nigeria housing provision structure. This study utilises existing empirical studies, reports and theoretical concepts. *It also utilises the responses from housing professionals on modalities of enhancing urban housing provision through PPP model in Nigeria.* It was confirmed that the PPP model for housing provision in Nigeria is an emerging concept that lacks a specific policy and has little contribution in urban housing provision. Hence, the paper opines that the context for ensuring an effective collaboration that will make a PPP model is by incorporating all the institutions (poles), interests (motivating factors), norms, values (cultural practices), property rights and transaction costs. It is concluded that all the income groups should be considered as parts of the stakeholders in the formulation of a better PPP policy framework that addresses the housing needs of the majority of the dwellers in cities. This conceptual idea is referred to as New Institutional Economics (NIE) Approach.

**Keywords:** Housing, Institution, Nigeria, PPP, Urban Centres

## 1 Introduction

Housing is a fundamental need that currently constitutes a significant problem for the urban low income class especially in Sub-Sahara Africa (SSA). Although, an issue of inadequate housing provision is universal, the dimension of deficit in the urban centers in the developing Africa countries is becoming unbearable (Tipple, 1994). For instance, Olotuah and Bobadoye (2009) revealed that Nigeria housing shortage has reached an alarming state that almost 75% of the urban dwellers live in slums and in conditions that are degrading to human dignity. Between 1991 and 2001, housing deficit was estimated at about 8 millions (Achunine 1993; UN-HABITAT, 2001). In 2006, Nigeria housing deficit was estimated around 16 million units

and required more than N56 trillion to bridge the housing deficit at a conservation cost of N3.5 million per unit (World Bank, 2013).

In the recent time, Government of the Federal Republic of Nigeria recognized the impact of private providers and inaugurated a concept referred to as enabling framework. This is a PPP framework that government serves as the enabler and private developers as the providers. Good examples are the Abuja Mass Housing Provision and other outputs across the nation. Though housing is not expressly stated as part of the infrastructure in the PPP legal instrument in Nigeria, but it is impliedly opined that housing constitutes part of the infrastructure in urban centres. Infrastructure procurement through PPP in Nigeria is legally backed up with Infrastructure Concession Regulatory Commission (Establishment, etc) Act of 2005 and subsequent establishment of Infrastructure Concession Regulatory Commission. The original intention of private integration into housing provision in Nigeria was to address the huge urban housing shortage. However, *despite the acclaimed PPP model (enabling framework) and the promising notions of housing for all, why is it that most of the outputs by the providers are out of reach of the low income groups? How can an effective policy measures be formulated to make a functional PPP structure for urban housing provision in Nigeria?*

*In order to address this question, this paper is structured into six sections. In section 1.0, an introductory background is provided. Section 2.0 describes the methodology of this work. Subsequent sections provide a review on housing situation and vulnerability in Nigeria, national housing policy (NHP) and the idea of PPP for housing provision in Nigeria: The inputs and findings. In the penultimate section, the policy way forward as the central and unique purpose of this paper is provided. This study is concluded on the summary of findings and recommendations.*

## **2 Methodological Approach**

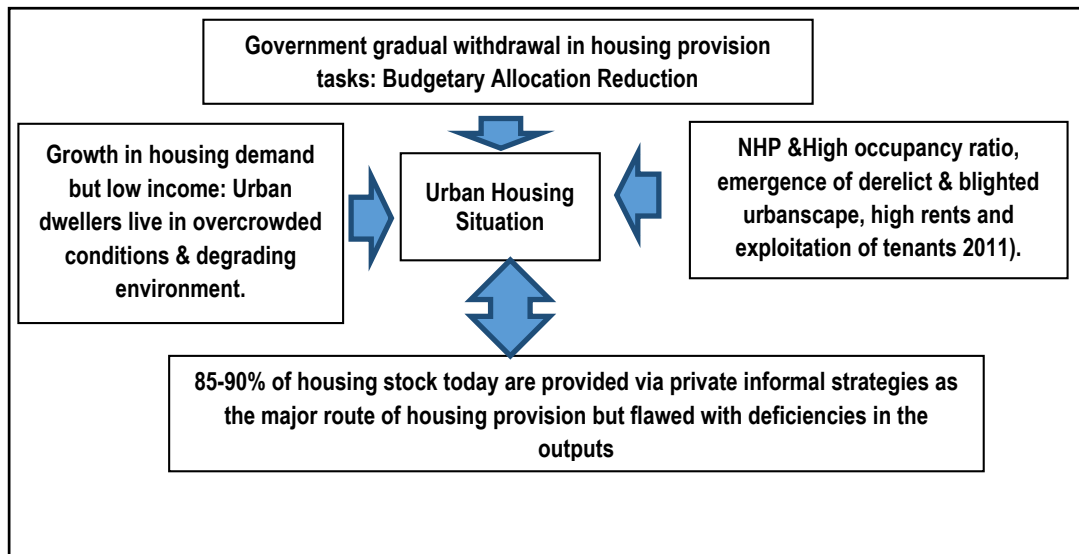
This study adopted a review of existing empirical and non - empirical studies, position papers, theoretical concepts and documents on PPP model for housing provision in Nigeria. It also utilised the responses from housing experts on modalities to enhance housing provision in cities through PPP model in Nigeria. In the review, the contribution and the challenges of PPP are examined in Nigeria. Considering the state of the art in housing provision, this article advanced to suggest a bottom-up and pragmatic approach referred to as New Institutional Economics which takes into consideration the incorporation of both formal and informal institutions in PPP policy formulation in order to ensure an effective policy for PPP adoption in Nigeria.

## **3 Housing Situation and Vulnerability in Nigeria**

Nigeria experience of socio – demographic and political changes could be argued as the root cause of the challenging housing situation in cities. The high rate of population and urbanization in Nigeria is not left out among the influencing factors that cause overcrowding and inadequate resources. World Bank (2013) reports that almost 55 % of total population growth in Nigeria account for urban population, as a result of people’s quest to achieve better lives in cities. This is also a clear evidence of income disparity, widening the gap between the rich and the poor in Nigeria (Centre for Affordable Housing Finance in Africa, CAHF, 2014) per capital income in Nigeria is low and this influences the purchasing power of the urban dwellers on housing acquisitions (Tipple, 1994; UN-HABITAT, 2010). These confirm the opinions of several authors that in the developing countries (World Bank Development, 2002; Department of International Development DFID, 2005; Kissick, Leibson, Kogul, Bachmann, Anderson and Eckert, 2006; Rashidi, Aukd and Mohammadian, 2012) and in the developed countries (Boelhouwer and Van der Heijden,1992; Haffner, Hoekstra, Oxley and Van der Heijden, 2009 and Boelhouwer & Priemus, 2012), housing provision exhibits interactive and

influential relationship with socio-economic, demographic, institutional and political environments.

In Nigeria, the state of the art on housing can be attributed to four main issues (Agunbiade, 1983, Ndubueze, 2009; Olotuah and Bobadoye, 2009; Oni, 2011; Ojo et. al., 2015) (Figure 1).



**Figure 1. Description of urban housing situation in Nigeria (Authors, 2015)**

In Figure 1, urban housing situation is described as the expression of the gradual withdrawal of government from housing provision, increase in housing demand and the existing housing policy that does not help to resolve the huge housing challenges. Consequent to the situations is the emergence of various strategies adopted by the private individual/ household to provide housing. This led to the emphasis that PPP could offer a possible solution in the country as mentioned in the national housing policy.

#### **4 National Housing Policy and PPP for Housing in Nigeria: The Inputs and Findings**

*Housing - for - all* has been the emphasis of NHP since 1991. In Nigeria, housing policy seemingly lies at the intersection of welfare and economic aspect of housing which realistically makes housing neither a universal service of the government nor the full free market output in Nigeria. It implies that these systemic attributes manifest in neo-liberal market ideology within the context of institutionalism (conventional and unconventional) that involves all actors in the sequences of events, property rights and transaction costs (Mooya and Cloete, 2007).

The encouragement of private involvement in housing delivery in Nigeria commenced in the year 2000, though in a more market oriented approach. In this approach government serves as the enabler and the organised private developers as the main providers. The initiative started from allocation of land and arrangement of finance with mortgage institutions: prominent among the initiatives is Abuja Mass Housing Scheme. The project was launched with an objective of providing adequate and affordable housing accommodation for the growing population within the territory. The procedure for allocation of large expanse of land for masses at low prices was incorporated with it. A study by Ukoje and Kanu (2014) identified that plots of land were allocated for the scheme in some districts in the federal capital territory (FCT), Abuja. According to Ukoje and Kanu (2014), lands were allotted for the schemes in different districts such as Dakwo, Wumba, Kafe, Karsana, Dutse, Bunkoro, Lokogoma, Galadimawa

and other locations. As stipulated in the in the Official Gazette No. 84, Vol.96 of 2009, it is required that the developers comply with the city’s regulations, standards and specifications during construction of the housing units (FRN, 2009).

In Lagos area, Ibem (2011a) examined that the least price of the housing produced was within the range of \$21,000-\$22,000<sup>1</sup>. This is extremely high in the society where there is a high income disparity and low per capital income (Ibem and Aduwo, 2012) The pattern of PPP operation in Nigeria has no specific policy as it is purely based on memorandum of understanding (Ibem, 2011b). Again, in the study by Ibem (2011b), in six cities in Nigeria, it was found that the PPP approach has not made any significant contribution to housing low-income earners; rather it is skewed towards providing housing for high- and middle-income earners. According to Ibem (2011a, 2011b and 2012) , there is a need for a specific policy framework on PPP, proper land arrangement at low cost, reform inbuilding standard and incorporation of informal housing provision.. However, the foregoing studies failed to demonstrate conceptually the modalities for an effective PPP policy framework. This is the essence of this article.

Umoh (2012) revealed that the mass housing concept of federal government is a variant of PPP model designed with intention to provide housing in large- scale for low-medium income groups which constitutes 65% of the population. However, the realisation of the aim is constrained by numbers of barriers that can be described as transactional costs (Van Ommeren and Van Leuvensteijn, 2005; Van Ommeren, 2008; and Marinescu, 2012). Mode of transaction of housing units produced through PPP model today is characterised with unequal and uneven distribution across the income groups (Ndubueze, 2009). In the study conducted by Ibem (2011a), numbers of PPP housing units were identified that are far beyond the affordability limit of the majority of the cities dwellers. Table 1 provides the details.

**Table 1. Some PPP contributions to housing projects in Nigeria**

Housing schemes	Location	Partnership Agency	Units per target income group		
			Low	Middle	High
Lekki Apartment	Lagos MCR	LSPDC	-	-	126
OGD-Grant	Lagos MCR	GCDCL	-	60	100
OGD-Sparklight	Lagos MCR	GCDCL	150	250	-
Paradise City	Lagos MCR	GCDCL	-	100	200
Ewu Elepe Housing Estate	Lagos MCR	LSPDC	50	119	50
Ikeja GRA Housing Estate	Lagos MCR	LSPDC	-	-	36
Ilupeju	Lagos MCR	FHA	-	-	26
DN Meyer	Abeokuta	FHA	-	50	-
Trans Amadi	Port Harcourt	FHA	100	200	171
Trinity Gardens	Port Harcourt	RSHPCD	-	-	32
New Rainbow Town	Port Harcourt	RSHPCD	-	-	704
Ehimiri Housing Estate	Umuahia	ASHPCD	-	200	300
APICO- Shelter Afrique	Uyo	APICO	-	335	-
<b>Total</b>			<b>300</b>	<b>1,314</b>	<b>1,745</b>

(Source: Ibem, 2011a; 2011b)

<sup>1</sup>1 Dollar = 199 Naira as at December, 2015.

Information in the Infrastructure Concession Regulatory Commission (ICRC) (2013) document, as reported by Dominic et al. (2015) indicated that private partnership with federal housing authority has also delivered some housing units across the country. Table 2 presents details of PPP housing projects recently documented.

**Table 2. PPP housing projects - federal housing authority and private companies**

S/N	Name of Partnership	Location	Output Units
1	FHA/CITEC International	Gwarinpa, Abuja	300
2	FHA/ADKAN Services	Gwarinpa, Abuja	351
3	FHA/BAUHAUS Int. Ltd	Isheri-Olofin, Lagos	554
4	FHA/BAUHAUS Int.Ltd	Trans-Amadi, PortHarcourt	288
5	FHA/PRINCE & PRINCESS Properties Limited	Lugbe, Abuja	70
6	FHA/ OHMS Limited	Gwarinpa, Abuja	20
7	FHA TANGENT	Irette, Owerri	140
8	FHA/Tangent Partnership	Irette, Owerri	201
9	FHA/ Bauhaus Partnership	Irette, Owerri	150
10	FHA/Zincspace Partnership	Lugbe, Abuja	54
11	FHA/Good Homes Ltd	Egan, Lagos	349
12	FHA/ENL Partnership	Apo, Abuja	923
13	FHA/ Bauhaus Partnership	Apo, Abuja	523

(Source: ICRC, 2013; Dominic et al., 2015)

It was also reported that PPP contractor – financed initiative programmes, sponsored by the federal ministry of land, housing and urban development (FMLHUD) have also delivered units of housing across some states in the federation. The then Minister of the ministry, Pepple (2012) presented the achievements in 2012 annual report. Table 3 shows the details.

**Table 3. PPP contractor-financed initiative programmes**

S/No	State	No of developers	Size of land (hectares)	No of houses realizable	Type of building technology	Completion period
1.	Adamawa	2	13	260	Traditional	20 months
2.	Cross river	18	250	5,000	advanced bamboo product/nibri bricks/traditional	“
3.	Delta	11	25	500	Plasswall/traditional	“
4.	Edo	5	184	3,680	Plasswall/insulated concrete forms/traditional	“
5.	Enugu	4	30	600	Nibri bricks/traditional	“
6.	Katsina	1	5	100	traditional	“
7.	Kogi	4	21.15	423	American building system/traditional	“
8.	Lagos	1	1.04	24	traditional	24 months
9.	Nassarawa	28	109	2,180	Hydraform/nibri bricks/western form tech/traditional	20 months
10.	Ogun	15	224	4,500	American building system/insulated concrete form/traditional	20 months
	<b>Total</b>	<b>89</b>	<b>889.54 hectares</b>	<b>17,267</b>		

(Source: Pepple, 2012; Federal Ministry of Land, Housing and Urban Development)

In a related study by Ojo, Olatoye-Ojo and Gbadegesin (2015), PPP is viewed as an avenue to bridge the finance gap in infrastructure provision. It was also explained from the perspective of PPP variants including Build-Operate-Transfer (BOT) as an antidote to address deficit (Gbadegesin, Aluko and Nuhu, 2012; Gbadegesin and Aluko, 2014; Gbadegesin and Oyewole, 2014). It is found that the practice, referred to as PPP are often investment-oriented rather than welfare oriented scheme in Nigeria (Ibem and Aduwo, 2012).

The implication is that in a partnership or collaboration arrangement, if transaction costs (requirements) hinder low class citizens from acquiring housing right in the model, the effectiveness is not guaranteed. Williamson (1985), North (1990) and Coase (2005) posit that transaction costs are key elements in any institutional arrangement which cannot be overlooked. This is because uncertainties in partnership could be resolved in the process of coordination to achieve the output (housing). This is true of the key concepts of New Institutional Economics (NIE) as examined by Mooya and Cloete (2007), Wakely (2014) and Karrina (2013).

## **5 The Policy Way Forward: Institutional Approach (New Institutional Economics – NIE)**

The importance of New Institutional Economics (NIE) in the collaborative scheme for housing provision is that all stakeholders (housing provision actors) are integrated with the understanding of the cultures, norms, values, regulations, rights and costs (Pratiwi, 2005). According to the author, the approach would be of immense contribution in exploring the nature and circumstances in the course of the partnership in housing provision. *Identifying the inputs of all poles (institutions) that entail the interests, norms, regulations, challenges, financial status and cultural orientations are fundamental to form a workable partnership as embedded in NIE.* Table 4 provides the details of the housing studies that have adopted the NIE theoretical and conceptual approach to resolve urban policy issues in the developed nations.

**Table 4. Summary of housing and properties studies that are based on Institutional Theory**

<b>Serial No</b>	<b>Authors</b>	<b>Year</b>	<b>Study Focus</b>	<b>Institutional Analytical Concepts Used or Recommended</b>
1.	Morgan	2010	Residential property development in urban centre	Agency Model
2.	Healey and Barrett	1990	Urban development process with the involvement of key actors	Structure –Agency analytical approach
3.	Ball	1998	Commercial property research in Britain.	Structure-Agency and Structure of Building Provision
4.	Guy and Henneberry	2000	Urban property development	Systematic provision structure & Actor-Network Approach
5.	Healey	2006	Governance Transformation for new space	Actor- Networks
6.	van Bortel and Elsinga	2007	Social housing in The Netherlands	Network Perspective of Policy Environment Actors
7.	Knight and Boyd	2008	Property development and developers' action	Social and formal networking via semi-structured interview
8.	Zhang and Rasiah.	2015	Urban housing market	Structure–Agency Institutional (SAI) model and the Institutional Analysis and Development (IAD) via both qualitative and Quantitative Approaches
9.	Healey and Davoudi.	1993	Urban Development	Systemic and Agency based approaches
10.	Healey.	1994	Behaviour of agencies in urban policy and development	Analysis of agencies behaviour based on structure of provision in the system
11	Healey	2003	Collaborative planning for in development	process', the use of 'social theory', and 'power', and the development of 'institutionalist' analysis
12.	Adams, Leishman and Watkins.	2012	House builder networks and residential land markets	Actor-Network Approach
13.	Pratiwi.	2005	Urban Housing Problem	Institutional analytical framework modified or adapted to the subject system
14.	Tang	2006	Urban Housing	Market Structure and Players interaction
15.	Han and Wang	2003	Urban Development projects	A framework of institutional analysis
16	Doak & Karadimitriou.	2007	Property development process	Network analytical approach
17.	Triantafyllopoulos	2008	Property ownership and land market	Diachronic analysis
18.	Manzi and Jacobs.	2008	Urban housing involving both formal and informal	New institutionalism, Grid-Group and Actor-Network Approaches are suggested
19	Maginn, Thompson & Tonts	2008	Urban housing analysis	Systematic reviews, meta-ethnography (if applicable) and realist synthesis
20	Karruna	2013	Land and Housing Market	Case study analysis of both formal and informal settlements
21	Woolthuis, Hooimeijer, Bossink, Mulder and Brouwer	2013	Sustainable Urban Development in Dutch.	Analysis of interactive framework of both formal and informal sectors
22	Van der Krabben and Lambooy	1993	Functioning of Dutch property market	Institutional Organisational approach of real estate study

*(Source: Authors, 2015)*

Extant literature indicates institutional analysis as a pragmatic approach which would enable details of relationship in the negotiation of development under different conditions (Healey, 1991; Manzi and Jacobs, 2008; Maginn, Thompson and Tonts, 2008). The key concepts of the institutional approach are described in Figure 2.

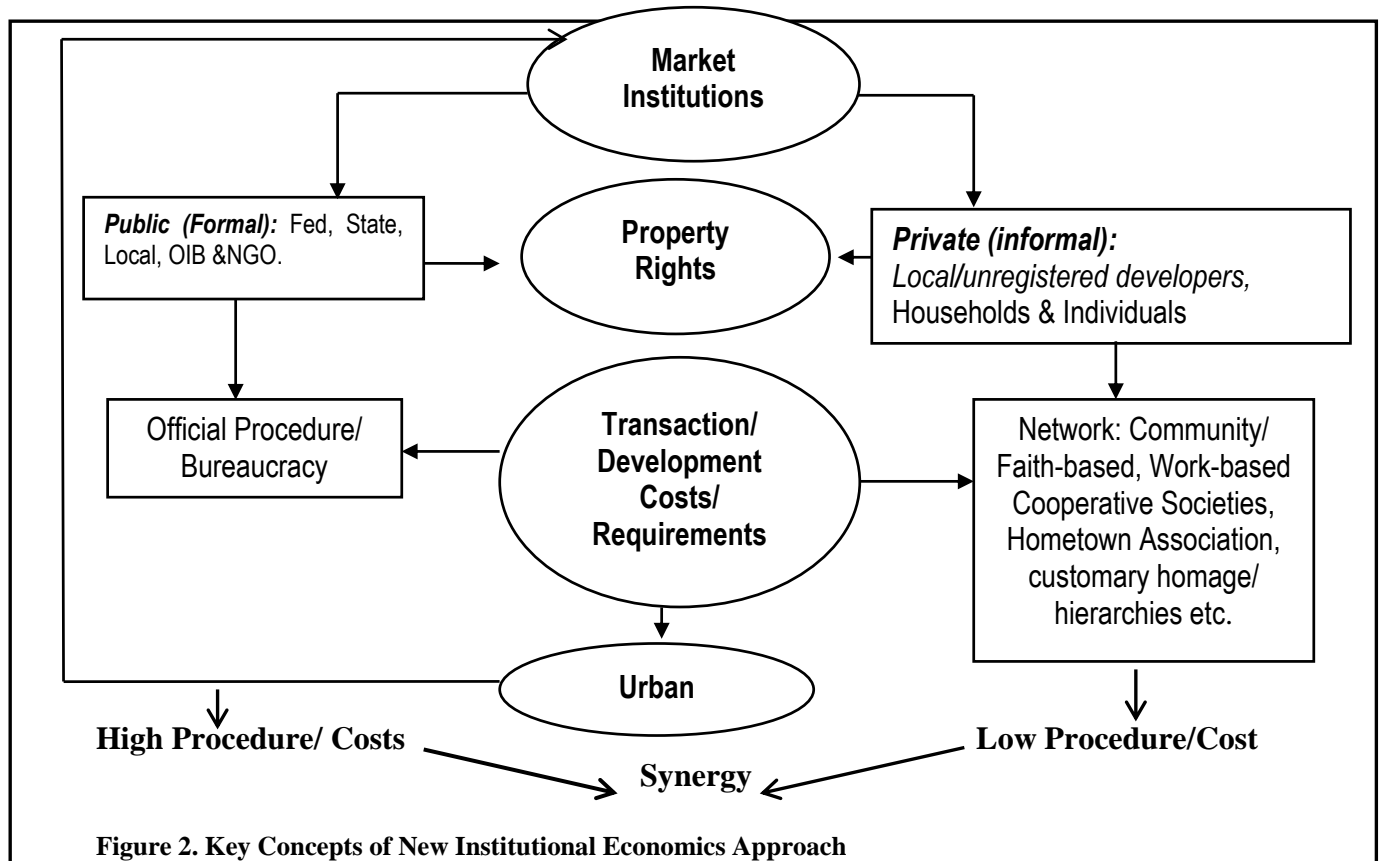


Figure 2. Key Concepts of New Institutional Economics Approach

The emphasis in Figure 2 is that, transaction costs are viewed in terms of processes, protocols, procedures, bureaucracy and financial requirements, agency costs (search and information), legal costs, costs of title procurement (property rights) (Karruma, 2013; Smith, Munro and Christie, 2006). Property rights are described as people’s access to land resources and the regulatory frameworks that enable both housing providers and consumers to harness interest (quantum of rights) and security in property (Whinston, 2003). Property rights and transactions are a key element of institutional approach in order to enhance housing market because if the rights (sufficient legal power and security such as rights to transfer- let/ lease, sale, acquire, mortgage, transfer or assign) are in place and enforceable, then transaction costs (requirements) would be reduced and therefore eliminate barriers to entry to the market properly (Karruna, 2013). The opinions of the housing experts solicited also revealed that PPP concept can only be functional in Nigeria if all the stakeholders’ needs, voices, conditions and aspirations can be evaluated and put into consideration.

## 6 Conclusion

In this paper, it has been noted that there is no effective and efficient PPP model for housing due to the lack of a specific policy to that effect, especially for low-income earners. The implication is that as the housing debacle in Nigeria remains the problem and the PPP conceptual objectives have not been significantly achieved, there is a need for a clear policy for collaborations that will consider all institutions (poles) rules, interest, norms, culture for



secured (reliable) housing rights at a less stringent costs (requirements) and boost the housing provision in cities. Therefore, to *avoid the future risks of neglecting low-medium income groups' interest and ideologies, a reform in policy approach of the PPP model is indispensable* through a collective approach that incorporates all groups.

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