

HOUSING DELIVERY THROUGH PUBLIC- PRIVATE PARTNERSHIP IN NIGERIA AND THE CASE FOR BENEFICIARIES' INVOLVEMENT

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Abstract

Over the years successive governments have devised and launched strategies to tackle the huge housing deficit in Nigeria. In the recent past, public-private partnership was embraced and employed in a number of low-income housing schemes across the country. Four such schemes which represented a partnership between the state government and private developer, and between the federal government and private developer, were chosen as case studies. They are Sunshine Gardens and HOB Estate, both in Akure, the Doma Road Estate in Lafia and Shelter-View Estate in Ado Ekiti. The study sought to identify beneficiaries' participation in the schemes. It was established that there was an absence of meaningful community/beneficiaries' participation in these schemes. This absence of participation impinged on the overall performance of these shelter projects. A case was therefore made for beneficiaries' participation in PPP arrangement for low-income housing in Nigerian cities. The advantage of having this third partner needs to be utilised to improve success on the present and future low-income housing schemes.

Keywords: public-private partnership, low-income housing, beneficiaries' participation

INTRODUCTION

There is a high rate of urbanisation in Nigeria. The population explosion and extension in territorial coverage have not been matched by a commensurate increase in social, economic and technological development. Due to the rapidly growing population, the demand for adequate and decent affordable housing units outstrips the supply, among other basic infrastructural facilities. The magnitude of housing shortage in the country – just one aspect of the housing problem – has largely been a guesstimate. The one often quoted document in the recent past is from the Federal Ministry of Housing and Urban Development. In its National Housing Policy Draft, 2004 it puts 'homeless'

persons at 60% of the entire population. It therefore translates to a deficit of about 14 million housing units for the urban and rural areas.

To tackle this deficit, successive governments have devised intervention strategies in terms of policy initiatives and programmes, in order to deliver mass and affordable housing for the various classes of citizens, especially the low-income group. This public sector intervention has been aimed predominantly at the low-income group and has been justified based on a number of reasons identified by Olotuah (2009). First, housing is fundamental right to man's existence and for the development of human potential. Government has a responsibility therefore to ensure its provision as a social service. Second, massive housing intervention stimulates the economy of a nation and is a basis for guided urban development. The third reason is that adequate and affordable housing for low-income earners has the effect of ameliorating the high inequality in income distribution existing in the country and the consequential effect of improving the standard of living. Despite these justifications for public sector intervention and efforts put into it through direct construction of houses, nothing significant has been achieved in terms of meeting the needs of the low-income group - a group which constitutes a large chunk of urban citizenry in the country. Some scholars have presented detailed analyses and arguments on the failure of public housing in Nigeria particularly for the low-income group. The direct provider approach has been criticised in terms of meeting the needs of the target groups, transparency in project implementation, scale of production achieved (Keivani & Werna, 2001), financial constraints, affordability and cost recovery. Performance was also found to be unsatisfactory in terms of cost and time management on the projects using this direct construction approach (Okuwoga, 1998).

However, public-private partnership (PPP), which allows the private sector to participate in the provision of affordable housing, has been a notable feature in the recent past in terms of housing delivery mechanisms. PPP, a form of procurement originally entails the provision of public assets and services through collaboration between the government and the private sector. Grimsey and Lewis (2005) expressed the view that PPP will generally fill the space between traditionally procured

government projects and full privatisation. Akintoye et al. (2006) noted that this joint venture can assist in developing a project more quickly and efficiently than the government (public) would accomplish on its own. The application of PPP in various sectors of the economy is becoming increasingly popular in Nigeria as well as other developing economies. For housing, PPP has been embraced widely and employed in a number of low-income housing schemes by various levels of governance across Nigeria.

As Nigeria has adopted a PPP approach for low-income housing delivery, there is a need to appraise this growing paradigm of partnership. What kind of arrangement is obtainable in the delivery process on these partnership projects? How do these arrangements include the participation of all stakeholders to the end of achieving the goal of delivering affordable mass housing? This paper examines beneficiaries' involvement from a study of low-income housing through public-private partnership. The aim is to identify and possibly measure the level of their involvement in these shelter delivery schemes.

PRIVATE SECTOR PARTICIPATION IN HOUSING IN NIGERIA

The private sector's participation in housing in Nigeria comprises both the formal and informal segments. Small-scale private landlords in rental housing dominate the informal sector supply of urban housing as noted by Ikejiofor (1997). The greater part of houses produced by this sector is non-conventional, does not comply with established procedures and is frequently contravening existing legislation (Olotuah, 2005). The formal segment of the private sector constitutes corporate institutions who are involved in direct large-scale production and delivery of housing units. The collaborative effort between this sector and the government is generally believed to be beneficial as Li and Akintoye (2003) noted. It enhances government capacity to develop integrated solutions, facilitates creative and innovative approaches thus reducing the cost and time spent to implement the project, transfers certain risk to the private project partner, attracts larger productivity and more sophisticated bidders to projects while providing an avenue to access better skills, expertise and technology.

As a policy initiative

Private sector participation has been a highlight in Nigeria's housing policy documents. A shift in policy initiative came partly in response to propositions by various scholars and stakeholders. A New National Housing Policy, dated 2006, evolved from the document produced by a Presidential Committee set up on Housing and Urban Development in 2002. The extant policy had the primary goal of ensuring that all Nigerians own or have access to decent, safe and affordable housing accommodation. The features of the policy influenced the establishment of certain institutional apparatus such as the Federal Ministry of Housing and Urban Development (FMHUD), restructuring of the Federal Mortgage Bank of Nigeria (FMBN), review of critical laws relevant to housing and so on.

A novel policy feature which was in the direction of serious private sector involvement was the formation of the Business Development Department in the Federal Ministry in charge of housing and the establishment of the Real Estate Development Association of Nigeria (REDAN). The former is the division that deals with partnership issues while the latter is the umbrella body of the various individual players (developers) in private-sector housing development. State governments across the country also developed institutional frameworks to facilitate partnership with the private sector for housing delivery. The policy also led to the formation of Building Materials and Pricing Association of Nigeria (BUMPAN).

Public-Private Partnership Model

The PPP housing model of PPP in Nigeria is largely similar to what obtains in Malaysia, (Abdul-Aziz & Kassim, 2011), Australia (Thomas, 2009), South Korea (Choe, 2002) and India (Awil & Abdul-Aziz, 2006; Segpunta, 2005). Its emergence can be traced to the broader Nigeria National Privatisation Policy and shift towards structural adjustment in the national economy. Asegiemhe (2007) identified the following operational modes and development process of PPP in housing through his study of Lagos State Development and Property Company (LSDPC):

- Conception or demand for the project
- Site identification
- Preliminary development appraisal- feasibility and liability analysis

- Development programme
- Appointment of professional team
- Contract award
- Actual construction
- Completion and disposal of the project and
- Profit sharing

The private developer is expected to perform all the development tasks, such as design, finance and construction of the housing units. The public sector, that is the government agency, would normally contribute the land, provide counterpart funding, and determine the housing type and selling price. Abdul-Aziz & Kassim (2011) outlined the role of public agencies in this form of partnership. They include that of ‘regulator’ (Leung and Hiu, 2005), ‘enabler’ by providing an enabling environment for the private developer (Segpunta, 2005), ‘moderator’ by balancing market incentives with community interests, ‘facilitator’ by assisting in project completion and reducing developers’ risk (Lynch, Brown and Baker, 1999). These are unlike the erstwhile ‘provider’ role whereby the government involved itself in direct construction and production of houses (Ogu and Ogbuozobe, 2001). The variety of the roles identified in the former is a function of the level of involvement of the government and other stakeholders, especially the beneficiaries. The touted value of community participation makes any arrangement that involves the community of beneficiaries in part or the entire project process noteworthy.

COMMUNITY PARTICIPATION IN HOUSING

The idea of community participation has been so widely expressed (Davidson et al., 2007), that it may not seem to mean anything clearly distinct anymore. The term ‘community’ has been used to refer to a neighbourhood, a slum, a group of local NGOs, a group of militant leaders, the residents of a small town, a workers’ union, a group of women, etc. It depicts a group of people that can benefit from any development project and in the context of this paper the terms beneficiaries’ participation and community participation are used to generally mean the same thing.

A 'ladder of community participation' defines a continuum of approaches for how organizations seek community involvement in housing projects. This ladder was originally proposed by Arnstein (1969) and was later modified by Choguill (1996) to fit the context in developing countries. Davidson et al. (2007) adapted it based on the work of these two authors as shown in Figure 1 below. The ladder depicts that approaches at the top of the ladder empower people in important decision-making roles or offer collaboration with communities, thus promoting community control over the project. On the bottom end of the ladder, beneficiaries may be consulted about their needs and wants (with no assurance that these will be taken into account), merely informed about the shape the housing project will take or even manipulated into taking part in the project. As Choguill (1996) and Arnstein (1969) argue, these cannot actually be classified as 'participation' because the users will have little or no control over decision-making (Davidson et al., 2007).

It is, however, a largely accepted fact that stakeholder participation brings important benefits for construction projects (Chinyio and Olomolaiye, 2010; Friedman and Miles, 2006; Walker et al., 2008). As observed in some African cities by Uduku (1994), the support of the urban population is necessary for the development and provision of many aspects of infrastructure services. Studies have also found that housing satisfaction is influenced by variables such as users' characteristics, dwelling unit characteristics, management, as well as environmental and locational factors (Awotona, 1991; Ukoma and Beamish, 1998), which are best decided with meaningful beneficiary participation. It was also opined by Jusan (2010) and Asad Poor and Jusan (2010) that a suitable living environment can be established by proactive individual participation as against passive or non-participation. It yields architectural attributes that are flexible thus facilitating spatial personalisation and then 'person-environment congruence' (PEC). One possible way of achieving success in any developmental project therefore is through some form of stakeholder partnership, (Ogu, 2000), and the beneficiaries are just one of the major stakeholders in any housing project.

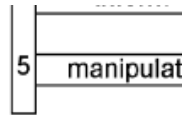


Figure 1: Ladder of community participation (adapted from Arnstein (1969) and Choguill (1996) by Davidson et al. (2007)

RESEARCH METHODOLOGY

The methodology adopted follows the case-study methodology. This approach involves careful and complete observation of concerning entity(ies) in minute details and then drawing inferences from the case-data generalisations (Kothari, 2004). Four case studies which represented partnership between state government and private developer and federal government and private developer were chosen. They are Sunshine Gardens and HOB Estate, both located in Akure, Ondo State. The third one is Doma Road Estate in Lafia, Nassarawa State while Shelter-View Estate in Ado Ekiti, Ekiti State is the 4th scheme. The four cases are located in medium-sized cities that also serve as state capitals in Nigeria. The research involved a longitudinal collection of data from March 2006 to August 2011. The non-chronological sequences of activities involved are:

1. Visits to the selected low-cost housing projects delivered through PPP. Study and collection of drawings (that indicated the building design and site layout), project report, notes and picture took place. Non-participant observation also took place which allowed the researchers to learn directly from their own experience of the setting.
2. Visits to offices (off site) of the project partners. The offices included those of the Federal Ministry of Housing and Urban Development (FMHUD) in Ado Ekiti and Akure, Ondo State Development and property company (OSDPC) and other representatives of the public and private sector. Information was collected through interviews and taking of notes.

3. Unstructured interviews and informal meetings were held with personnel involved in the project. This cut across public servants who represented government's interest, officers/representative of private developers, contractors and professionals involved in the scheme.
4. Conducting a search for all publications (advertorial, articles, website, and press releases) and unpublished matters that related to any one of the projects studied.
5. Interactions with some individuals who fall within the beneficiaries/target group of the housing units developed. This yielded information that assisted in ascertaining the needs, expectations and involvement during the different phases of the projects
6. Condensation of research results and analytical generalisations as opined by Yin (2003).

Following the case-study research method proposed by Proverbs and Gemeson (2008), the triangulation method was used to ascertain the integrity of the information collected. Information on the project discussed in Case Study 3 was derived from Ahmed et al. (2010) having utilised similar methods to those stated above.

Case Study 1 - HOB Housing Estate, Akure, Ondo State

In August 2005, the Federal Government of Nigeria signed a Memorandum of Understanding (MoU) with private developers for the construction of housing units across the country. Development of the above estate was undertaken by the real estate arm of HOB Nigeria Ltd. in partnership with FMHUD under the Partnership and Business development programme. HOB is a private company involved in human and infrastructural development, educational advancement, telecommunication, automobiles and housing development. It is a registered member of the Real Estate Developers Association of Nigeria (REDAN). The official handing-over of the project site by the Federal Minister in charge of Housing took place on 15 December 2005 at Igbatoro Road, Akure. It was learnt that funding for the scheme was secured from institutional lenders with particular reference to the Federal Mortgage Bank of Nigeria.

The housing scheme was aimed at providing permanent housing for the low-income group, especially the public servants in the Akure Metropolis. The estate is located directly behind the Federal Secretariat Complex and adjacent to the Nigeria Police State headquarters; that area therefore accommodates the largest concentration of federal public servants in the state. There are 3 modes of acquiring any of the dwelling units. The first is outright payment, then instalment payment within one year and payment through mortgage finance. Contributors to the National Housing Fund through accredited Primary Mortgage Institution PMI can make payments in instalments that span 25 years.

New Dimension Consultants, an architectural firm undertook the design for the estate in 2005. The 29.9 ha of land was subdivided into 110 blocks to accommodate 314 units of 2-bedroom semi-detached, 3-bedroom detached and 3-bedroom semi-detached dwellings. Other supporting facilities include a school, a religious centre, a petrol station, an administrative building, recreation spaces and so on. The scheme is only on its 1st phase which has to date seen the construction and delivery of only 3-bedroom detached units. Different building contractors were engaged by the developer to handle construction of the units in this phase. Taiwo and Adegun (2011) reported that less than 70 units of this phase have actually been delivered while others are under construction, although no construction work was seen to be ongoing at the time of their study. A few of the units delivered have already been sold, allocated and occupied.

Case Study 2 - Sunshine Gardens, Oba Ile, Akure, Ondo State

The State Government through her Ministry in charge of Lands and Housing entered into a partnership with Locke Homes Ltd., a Lagos-based real estate company in 2009 to develop a low-cost housing scheme. The housing estate is located on land earlier earmarked for housing development which also adjoins the existing Oba-Ile housing estate. PMG Nig. Ltd. undertook architectural design and site layout for the estate to a total of 405 dwelling units. Other facilities proposed include a sports centre, a police post, and a shopping mall.

This phase of the scheme was developed in 3 typologies, namely Liberty, Diamond, and Starlet design options. Liberty is 3-bedroom detached dwelling unit with all the bedrooms en-suite.

Diamond is also a 3-bedroom detached dwelling unit with only the master bedroom en-suite. Starlet is a 2-bedroom semi-detached dwelling unit with a bathroom. There are 3 modes of payment for any of the units. The first is outright payment, then instalment payment within one year (10%) initial payment, (30%) for provisional allocation, and the balance (60%) upon completion/occupation of the house. Payment is also possible through mortgage finance that is provided by the National Housing Fund. Other payments include a 5% of the selling price as agency fee and 5% also as value-added tax (VAT).

Case Study 3 - 500 Unit Estate, Lafia, Nasarawa State

In October 2007, the Administration of Governor Aliyu Doma signed an MoU with CHIPA Nig. Ltd. for the construction of 500 housing units in Lafia, the Nasarawa State Capital through PPP. CHIPA Nig. Ltd., as learnt, was selected from the list of bidders due to its track record in similar projects and a strong company profile. The housing scheme was developed in 200 blocks of 3-bedroom detached bungalow dwellings and 150 blocks of 2-bedroom semi-detached units. This makes a total of 500 dwelling units. The scheme was also aimed at providing permanent housing for low-income civil servants in the State capital.

The agreement provides that Government will shoulder the following as its contribution to the joint venture:

- Land with secured tenure
- Access roads, water supply, electricity supply (off and on the site)

The State Government secured a 58 ha piece of land along Doma Road, in Lafia for the development. Having paid compensations to the land owners, the land was cleared and handed over to the developer for the commencement of construction. The Certificate of Occupancy (C of O) was also issued to the developer to facilitate mortgage transactions. The C of O is under lease tenure of 99 years to be sub-divided among beneficiaries on completion of the housing estate. The remuneration to Government and other parties in the joint venture shall be based on pro-rata of contribution to the total project cost. The State also signed a contract with a construction company to provide infrastructural services in the estate.

The mortgage arrangement will involve the sourcing of NHF loan from the Federal Mortgage Bank of Nigeria (FMBN) through a PMI at an interest rate of 6% on behalf of interested civil servants. The loan would be utilised by the allottees to purchase the houses from the developers. The developer, in concert with the Office of the Head of Service and an accredited PMI, would secure the loan facility for interested civil servants. The Ministry of Works, Housing and Transport took into account the developer's design and specifications to arrive at prices for the various units.

Case Study 4 – Shelter-View Estate, Ado Ekiti, Ekiti State

FMHUD, on behalf of the Federal Government signed an MoU with Shelter-View & Investment Nigeria Ltd. (a private real estate organisation) towards the development of a housing estate on Afao Road of Ado Ekiti. Ado Ekiti is a major city in Nigeria and capital of Ekiti State. The scheme was proposed to provide 220 dwelling units in typologies of 2-bedroom, 3- bedroom and 4-bedroom detached bungalows. Other facilities for the estate include a police post, a religious centre, a health centre, an educational institution.

Ownership of any of the dwelling unit is open only to Nigerians above the age of 21 who have been contributors to the National Housing Fund for a period of not less than 6 months. Membership and contribution to the NHF scheme is taken as collateral for the loan. Platinum Savings and Loans, a mortgage banking organisation was designated as the PMI and marketer for the scheme. The schedule before acquisition includes 10% of the selling price as initial payment, accessing a loan at 6% annual interest from FMBN, payment of 3.5% on loan as administrative charges, payment of other charges (mortgage deed, facility charge) before handing over of the building to the owner. Repayment of the loan is spread over the number of years between the owner's age at purchase and 60 years. It was observed that some of the dwelling units have been delivered and are occupied while others are in various stages of construction.

Absence of beneficiaries' input

The study indicated that the organisational structure in the four schemes excludes the participation of the beneficiary group at the meaningfully decisive stages: management, financing, design, construction and assembly of components. It was only an agreement between the government

ministry/parastatal in charge of housing and the private organisation (developer). The Nigeria Labour Congress (NLC) was to stand in for civil servants in the MoU signed for Case Study 3. This community of government workers was, however, denied participation in the scheme intended for them. These interventions dwelt on supposed needs by the government (public), translated into arbitrary standards by the private developer rather than including benefitting households' needs, peculiar interest, willingness to purchase and ability to pay.

The architectural design and layout of the units did not take adequate cognizance of the 'incremental' characteristic of low-cost housing; a factor which could have been addressed with timely and appropriate beneficiaries' participation. The incremental factor refers to the evolutionary process (horizontal and vertical expansion of the units) in response to the problem of inadequate space, household dynamics and growth, exploration of economic possibilities and change in status. There is no permission for alterations in the building's architectural form before and after purchase; however, changes are allowed in areas such as finishing, fixtures and certain components. Provision for physical redevelopment to accommodate household growth and dynamics is limited to the erection of another structure behind the existing building in the small yard provided at the rear of each building, subject to approval of the presiding authority. This situation is averse to the nature of low-cost housing in a developing economy. It impedes the achievement of self-help initiative and citizen empowerment. It is not a pro-sustainable development. Serious changes were observed in the finishes and certain components of the house already occupied. Since what the developers put in place in the houses do not meet the beneficiary households' varied psychosocial needs, they have to alter various aspects, which naturally has disadvantages. Adegbehingbe and Fadamiro (2007) dwelt on some of these disadvantages.

The housing schemes studied were relatively new and the housing units delivered have not been fully occupied, hence the extent of community participation at the post-occupancy stages was therefore not looked into. As stated, these schemes are devoid of meaningful participation from the beneficiary groups. The same situation can be said applies to the majority of the low-income housing schemes delivered through PPP across the states in the country, although the cases discussed above have not been proved to be truly representative. This finding would provide a footing for Olotuah's argument

that decisions reached in the top-down approach to propose a prototype housing design for the entire Nigerian population have never really succeeded. It also supports the position taken by Adegun and Taiwo (2011) that although there are additions to the existing housing stock, the present arrangement of PPP for low-income housing delivery needs to be fine-tuned to improve project execution, affordability, sustainability and other issues.

Case for beneficiaries' involvement

The case for beneficiaries' involvement/community participation adduces towards the 'bottom-up approach' as against the existing 'top-bottom approach' on PPP in low-income housing delivery. Involving the beneficiaries meaningfully smacks of an overlap between the conventional approach of housing provision from an industrial and economic process relying solely on professional knowledge, and a humanistic process relying on cultural roots while responding to the beneficiary's higher level of need. On PPP in housing Segpunta (2005) actually opined that the government will have to pave the way for a constructive expansion of partnership to include community participation without stifling producer productivity and competitiveness. Such programmes should be based on genuine local participation in order to ensure sustainability, (Olotuah, 2009). This will require the balancing of market incentives with community interests. Alongside policies, capacity-building efforts will be needed to increase awareness and change attitudes to the formation of what Jain (2003) called 'Public-Private-Peoples Partnerships' (PPPP). The fact is that successful low-income housing development will require a careful 'articulation of multiple participants' (after Lizarralde, 2011) – private, public and the people.

The South African example was noted by Lizarralde (2011) where in order to respond to the difficulties of integrating beneficiaries in the development of subsidised housing, the programme adopted a participatory approach called People Housing Process (PHP). Contrary to developer-driven approaches, in PHP housing projects community-based organisations, which might take the form of Community Development Co-operatives (McEwan, 2003), lead the process of housing procurement with the support of Community Support Organisations (CSOs). The CSOs are often NGOs involved in development and community empowerment. The PHP approach that maximises beneficiaries' participation, choice and control resulted in construction of better quality houses.

It also resulted in development and skills transfer and employment creation, especially for women (Thwala and Ogunfeditimi, 2007).

The potential of beneficiaries' involvement at circumventing 'corruption' inherent in public sector sole or partnered construction projects in Nigeria must be acknowledged. Corruption is a generic term used in Nigeria to capture sharp practices inherent in governance manifesting especially in procurement processes. Adegun and Taiwo (2011) took note of nepotism, disregard for merit and due process in the selection of contractors and award of contracts in two of the cases above. This resulted in workmanship of poor quality in some situations. Involvement of the beneficiaries will, however, disallow or at least minimise this. The interest of each beneficiary and everyone together will count such as to ensure that a suitable private partner/developer is selected, the projects are priced appropriately, funds are prudently spent, the quality of work specified is done and due process is adhered to. Their involvement is also capable of shielding undue political influence on the schemes.

CONCLUSION AND RECOMMENDATIONS

It has been shown that PPP, originally a form of procurement, has been employed by various governmental authorities as a means of providing mass housing for the low-income urban population in Nigerian cities. The four cases studied and the discussions that followed indicate that this arrangement has allowed an increase in the affordable housing stock in the cities. It can, however, be seen that these excluded any meaningful participation of the beneficiaries in the entire process of delivering these housing schemes. This exclusion resulted in some negative outcomes on the schemes.

It has also become clear that there is a need to restructure these partnerships to incorporate beneficiaries' input as exemplified in community participation. Community participation in PPP for low-income housing delivery would not be an end in itself but a means to an end. The end is – provision of mass, decent and affordable houses in the cities. There is no single model for participation that would fit into the different kinds of schemes taking place in the country, since there are varying participants and contexts. Establishing a practical and operational framework is suggested. This is to provide a better understanding and consideration of housing-related needs

(possibly after Maslow's Hierarchy of Needs) and their psychological, socio-economic and cultural requirements. This would help to determine what kind of participation, at what stage, what kind of input among other variables that would help to achieve better shelter schemes for the low-income group through PPP in Nigerian cities.

It is not enough for any government (state, federal or local) to envision mass housing schemes for its low-income citizens; for such vision to be successful and sustainable it must include meaningful participation of the beneficiaries; it should be noted that beneficiaries' involvement has policy implications. It is necessary that all Memorandums of Understanding crafted and signed must contain a meaningful place for the beneficiaries. This must also be implemented to the letter. For any project that would involve public servants, the National Labour Congress, Trade Unions/Associations must be consulted during every phase. There is also a need to expand the mode of acquiring these dwelling units to include those operating in the informal sector. These people normally do not contribute to the National Housing Fund or are disposed to taking up other formal means of finance.

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