

Implementation and the Challenges of the Mass Housing Scheme in Abuja, Nigeria

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Abstract

In recent years, Public-Private Partnership approaches are embraced and employed in housing schemes across the country. The Mass Housing Scheme in Abuja was organized to enable the Organized Private Sector produce housing for sale at affordable prices to low and medium-income groups in the city. This study sought to assess the implementation of the mass housing scheme in Abuja to determine the affordability of the housing units to the people. However, from the findings of the study, it was established that the program was carried out without adequate planning and implementation and the partners seem not to have the capability. This impinged on the overall performance of the scheme as the high cost of units disenfranchised the target beneficiaries. The study therefore made case for capacity buildings for the partners, positive quality enabling environment, stricter control and government's support for the sake of the low-income earners.

Keywords: Public-Private Partnership, Mass Housing Scheme, Affordable, Performance

1. Introduction

Adequate housing remains a major problem in the cities of the south. In Africa, cities are growing at an unprecedented rate and there is rising pressure on government to house the people and provide infrastructure facilities, but in large part governments are unable to match demand with simultaneous provision of adequate housing and infrastructure (Ajanlekoko, 2001). The factors responsible are complex, interrelated and interconnected and range from inadequate financial resources to low capacity in the public sector to implement many projects (Aribigbola, 2008; Ndubueze, 2009). To deal with these challenges, new approaches that involve collaboration among an increasing number of stakeholders are resorted to (Bennett, 1998). Public-Private Partnerships (PPP) is one of the most promising forms of such collaboration.

Public-Private Partnership describes a spectrum of possible relationships between the public and private actors for the cooperative provision of infrastructure services. Largely championed by the World Bank and UNCHS, PPP is a form of neoliberal ideology of market economy which re-defines the roles of the state from infrastructural provider to that of an enabler and regulator (UNCHS, 1990; Ibem, 2010). The essential ingredient is some degree of private participation in the delivery of traditionally public domain services. Today, PPP is widely accepted as the framework "for resolving the needs/demand gap in the shelter provision" (UNCHS, 1990; UN-HABITAT, 2006). Consequently, PPP is promoted by UNCHS, Governments and International agencies as an effective vehicle for service delivery (UNCHS, 1990; Gidman, *et al*, 1995). But this remains just an idea without the necessary researches to determine whether the people can afford what the partnership would provide.

It is pertinent to observe that in the past years the importance of the PPP has been harped on by researches. For instance, Akintoye *et al*, (2006) and UNCHS (1997) observed that PPP is more efficient to deliver adequate housing through a properly functioning housing market than through the public agencies or the non-profit non-governmental agencies. Others have considered the advantages to be derived by the involvement of the private sector (Gidman, *et al*, 1995; UN-HABITAT, 2006).

Unfortunately, the issue of adequate implementation and affordability of the housing units and the contributions of PPP to addressing urban housing challenges of the low-income earners appear to have received little attention from Nigerian researchers. From available literature on housing in Nigeria, the organized private sector (OPS) are recognized to have interest on housing the upper- and medium-income groups (Ikeojifor, 1997) and a general tendency of profit maximization (Keivani & Werna, 2001). In particular, the capacity of the private sector towards providing housing at affordable costs to the low-income earners has not elicited serious investigation. As Nigeria has adopted the PPP approach there is the need to appraise this partnership. The questions to be addressed by this study are; what are the goals of government in adopting this approach? What kind of arrangement is adopted in this partnership? How do these arrangements perform in achieving the goal of delivering affordable housing? This paper examines the performance of the PPP mass housing program of Abuja with respect to the delivery of affordable housing to low-income earners in Abuja. This is to show whether the MHS was implemented according to the guidelines developed for it.

2. Setting of the Public-Private Partnership in the Mass Housing Program of Abuja

Abuja became the administrative capital of Nigeria in December, 1991 following the relocation of the capital city from Lagos. With the aid of a Master Plan, Abuja was planned and expected to avoid the numerous problems plaguing other Nigeria cities, including housing. Abuja has a designed capacity of 3.2 million people when the development of the city is completed, however the population has exploded to 6 million even though less than 50% of the planned development has been attained (Imam, *et.al*, 2008). The estimated growth rate is currently at 9.3% (Elaiwu, 2010). Housing is a major challenge for the city government but the series of policy for the realization of housing development were inconsistent, inadequate, slow and procedurally difficult (Abdullahi & Aziz 2010). These have led to serious overcrowding and massive development of squatter settlements and slums all over Abuja.

Private sector participation in housing delivery dates back to the early 1990s when the 1991 National housing policy (NHP) was produced (FRN, 1991). Government pursued a two-pronged strategy of encouraging direct public housing provision and simultaneous stimulation of the private sector housing to improve housing delivery. In other words, while government accepted the need to encourage the private sector to play a more effective role in housing, it did not give up its role as it intervened through direct public housing provision. However, in 2000 Government adopted a more market oriented approach to housing delivery and infrastructure development in Nigeria, stressing its role as that of enabler and regulator, rather than a provider. The policy gave boost to the (OPS) to take position in the provision of housing in the country. The major notable PPPs started in Abuja with infrastructures and then housing. The mass housing scheme in Abuja was initiated in 2000 to utilize the PPP strategy, with the main objective to provide adequate and affordable housing accommodation for the growing population in the territory.

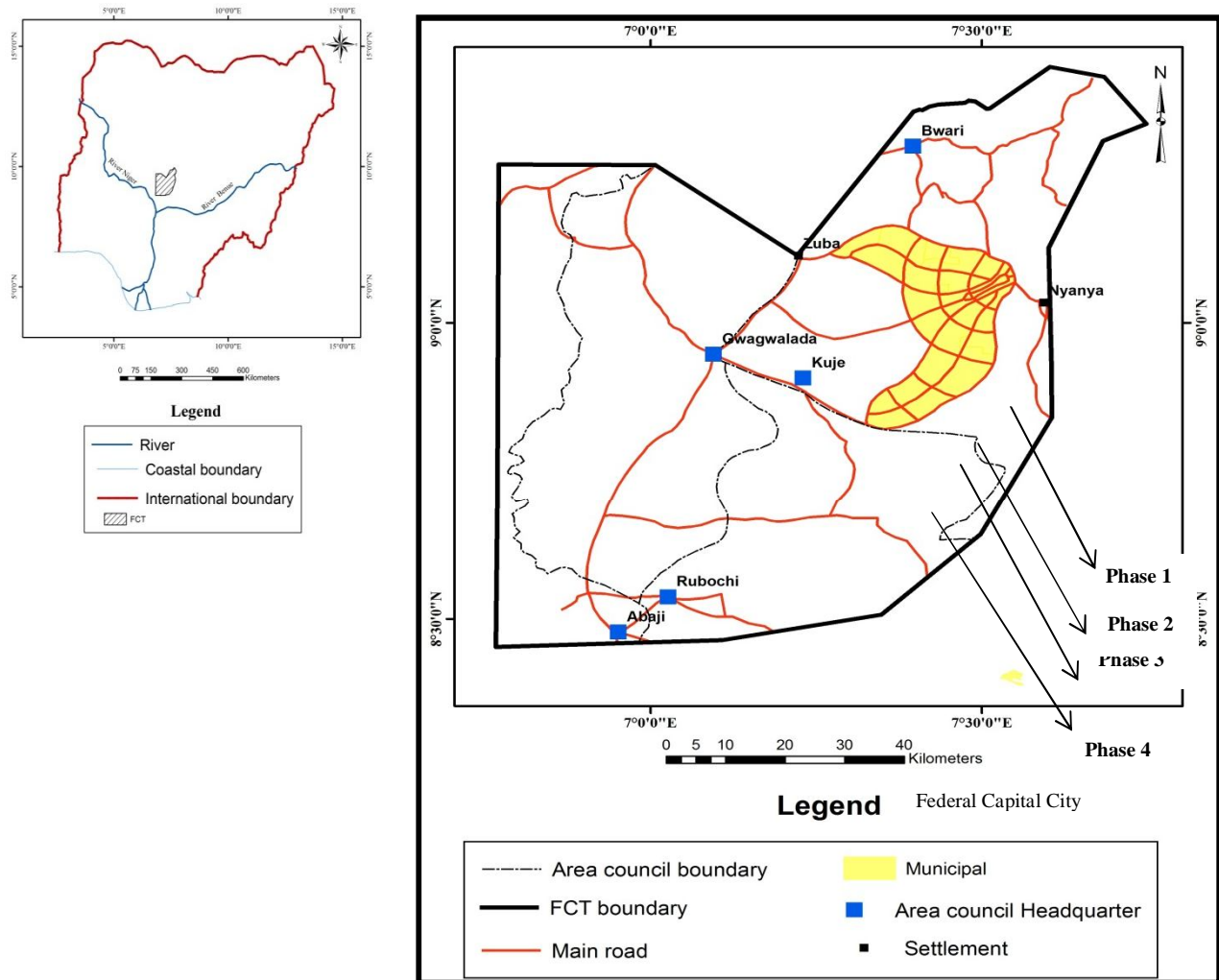
Based on the policy, the Federal Capital Territory Administration (FCTA) launched its guidelines for Mass Housing Development (MHD) which provides the background for mass housing under the PPP approach (FRN, 2009). The guideline allows for large parcels of land to be granted to private sector real estate developers at low-prices. These developers were to then construct estates of affordable housing and tertiary infrastructure, linking these communities to the government provided primary infrastructure. They are however not issued with a formal Right of Occupancy (R-of-O) letter which is the standard practice but a 'letter of intent' (LI). This allows them to source for funds from any financial institution to enable them carry out their development. It also defers the payment of land charges till after development on site must have been completed and handed to beneficiaries. The private developers were made to sign a Development Lease Agreement (DLA) and an undertaken to mobilize to site within six months and complete development within three years from the date of signing of agreement. It also requires the developers to comply with the city's regulations, standards and specifications in the course of construction of the housing units.

3. Methodology

Abuja is located in the geographical centre of Nigeria and lie between Latitudes 8° 25' and 9°25' North and Longitudes 6° 45' and 7 ° 39' east. The land of approximately 8,000 squared kilometers was carved out from the then neighboring states of Kwara, Niger and Plateau to serve as the FCT while the Federal Capital City (FCC) constitutes about 250 square kilometers (IPA, 1979). The city is planned to be developed in four phases.

The FCTA allocated the mass housing districts within parts of phases II, and III of the city of Abuja where private organizations are required to develop large scale residential apartments and sell to the public (Fig 1). There are 360 private developers who were allocated 12,691 hectares of land within the 22 districts in the mass housing zones.

Figure 1: Map of the Federal Capital Territory



Source: AGIS

For the conduct of this research, a combination of questionnaire survey and structured and open ended interviews were used to elicit information on the process of involvement, the PPP approach utilized, the number of participants, sources of funding, total land allocation, performance and the challenges of the program. The questionnaire was administered to developers fully mobilized to sites across the 22 districts of the mass housing zone. However, the researcher could not administer the instrument to some developers who bluntly refused to participate. But because of the similarity of the operating environment, it might not distort the outcome of the study. Interviews were conducted on senior managerial staff of government agencies involved in the partnership and 100 randomly selected beneficiaries of the housing units to corroborate the information.

The data collected was analyzed using descriptive statistics to present the result on the volume of houses delivered, actual selling price, access of targeted population to the PPP housing and challenges encountered by the scheme.

4. Findings and Discussion

The Goals and Requirements of the Partnership

The partnership is a form of leasehold agreement between the FCTA and its agencies, and the private housing developers, many of whom belong to the Real Estate Developers Association of Nigeria (REDAN) (Kanu, 2012).

The goals of the FCTA in involving private sector in the mass housing delivery are:

- i. To enhance private sector participation in housing delivery through enabling environment.
- ii. To bridge the gap between supply and demand of the housing stock within the city of Abuja and its environs.
- iii. To take off the burden of providing infrastructure and housing for the growing population from government.

The goal of the private partners is to deliver decent housing at an affordable cost to the populace and generate sufficient returns in investment.

From the policy document, stringent and restrictive requirements apply to land development and land use approvals where only duly registered corporate body, free from all legal impediments were required (FRN, 2009). Once the preliminary requirements are met, and land has been allocated, the partnership provides for the private sector and the responsible government agencies to abide by the terms of the agreement as provided for in the policy. The necessary requirements for the partners are the subjects of the Federal Republic of Nigeria Official Gazette No. 84, Vol.96 of 2009(FRN, 2009).

The Mass Housing Scheme (MHS) commenced in 2000 under the framework of a PPP (FCTA, 2008).The MHS was first managed by an ad hoc committee often referred to as the PPP- unit (Abdullahi, *et.al*, 2010).However, as from 2005, a Mass Housing Department was created to coordinate the orderly development of the housing project.

Performance of the Partnership

The MHS is meant to do three things; allocation of land to the OPS, production of affordable housing units and development of primary and tertiary infrastructure. These are to be accomplished through the partnership between the private developers and the FCTA. However, according to the survey conducted in 2012, this partnership did not achieve the much desired objectives of the program as the outcomes have not been produced to any reasonable level as the following have shown.

Land Allocation

In order to fulfill its part of the agreement in the MHS, the FCTA started allocation of land across 22 districts of the FCT to estate developers to construct houses. The allocations were made in three phases between 2000-2003, 2004-2007 and 2008-2011 under varying terms and conditions. In the first phase of the program, development lease term was three years within which the developer was expected to complete and sell the houses to individual beneficiaries. Here 184 developers were granted allocation with a combined area of 2610 hectares in six different districts of the FCC (Table.1).During the second and third phases of 2004-2007 and 2008-2011 large volume of land with a combined area of 10,081.7 hectares were allocated to 176 developers. As from 2005 under Mallam Nasir El-Rufai who served as Minister from 2003 to 2007, the duration for completion of building was fast tracked to 18 months under the Accelerated Development Program from the date of signing the agreement. Altogether, parcels of land of varying sizes were allocated to the OPS in the various districts of phases 2 and 3 of the city. On the whole, over 12,691 hectares of land spreading across 22 districts was involved in the FCTA MHS (Table 2).

Table 1: Mass Housing Land Allocation by Districts in the First Phase of Allocation

S/N	District	Total Number of Allocation	Total Land (HA)
1	Wumba	46	478
2	Kafe	26	567
3	Galadimawa	21	460
4	Dakwo	20	204
5	Lokogoma	61	731
6	Mbora	10	170
7	Total	184	2610

Source: Department of Mass Housing, 2011

Table 2: Total Land Allocation for Mass Housing in FCC Abuja

S/No	District	Land Allocation (HA)
1	Dakwo (south)	568.5
2	Duboyi (south)	336.29
3	Dutse (south)	540.94
4	Gaduwa (south)	481.66
5	Galadimawa (south)	661.05
6	Saraji (south)	561.07
7	Lokogoma (south)	800.4
8	Wumba (south)	591.94
9	Bunkoro (north)	836.78
10	Gwarimpa II (north)	433.52
11	Ido-Gwari (north)	627.41
12	Idu-Sabo (north)	428.85
13	Kado (north)	489.51
14	Kafe (north)	598.63
15	Karsana East (north)	765.81
16	Karsana North (north)	915.47
17	Karsana South (north)	605.23
18	Karsana West (north)	509.72
19	Kodo (north)	376.75
20	Mbora (north)	537.13
21	Sabon Gida (north)	741.01
22	Wupa (north)	284.02
	Total	12,691.69

Source: Department of Mass Housing, 2011

According to the records, FCTA did not adhere to the rule for land allocation as they were made in defiance of the specification of the agreement. For example, the policy requirements for small, medium and large scale developments were 1-2Ha, 3-5Ha and 6-10Ha of land respectively. However, the survey revealed that only 42 developers were allocated land within the specification of the FCT mass housing policy-and this represent just 279.813 hectares of land which is 11.5% of the total land allocation (Table. 3). The majority of developers received very generous allocation well in excess of the policy requirement. For example an indeterminable number of developers got allocation of up to 250 hectares. The allocation in excess of the requirements was to the tune of 12,411.877 hectares, representing 88.5% of the total land allocation under the scheme.

While easy access to land is of fundamental importance to housing production in Abuja, and Nigeria more broadly; poor implementation of the MHS has turned it into a land program rather than a housing program. Data shows that the largest allocations of land for the MHS were made to foreign companies and well placed domestic companies with significant financial strength with some engaged in various other projects in Abuja including road construction and water supply.

This apparent land grabbing act by both international and domestic investors in Africa has been well documented by Hall (2011). In the MHS, developers had more land than they could develop, they resorted to land subdivision into single plots which were sold to individuals. The amount paid by these individuals range from ₦3-₦6 million naira for plots of 400-450sqm. The buyers posing as ‘sub-contractors’ then built, using a proto type design obtained from the ‘Developer’. This action tends to suggest that the majority of participants did not have good intentions towards the scheme.

Through this outright sale of bare land the State is effectively deprived of the revenue that would have accrued if the developers had actually developed and sold the built houses. The terms for the grant to a developer is to develop the parcel of land obtained from the government, provide the necessary infrastructure, and develop the houses and then sell to the public. On this premise they were exempted from the payment of the initial land charges. This was deferred until at the point of transfer to the purchaser, who is then expected to pay to the Land Authorities and obtain a secured title document. By their actions, developers got parcels of land free of any rent or charge and sold same at a very high rate without the state benefiting from the transaction. This situation diverted attention of developers from the intent and purpose of the PPPs objectives as land sales was found more lucrative than housing development. Also, contrary to the desire to develop the program throughout the city, all the allocations were made in the FCC alone, the satellite towns were neglected.

Table 3: Land Allocation and Policy Requirement

Policy Requirement		Actual Allocation		
Land in FCC	Size (HA)	Size (HA)	Number of developers	Total Hectare
Small Scale Development	1-2	1-2	1	1.650
Medium Scale Development	3-5	3-5	20	90.436
Large Scale Development	6-10	6-10	21	187.727
	Total		42	279.813
EXCESS ALLOCATION				12,411.877
Grand Total				12,691.69
Land in Satellite Towns				
Small Scale Development	2-5	Nil	Nil	Nil
Medium Scale Development	6-10	Nil	Nil	Nil
Large Scale Development	11-20	Nil	Nil	Nil

Source: Field survey, 2012.

Housing Units Delivered

The study showed that 113 developers out of the 360 OPS who were allocated land to participate in the scheme since inception effectively mobilized to sites and are at different stages of development. The procedure for commencement and proceeding to the various stages of work were not strictly monitored by the FCTA. Thus, while some of the developers have completed and handed over the housing units others are still ongoing. At the time of the survey for this study, only 4158 units were delivered by 29 developers. This represents 11.66% of the total units of housing proposed. The remaining 31,700 units (86.62%) are at different stages of completion as shown in Table 4. About 2,704 and 8,884 are at Finishing and Roofing stages respectively. Over 19,913 units are at DPC level.

Table 4: Stages of Housing Development

Stage of Development	Number of Units	Percentage
Units Completed	4,158	11.66
Units at Finishing	2,704	7.58
Units at Roofing	8,884	24.91
Units at DPC	19,913	55.84
Total	35,659	100

Source: Field survey, 2012

Notwithstanding that all the completed units have been sold to interested buyers, only 7 developers completed their housing units and infrastructure within the stipulated time frame in the partnership agreement. Nevertheless, the houses produced by the MHS are unaffordable to most of the population in Abuja. The MHS is framed as an affordable housing program targeting low and medium –income earners as beneficiaries; however an estimated 35,659 housing units of different typologies proposed by the sampled developers on site were high end housing. Emphasis was placed on housing rather than the social conditions of the beneficiaries. The requirement that the housing should be at affordable cost could not be met as the MHS developers quoted sale prices that are exorbitant. For example, depending on unit type and location two bedroom semi-detached bungalows were sold for between ₦15-₦19million, three bedroom detached bungalows were sold for ₦20-₦28 million, while four bedroom detached bungalows were sold for ₦25-₦32 million. Five bedroom bungalows were sold for ₦68 million and above. This price range cast doubt as to whether there was a determination of what price of house was affordable and agreed upon by the partners at the time the agreement was signed. A civil servant whose monthly minimum wage is ₦18,000 cannot afford a house that cost more than ₦3 million. The implication of this is that only the rich were catered for when in fact the houses should have been built to the common man's specification. This defeats the intention of the policy for providing adequate and affordable housing accommodation for the growing population in the territory. This condition may be responsible for the proliferation of slum and squatter settlements across the city.

Infrastructure Provision

The FCTA did not honor its commitment to provide primary and arterial infrastructure to the MHS sites. In the northern parts, particularly, in Mbor, Kafe, Wupa and Kado districts the pace of infrastructural development and provision has been slow and most of the districts lack access roads, drainages and engineering designs. Abdullahi and Aziz in their study noted that many of the MHS plots are in this district where for more than ten years have not been provided with infrastructure (Abdullahi & Aziz, 2010). Even though FCTA has attributed the condition to slow release of funds from Government, the guidelines language of “the FCTA shall subject to availability of funds provide primary infrastructure” (FRN, 2009), clearly demonstrates half-hearted commitment by Government, and may be responsible for the low rate of mobilization and development by the private partners within that section of the mass housing sites. Moreover, the estates lack neighborhoods facilities like shopping centre, clinic, police post, school, public library, fire station, post office, recreational parks and many others which were supposed to have been provided by the private developers.

Challenges to Effective Housing Delivery under the Partnership

Though the mass housing scheme of Government is good and laudable, the extent to which the efforts have been impactful on the low-income earners leaves much to be desired. It is regrettable that the much touted benefits of PPP towards effective housing delivery cannot be realized. A lot of challenges have affected it from inception which in turn affected the delivery of the much needed housing in the FCT.

Inadequate Planning, Monitoring and Supervision

The FCTA may have adopted the PPP approach to development which calls for greater articulation of the policy and program ,but right from the planning stage the program was not given the depth of consideration it deserve. The detailed policy document which was to guide development was not ready until 2009, long after the program commenced. This means that certain necessary precautions could not be taken at the time implementation started. For instance, at the time most of the developers moved to site, there was no detailed land use and site development plans. There were also no detailed engineering designs for most of the districts. There was therefore nothing to guide the OPS towards an orderly development in line with the provisions of the Master Plan of the City. This was despite the fact that the agreement requires the OPS to comply with the city regulations, standards and specifications in the course of construction of the housing units.

Much of what happened was ad hoc in nature as decisions were made as events unfold and the committee originally saddled with the responsibility of monitoring the OPS construction work was ineffective. Developers moved to site without the approval of their building plans. This led to lots of violations of the provisions of the Master Plan. For example; many houses had no building plans, houses were constructed without development control's approval, while others were erected on green areas and road reservations.

These developments points to lack of capability of the public sector as the major stakeholder of the scheme in steering the program to one of success story due to the absence of effective administrative machinery to coordinate and control the actions of participants. Even after the Department of Mass Housing was initiated to administer the program, the area covered by the scheme is so large that they could not effectively monitor.

Under the scheme, the FCTA was to provide primary infrastructure whilst the developer was to provide secondary and tertiary infrastructure “compliant with the standard specified by the Master Plan of Abuja” (FCTA, 2008). Thereafter, the agreement also provided that where after the completion of the estate, the government fails to provide primary infrastructure as stipulated, the developers were allowed to provide such infrastructure as necessary to make the estate habitable. Unfortunately, the rush with which this scheme was implemented left no time to ensuring that the necessary infrastructure and community facilities and services are provided before the houses were sold. Even the negative reactions from developers when the issue of omission of these facilities was raised clearly show that most developers were not interested in providing these infrastructures for the benefit of the end users.

Poor Operational Conditions

The operational constraints which could derail the formulation and implementation of PPP scheme are access to land, high cost of building materials and access to finance. Access to land particularly serviced land for housing is one of the major challenges faced by developers. Land is fundamental to housing development in the FCT and therefore important to successful mass housing delivery. Land accessibility, according to Omirin (2002) entails land tenure security, land affordability, land availability and the ease with which land is acquired. Access to land in this context goes beyond paper allocation to the actual possession of the land by the developers for housing purposes. At the beginning, land allocation was made at already vacant land to the OPS at no cost, apart from the meager processing fee paid, as government equity contribution to the scheme. But later on, the developers were tasked with compensating current occupants of their allocation before they could take possession. But in negotiating with the communities, the processes were sometimes delayed by the emergence of influential youths/touts and associations who claimed to represent the interests of the indigenes. These groups harassed and disturbed OPS from accomplishing the process and carrying out the development.

The study revealed that about 256 developers that were allocated land are yet to mobilize to site to fulfill their obligation as contained in the development lease agreement signed. Under the lease agreement, developers are to mobilize to site within six months of the grant of land. But they complained that they have not actually taken possession of land granted to them by the FCT authority. The following reasons were given for failure to mobilize to site after land has been allocated to them.

- Delay and bureaucratic procedures in getting building plan approval from relevant government agencies.
- Delay in relocation, resettlement and compensation of both indigenes and non-indigenes found on the mass housing sites.
- Lack of infrastructure and disbursement of funds from mortgage and commercial banks.
- The issue of double allocation and allocation of non-existent plots.
- The issue of redesigning some mass housing layouts and allocating same to different people thus creating an unfavorable environment for developers.

Building materials have been established to account for more than half of total housing expenditure in Nigeria (FRN, 1991). However, the high cost of materials for building houses in FCT is a serious challenge militating against delivery of decent mass housing. Other challenges with building materials arise because most housing developers insist on the use of conventional building materials and technologies. These standards and regulations prevent the use of readily available local building materials and also the use of cost effective and environmentally friendly construction technologies. The costs of imported materials are very expensive when converted to the value of local currency at such ridiculous exchange rates. It is no wonder that most housing units produced by the PPP mass housing come at prices beyond the affordability limit of the target population. The table below shows the level of rising cost of building materials for five years 2006-2010 and its effects on mass housing delivery in the study area.

Table 5: Fluctuation Pattern of Selected Building Material for 5 Years (2006-2010)

Building Materials	2006	2007	2008	2009	2010	increase in %
	₦	₦	₦	₦	₦	₦
Cement	1300	1500	1750	1800	1900	43.48%
Sand- Crete Block:						
9 inches vibrated	70	80	90	110	130	46.15
6 inches vibrated	60	70	75	90	100	40.00
Sharp sand per Tipper load	4500	6000	8500	10000	12000	62.50
Gravel per tipper load	15500	16000	16500	17000	18000	13.89
Granite per tipper load	150000	155000	157000	160000	165000	9.09
Reinforcement						
8mm 153 pieces per ton	110000	115000	117000	120000	125000	12.00
10mm 153 pieces per ton	125000	126000	130000	133000	136000	8.08
Timber hard 12 x 12	800	850	930	950	1000	20.00
Soft 12x12	130	150	200	220	300	56.67
Plywood 3x8	2900	2950	3100	3300	3500	17.14
Corrugated iron sheets per bundle						
Asbestos	8500	9000	9500	9500	10000	15.00
Aluminum	1000	1200	1300	1500	1600	37.56
	900	1000	1200	1300	1400	35.71

Source: Field survey

* At the time this data was collected, US\$1 was equivalent to ₦156 at the controlled official rate

It has been discovered that building materials accounts for as much as 55-65% of the total value of a decent housing accommodation. The consequences of these are high cost of finished housing units and delay in general delivery time. This informed the backward integration policy of government in 2001 where importers were encouraged to open plants aimed at bridging the deficit and reduce price of building materials which was very high at that time. However as of today, in spite of various good intentions of the government, price of building materials has continued to increase.

Access to finance constitutes the most critical challenge confronting housing delivery in Nigeria. Contrary to the UN-Habitat assumptions of financial capacity by the private sector, many of the private developers who got land allocation did not have the requisite financial capacity to participate in a project of this nature. The problem of non- completion of housing construction and other forms of development are attributed to insufficient funds. This is significant because the capital-intensive nature of housing provision requires the availability of a large pool of long term savings. Funds are needed for both routine operational needs of the estates, and new development to increase the supply of additional housing. This situation is compounded by the nature of housing finance in Nigeria, which is characterized by: structural weakness in the capital markets, distortions in the legal and regulatory frameworks. Majority of developers especially those in mass development complained that stringent conditions like high interest rates and other requirements which the loans attract are often difficult to meet. The ability of a developer to mobilize enough funds for the housing project determines largely the success of the project.

5. Conclusion and Recommendation

This study has shown that PPP has been employed by the government in Abuja as a means of providing affordable housing for the citizens of Abuja. The finding has highlighted important issues in PPP approach to housing development in Nigeria. First, even though the arrangement has allowed the OPS to participate it is difficult to see the feasibility of their delivering housing to the low income earners at an affordable cost, particularly in their motivation for profit maximization. Second, though PPP is an attractive alternative in the supply of urban infrastructure, it does not mean rolling back of the state intervention. This issue of government intervention is much broader in the sense that it calls for a new approach to government's operations with regard to quality planning, regulation and monitoring; and interaction with the private sector and the people who are beneficiaries. The study makes the following recommendations. There is need to assess the capacity of the private sector in order to determine their eligibility for involvement in this type of project as opposed to the current state.

More research needs to be undertaken about the mechanism through which the private sector can be held accountable to deliver on their undertaking in an agreement of this nature.

The enablement strategy needs to be seriously worked out. Partnership requires stricter control and reformed institutions to provide positive quality enabling environment for the private sector to operate. This will entail public sector support of private sector involvement in form of incentives, new mode of operation and new set of rules to moderate the interaction between the private sector and the people. This will require strengthening of policies making in PPP programs and the need for training of government officers, the private sector and the people on what is expected of them. Civil society organizations can play mediatory roles between the partners. Since the MHS is aimed at providing shelter to the common masses, rich men should not be entitled to buy from the houses. Houses should be built to beneficiaries' specifications and should be sold to them only. This calls for the involvement of the beneficiaries in the planning and implementation of the program.

Above all, direct government provision of housing is required to provide for the needs of the low income and disadvantaged groups.

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