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# **PUBLIC PRIVATE PARTNERSHIP: A PANACEA FOR PUBLIC HOUSING PROBLEMS IN NIGERIA. A CASE STUDY OF M.I. WUSHISHI HOUSING ESTATE MINNA, NIGER STATE.**

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## **Abstract**

*Shelter is one of the basic necessities of life. The problems in the provision of habitable public housing in Nigeria and indeed other developing countries are engrossed both in quantity and quality. Most governments have done well in public housing provision going by the efforts geared towards housing especially in the post independence Nigeria, but still, housing problems persist. This paper attempts to identify problems involved in the development and delivery of the housing project, the type of Public Private Partnership option adopted and the roles of the Government and Private Partner in the partnership of the provision of public housing in the M.I. Wushishi housing estate in Minna Niger state. In the methodology, primary and secondary sources of data collection were employed while a descriptive statistical method of data analysis and result presentation was used. The research revealed that the Build-Transfer-Operate (BTO) concept is the option adopted for the M. I. Wushishi housing project. The paper recommends amongst others round the clock supervision and monitoring of contractors involved in the construction to forestall the problem of substandard public building construction while concluding that despite the odds, public private partnership is the common and affordable tool of bringing together the strength of both sectors in actualising the people's housing need.*

**Keywords:** *Public, Private, Partnership, Housing*

## **Introduction**

Housing represents one of the basic human needs which no doubt has a profound impact on health, welfare and productivity of every individual irrespective of socio-economic status, colour or creed. In spite of the importance of housing to humankind, there is however, a universal shortage of needed dwelling units especially in developing countries including Nigeria where population growth and urbanisation are rapidly on the increase and where the gap between the housing supply and housing demand is very wide (Chukwujekwu, 2008).

It is projected that Nigeria with a population of about 148 million people is still having housing deficit of about 16 million as declared during the Nigeria Infrastructure Summit held on the 7 – 8 August, 2008 in Abuja. According to Chukwujekwu (2008), Nigeria as a nation has rolled out various developmental programmes to address the housing debacles with varying period, all with the aim of fashioning out a robust developmental profile towards sustainable pattern of housing growth. These include the then Nigerian Building Society (1956), the establishment of Housing Corporations, Federal Mortgage Bank of Nigeria (FMBN) as well as National Housing Policy (2006). In spite of these programmes, the problems of habitable dwelling houses remained acute both in the urban centres and at the rural areas.

Globally, Housing Provision is a social responsibility of every government because it mirrors the viability and sustainability of the economy and its poverty level. Investment in Housing is one of the most profitable ventures of every economy but because of the economic crunch, most Governments around the world are now diversifying their responsibilities by introducing Public Private Partnership (PPP) to drive their economy.

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In view of the poor economic base and massive infrastructural demands of the people of Niger State, Nigeria, the administration of Dr. Mu'azu Babangida Aliyu, in 2007 adopted the PPP arrangement in the designing, financing and providing mass decent and affordable housing for the teeming population across the state. To kick-start this innovative idea in infrastructure provision, the government in conjunction with a private developing firm- Legend Consult flagged-off a 500 unit's housing estate, named after an elder statesman, General M. I. Wushishi in Minna the state capital.

Nevertheless, the scarce monthly subvention from the Federal Government and the internally generated revenue calls for the involvement of public - private partnership in the development of M. I. Wushishi housing project. However, the following problems are associated with the implementation of the project which is part of what this paper examines.

A close looks reveals that the general layout of the structures, appear not to conform to conventional planning standard. Personal interaction with the State Ministry of Lands and Housing officers reveal that there is no professional planning input to the project; this becomes obvious in the way the public places and open spaces are sandwiched within the residential structures. On individual structures, some defects in the form of cracks on the walls and even the floor areas of some units manifest. The government has however allocated the buildings to the subscribers but there was a lukewarm response in occupation because buyers lost interest after visiting the housing units. Many also transferred their allotments due to what they referred to as poor structural finishing.

The aim of the study is to examine the efficiency of Public Private Partnerships as a panacea to housing development problems in Nigeria using the M. I. Wushishi housing estate Minna as a case study.

### **Study Area**

Minna, the capital city of Niger State in the North-central part of Nigeria is located on a geological base of undifferentiated basement complex of mainly gneiss and magnetite. According to Master plan (2000), Minna is basically a Gwari town that got its name from a ritual performed annually by the Gwari founders of the town to observe the beginning of the New Year.

The M. I. Wushishi Housing Estate is situated at Kafin Tella area located along the North-Eastern Bye-pass of Minna, covering about 1,000m x 613m of land. (See Fig. 1 below). The foundation stone was laid on 20 July, 2007 by the Chief Servant of Niger State, Dr. Muazu Babangida Aliyu (Talban Minna). The 500 Housing Estate is a 100% Residential Estate comprising of 400 units of 2 bedroom and 100 units of 3 bedroom, with a shopping centre, nursery and primary school, recreational and sport centre, police post, fire station, two (2) worship centres for the Christians and the Muslims, an estate office, PHCN office, tarred area roads, a river (Gora river), two (2) bridges to allow for movement across the river and land for future development.

The Housing Estate is targeted towards civil servants in the state and possibly other members of the general public. The State Government in achieving this laudable project has embraced the principle of Public Private Partnership (PPP) in service provision and delivery.

**M. I. WUSHISHI HOUSING ESTATE**



*Fig. 1: Location of M. I. Wushishi Housing Estate in Relation to Minna Township  
Source: Google Earth 2009*

## **Review of Related Literature**

### **Concept of PPP**

The concept is not new to the developed world, where it has been in existence for centuries, providing long-term sustainable approach to improving infrastructures and enhancing the value of public assets. It has been in use in industrialized countries, such as the United States of America, in Eastern Europe, the Pacific and in countries with tremendous new infrastructure demand, such as in Latin America. This arrangement however gained acceptance in developing economies, like Nigeria, other African and Asia countries in recent time. The capital-intensive nature of PPP projects is one key dynamics affecting delivery of projects in developing nations. Private investors depend on financial institutions (local and foreign) to finance the provision and delivery of these infrastructures.

Partnership derives largely from participation of various stakeholders in urban development. Public participation is a process in which people who have interest at stake in a particular subject are allowed to participate in the determination of issues and decisions on such subject. 'It means that people intervene in economic, social, cultural, and political processes that affects their lives' (Quiroga, 1996).

### **Concepts of Participation and Partnerships**

Public Private Partnership (PPP) is multi-faceted and can assume different meaning and implication, depending on project involved and the economic environment of affected areas. Public Private Partnership (PPP) in infrastructure development involves private concerns in the design, financing, construction, ownership and /or operation of a public sector utility or service.

In another development, the concept is described as a contractual relationship where a private party takes responsibility for all or part of a government's functions. In essence, Merma and Smith (1999)

posited that PPP is a contractual agreement whereby resources and risks are shared for the purpose of developing a public service or for developing public infrastructure, between a public sector agency and a private sector concern.

Defining the concept, Peters (1998) said that the concept involves two or more actors. Each participant is a principal with the capability of bargaining on its own behalf, rather than having to refer back to other sources of authority. He further said that for the partnership to be a genuine relationship each will have to transfer some resources – material or immaterial – to the arrangement.

However, in Great Britain, the government of Her Royal Majesty defines PPP as an arrangement that brings public and private sectors together in long-term partnerships for mutual benefit.

### **Housing Need and Importance**

Housing is more than just shelter. Charlton (2004) explains that “a key issue is the role that the house can play in supporting livelihoods – through, for example, a prime location in the inner city that reduces commuting time and allows a hawking and vending business to flourish”. In other words, the house is important not only for what it is, but for what it does in the people lives. Onibokun (1985), as quoted in Ebere (2003), suggest that decent housing is one of the basic needs of every individual, the family and community in general.

Despite persistent effort to bridge, the shortfall in Nigeria's housing needs over the years, the gap has continued to widen and the challenges of housing delivery have mounted. In the same vein, Ohadugha & Martins (2011) opined that most governments have done well in public housing provision, but still, qualitative housing with attendant safety and satisfaction have continued to elude the populace. The quality of housing produced is as important as the number produced in solving the housing problem.

Dr. Ifenna Chukwujekwu, president and chairman of council of the Association of Housing Corporations of Nigeria (AHCN), at the group's AGM held in 2008 said, Housing shortage in Nigeria is estimated at between 14 to 16 million housing units with an estimated whopping sum of N4.7 trillions required to meet this deficit. To meet this deficit, there is need to provide at least 500,000 housing units per annum for the next 40 years.

According to Charlton and Kihato (2006) as quoted in Ewert (2008), housing delivery has been important in demonstrating the distribution of a tangible asset to the poor, and in this sense, it can be argued to have played a key role in establishing a degree of legitimacy among low-income households.

Housing need is an expression of human desire for decent and affordable accommodation. It is the quality of housing that is required to provide accommodation of an agreed minimum standard for a population of a given size, household composition, age, distribution, etc; without taking into account the individual household's ability to pay for the housing assigned to it (Robinson, 1979) as quoted in Jinadu (2007). According to Jinadu (2007), the expression of need in mere qualitative terms is however an oversimplification of the housing need concept. This is because housing need could be expressed in terms of inadequate privacy, space, materials and services. Hence, there are quite a significant proportion of the populace who have roofs over their heads and still express certain level of qualitative need.

### **Public Private Partnership in Housing Development**

Over the past several years, public private partnerships (PPP) have been an increasingly important financial instrument for the funding of public sector's projects. Public entities perceive PPP as a good way of attracting the private sector to invest in public projects and carry out their functions without taking all the related risks.

An important issue of debate among scholars is whether the emphasis of public support for market actors should be on the formal sector, the informal sector, or on public private partnerships. The supporters of the assistance for the informal sector argued that the formal actors are the key producers of affordable housing in developing countries, and therefore, they should be aided (Keivani and Werna, 2001). However, Governments' principle arguments in favor of Public Private Partnerships (PPPs) are the achievement of value for money through the transfer of risks to the private sector and the leverage of public funds using private capitals. While PPPs have demonstrated benefits, there also have been

criticisms. Mixed judgments concerning their feasibility have surfaced as the current global financial situation has resulted in reported setbacks in PPP progress (Roumboutsos and Chiara, 2007).

#### **Types of Public Private Partnerships options in Nigeria**

Oti & Akinbina (2005), distinguished Public Private Partnership based on the degree of risk allocated between partners, the amount of expertise required on the part of each partners and the potential implications for the cost of service delivery.

The more common forms of Public Private Partnership, starting with those that transfer the least amount of risk to the private partner include:

- a. **Operations and Maintenance:** Here the government contracts with private partner to operate and maintain a publicly owned facility.
- b. **Design - Build:** The government contracts with a private partner to design and build a facility that conforms with the standards and performance requirements of the government. Once the facility has been built, the government takes ownership and is responsible for the operation of the facility.
- c. **Turnkey Operation:** The government provides the finances for the project but engages a private partner to design, construct and operate the facility for a specific period.
- d. **Wrap Around Addition:** A private partner finances and constructs an addition to an existing public facility. The private partner may now operate the addition to the facility for a specific period of time or until the partner recovers the investment plus a reasonable return on the investment.
- e. **Lease-Purchase:** The government contracts with the private partner to design, finance and build a facility to provide a public service.
- f. **Temporary Privatization:** Ownership of an existing public facility is transferred to a private partner who improves and/or expands the facility.
- g. **Lease-Develop-Operate or Buy-Develop-Operate:** The private partner leases or buys a facility from the government, expands or modernises it, then operates the facility under a contract with the government.
- h. **Build-Transfer-Operate (BTO):** The government contracts with a private partner to finance and build a facility. Once completed, the private partner transfers ownership of the facility to the government.
- i. **Build-Own-Operate-Transfer (BOOT):** The private developer obtains executive franchise to finance, build, operate, maintain, manage and collect user fees for a period specified to amortise investment.
- j. **Build-Own-Operate:** The government either transfers ownership and responsibility for an existing facility or contracts with a private partner to build, own and operate a new facility perpetually.

#### **Methodology**

The instruments for collection of data in this research work were the physical survey, oral interview and questionnaire administration.

The questionnaires are structured in a way to provide answers to key issues and were administered to representatives of the Niger State Housing Corporation and the Private Developer. Data were also collected from texts, journals, manuals, media, photographs, past record of research on mass housing delivery under a PPP arrangement.

#### **Method of Data Analysis and Presentation**

A descriptive statistical method of data analysis and result presentation was employed in the analysis of the data obtained and the result presented in form of maps, tables and pictorial forms for the purpose of clarity and simplicity.

## **Data Analysis**

### **PPP Adopted For M. L. Wushishi Housing Project**

The M. L. Wushishi Housing Estate is among the first known PPP projects in Niger State which was conceived through an arrangement between the Niger State Government represented by the Niger State Ministry of Lands and Housing and Legend Konsults and Concept Limited (Developer) to design and build five hundred housing units at Kafin Tella, Minna, Niger State at the cost of one billion, five hundred and sixty-seven million, four hundred and ten thousand, two hundred and fourteen naira, zero kobo only (₦1,567,410,214.00) including the cost of infrastructure.

The Build-Transfer-Operate (BTO) concept is the PPP option adopted for the M. L. Wushishi housing project. The BTO is a system that allows a private partner to finance and build a public facility. Once completed, the private partner transfers ownership of the facility to the government. The government then leases the facility back to the private partner under a long-term lease during which the private partner has an opportunity to recover its investment and a reasonable rate of return. Here, the government has the ability to terminate agreements if service levels or performance standards are not met; although facility would continue to permit repayment of capital contributions and loans. The concession period for the M.L. Wushishi project is for a minimum of 15 years with 6 per cent interest charge.

### **Terms and Conditions of the Partnership**

The Memorandum of Understanding (MOU) for the construction of five hundred housing units at Kafin Tella, Minna commence upon the execution of the agreement by both parties and the transfer of Project site to the Developer. The housing units to be constructed by the Developer under the M.L. Wushishi PPP Project was to conform to the specifications contained in the drawings and bill of quantities provided to the State Government by the Developer. The Developer was to carry out the performance of its obligation under the MOU in a professional and ethical manner and in accordance with the Implementation Plan Document supplied by the Developer and approved by the State Government. The duration and execution of the Project was in phases and in accordance with the Implementation Plan.

### **Roles and Responsibilities of The Partners**

#### **Roles and Responsibilities of the Niger State Government**

The State Government in the implementation of the Project carried out the following roles:

- The allocation of the Project land of 1,000m x 613m at Kafin Tella located along the North-Eastern Bye-pass of Minna to the Developer and issuance of the Certificate of Occupancy (C of O) in the name of Legend Konsults and Concept Limited.
- The preparation of Site Plan of the housing Project by the Niger State Housing Corporation. Figure 2 below reveals that the site plan consist of 400 units of 2 bedroom semi detached and 100 units of 3 bedroom detached, with a shopping centre, nursery and primary school, recreational and sport centre, police post, fire station, two (2) worship centres for the Christians and the Muslims, an estate office, PHCN office, tarred area roads, a river (Gora river), three (3) bridges to allow for movement across the river and land for future development.
- The guarantee of the Project by issuing an irrevocable commitment to purchase the five hundred housing units at Kafin Tella, Minna from the Developer upon completion.
- In furtherance of 4.5.3 above, procured an irrevocable bankers guarantee from a first class Bank acceptable to the Developer to secure payment for the purchase of the housing units upon completion of the Project.
- To assist the Developer with all permits, regulations and approvals to implement and manage the Project.
- The provision of basic infrastructure, which included electricity, water supply, erosion control drainages, bridges and access road network within the Estate. Table 1 below shows the cost of

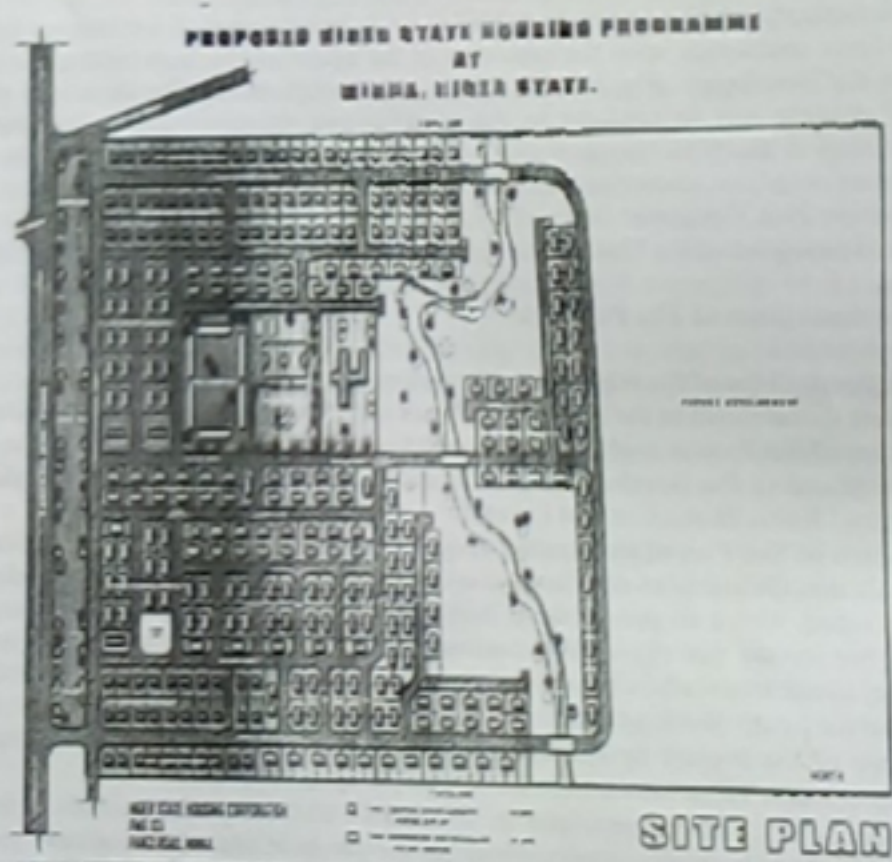
infrastructure provision as seven hundred and seventeen million, four hundred and ten thousand, two hundred and fourteen naira (₦717,410,214.00) only.

**Table 1: Cost of Infrastructural Works in the Estate**

S/no	Infrastructure	Cost (₦)
		388,709,148.00
1	Construction of access road, culverts and drainage	210,679,200.00
2	Construction of main drain, stream stone perching, additional drainages and other works	68,896,322.00
3	Electricity supply and distribution	49,125,550.00
4	Water supply and reticulation	717,410,214.00
<b>Total</b>		

*Source: Field Survey, August 2010.*

- Ensure peaceful community relations in the Local Government Areas and local communities, when the Project was implemented by paying twenty six million naira (₦26,000,000.00) compensation to the displaced land owners of the Project site.
- Finally, set up a Project Monitoring Performance Unit comprising of representatives of Niger State Ministry of Lands and Housing, Niger State Housing Corporation and the Developer.



*Fig 2: Site Plan of M. I. Washishi Housing Estate*

*Source: Niger State Housing Corporation, February 2010*



Legend Konsults and Concept Limited, a company registered in Nigeria and having its registered office located at 71B, Molade Okoya Thomas, Victoria Island, Lagos, Nigeria was appointed by the State Government to handle the M. I. Wushishi housing Project. The roles of the Developer were:

- To Mobilize and take over the Project site as soon as the land was allocated and assigned by the State. The Developer was to pay twenty six million naira (₦26,000,000.00) compensation to displaced land owners of the Project site through reimbursable expenses accrued to the Developer from the State Government or to alternative add it to the total Project cost.
- Upon site handing over and mobilisation, commence site improvement to include proper clearing and sloping, fencing, security posts and construction of requisite structures to support the Project.
- To prepare the relevant architectural, mechanical and electrical working drawings for the Project and also prepare a Bill of Quantities and programme of work for the implementation of the Project.
- To identify, secure and provide financial investment through the Zenith Bank for the execution of the Project. The finance utilized for the execution of the Project was reimbursed by the State Government.
- To provide the State Government with all appropriate corporate documents including, Memorandum and Articles of Association, Certificate of Incorporation and other relevant business documents for their files.
- To provide the technical expertise and the managerial input required for the design, construction and completion of a modern housing estate.

#### **Housing Delivery Problems**

The Developer has completed all the five hundred housing units, except that at the time the Developer demobilized from site, some of the fittings in the housing units were already vandalized because of inadequate security within the estate as shown in Plate I below.



*Plate I: Vandalized Fittings in the Housing Unit  
Source: Field Survey, July 2010*

There was also breach of the terms and conditions of the MOU agreement between the State Government and the Developer which resulted in its termination. Plate II below shows that the standard

There was also breach of the terms and conditions of the MOU agreement between the State Government and the Developer which resulted in its termination. Plate II below shows that the standard of work done by the Developer was poor and of low quality, not conforming to the standards specified in BOQ. Some of the aluminium roofing sheets and window casings were blown off by heavy stormy wind and some of the ceilings boards used were already sagging, breaking away and needed replacement.



*Plate II: Substandard Ceiling Board Used for the Housing Unit  
Source: Field Survey, July 2010*

After the State Government took over from the Developer, some of the minor maintenance works such as retouching of paint, roof maintenance, replacement of vandalized fittings and fencing of the entire estate for proper security were carried out.

Although the delivery of the housing units has been made, not all the units are habitable and accessible. It was obvious that some of housing unit are inhabitable and inaccessible due to depressions caused by the settlement of soil. These depressions would have to be filled with hard core before the houses can be habited.

The Project could not be completed and delivered at stipulated period because of factors such as rain that affected the pace of work, poor standard of work, delay in processing payment, and political interest among others that affected the delivery period. The housing project that was to last six months and six weeks lasted three years before completion and delivery.

#### **Allocation and Operation Problems**

Payment for the housing units in M. I. Washishi Housing Estate (from sales of forms to deposit payment and balance payment) was made to the project account opened at Zenith Bank, the Bank nominated by the Developer. The State Government encouraged and ensured that the application forms for the allocation of the units were subscribed to by civil servants and the general public provided that the cost of such forms were part of the housing units.

The selection of beneficiaries cuts across State civil servants, Federal civil servants and the general public in Niger State. It was based on the capability of individual salary and those who have more than 15 years in service. The beneficiaries were to deposit twenty percent (20%) of the total cost of the allocation before commencement of the remaining eighty percent (80%) of the total cost of the salary. Deduction is from source. Some of the successful beneficiaries have made outright bulk payment while some others have chosen the option of paying the total cost within the period of 3 years. Interested applicants who cannot pay the twenty percent (20%) deposit were to liaise with the State Government on how the payment could be made.

Table 2: Cost of the Housing Units

S/n	Unit type	Unit Qty	Construction cost per unit (private)	Selling cost per unit (gov't)	Total construction cost (private)	Total selling cost (govt)
1	2 bed room	400	₦ 1,500,000.00	₦ 1,900,000.00	₦ 600,000,000.00	₦ 760,000,000.00
2	3 bed room	100	₦ 2,500,000.00	₦ 2,900,000.00	₦ 250,000,000.00	₦ 290,000,000.00
Total		500			₦ 850,000,000.00	₦ 1,050,000,000.00

Source: Field Survey August 2010

Profit	=	Total selling cost	-	Total construction cost
	=	₦ 1,050,000,000.00	-	₦ 850,000,000.00
	=	₦ 200,000,000.00		

Having considered the total cost of constructing the five hundred housing units and the total selling cost of all the units, table 2 above shows that the State Government shall be making a total profit of two hundred million naira (₦ 200,000,000.00) on sales of the housing units at the end of the mortgage period.

### Summary of Findings

From the findings, it was observed that the project lacked comprehensive Environmental Impact Assessment (EIA). This led to an additional cost of project implementation as additional mitigation measures had to be employed before the land became suitable for the project.

The project duration, which was supposed to be six months and six weeks, lasted for the period of two years and seven months following the commencement of project (July, 2007) to the completion of project (February, 2010) due to delay and abandonment of project. As at the initial proposed date of project completion (1 December, 2008), some of the housing units and infrastructural facilities were yet to be in place. Pressure to deliver on schedule led to subcontracting of some elements of the buildings to subcontractors resulting in some cases of non-conformity to the expected standard.

Not all the housing units in the estate have been occupied for reasons that not all are accessible and habitable. If the housing units are neglected for a longer period, they may further deteriorate and the purpose of the housing programme will be defeated. Lastly, the price tag of the housing units may still not be within the financial capability of some of the allocation applicants as only those who have more than 15 years in service can comfortably accommodate the rate charged on each of the units (₦ 1.9 million for 2 bedroom flat and ₦ 2.9 million for 3 bedroom flat respectively).

### Recommendations

In order to improve on the arrangement of Public Private Partnership option in mass housing development in Niger State, it is therefore recommended that:

- Government should carryout thorough and proper Environmental Impact Assessment (EIA) to avoid adverse environmental and social impact on the area.
- Measures should be adopted to ensure strict compliance to the provision on the design and memorandum of understanding in general.
- Government should provide infrastructure on project site before embarking on the construction of structures for easy accessibility on site.
- The indispensability of state intervention (supervision) and developers cum contractors must be emphasised. This is so imperative because the private developers will stand the risk of not being paid or contract cancelled when their jobs are not properly and/not completely done.
- There should be a round the clock supervision and monitoring of contractors involved in the construction to forestall the problem of substandard public building construction.

Subsequently, the efficiency of PPP arrangement in the State is dependent on the implementation of all these recommendations. If all the recommendations are sincerely implemented or perhaps looked

into, the dream of housing for all by the year 2020 in line with the agenda of the State Government will surely be achieved.

### Conclusion

Conclusively, housing in its entire ramification embraces all social services and facilities that go to make a community a liveable environment. Therefore it is the social responsibility of the government to provide housing for the people. Since government alone cannot handle all the housing needs due to much needed capital involvement, public private partnership becomes the common and affordable tool of bringing together the strength of both sectors in actualising the people's housing need.

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