

BENEFICIARIES' ASSESSMENT OF PUBLIC-PRIVATE PARTNERSHIP IN HOUSING DELIVERY IN MINNA, NIGERIA

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ABSTRACT *Housing is a necessity world over. But the continuous deficits experienced in urban areas of the developing countries today, are alarming thereby provoking government authorities to become more proactive in finding lasting solutions to this age long problem. Public Private Partnership is one of such approach designed to augment governments' efforts in resource base infrastructure supply. However, the success or otherwise of each of the schemes is hinged on the acceptance and/or the level of satisfaction beneficiaries of these products derive. This work was carried out to assess beneficiaries' level of satisfaction of Niger State's first ever completed PPP housing project in order to highlight grounds for amendments and a note on the scheme's peculiarities for future considerations.*

Keywords beneficiaries government housing partnership public

1.0 BACKGROUND OF STUDY

Niger state, like virtually all the states of the federation, is experiencing a huge deficit in housing provision. While Minna and other urban areas of the state are experiencing a qualitative and quantitative deficit, in the rural areas the deficit is substantially qualitative. Studies have shown that the backlog of housing in Minna alone (the state's administrative capital) is put at about 120,000 units; and that the government needs to facilitate the construction of at least 5,000 units before the end of 2011 to meet the current demand (Hail, 2006; Listokin and Burchell, 2009; Encarta, 2009). However, the issue of contending demands on state's meagre finance is ever present in this largely administrative urban environment. Accordingly, the real challenge for the government is to develop a housing delivery system that is effective, sustainable and affordable to all income groups in the state, Niger State Government (NGSG, 2007b).

Experience has shown that all the five components of housing development- land, finance, infrastructure, building materials and labour - can be executed with the active participation of the private sector based on Public-Private Partnerships (PPP) initiatives. This concept of mass housing provision allows the government or the public sector to adequately share the burden of a project with the private developer while at the same time taking the full advantage of efficiency and cost effectiveness characteristics of the private sector. This type of partnership between the local government (or her representative) and the private sector organization, can help

communities develop affordable housing by bringing together resources and skills to the whole housing development process.

The concept of PPP has been in existence for centuries in countries like the USA and Europe (Hail, 2006; Listokin and Burchell, 2009; Encarta, 2009), but now in operation in many developing countries like Nigeria. PPP is mainly driven by the idea of bringing in private funds and prudence to finance public sector infrastructure. In a broad term, it encompasses a very wide diversity of partnerships and the circumstances in which they arise. It involves cooperative ventures that include at least one public and one private sector institution as partners. PPP arrangements are growing in use and acceptance as an alternative and effective method of mobilizing additional financial resources and prudence in the provision of public infrastructure. However, there is the need to evaluate its effectiveness in meeting the desires of the target groups of the community.

Over the years, governments in Nigeria have not been able to achieve the desired objective of efficient housing provision particularly for the ever increasing urban dwellers. Just like housing, there are other social infrastructures that are also in short supply, like potable water, electricity, health and educational facilities. There has been many partnership programmes initiated to tackle these shortages in the past and there are many others that are on-going. Success stories have been recorded on these and many similar undertakings by different governments at various levels. However, where these inadequacies in infrastructure provision are not attended to like in the case of housing; and there are many of them, they have tended to contribute to the overall ineffectiveness of the entire urban economic system (Mabogunje, 1996, 1999 and 2005). This has necessitated the invitation and active participation of the private sectors experience in these ventures to join hands with the public representatives because government alone cannot meet the required demand.

In recognition of the huge housing shortage in the state, inadequate capacity and inadequate resource base of the government to address the problems alone, and in order to achieve the objectives of housing delivery to its people, the government of Niger state have established, the Directorate of Public-Private Partnerships, as well as putting in place adequate incentives, to facilitate the participation of private sector investors for the mutual benefits for all stakeholders. This arrangement has already yielded a completed and occupied PPP housing estate, the first part

of a two housing projects in the state capital.

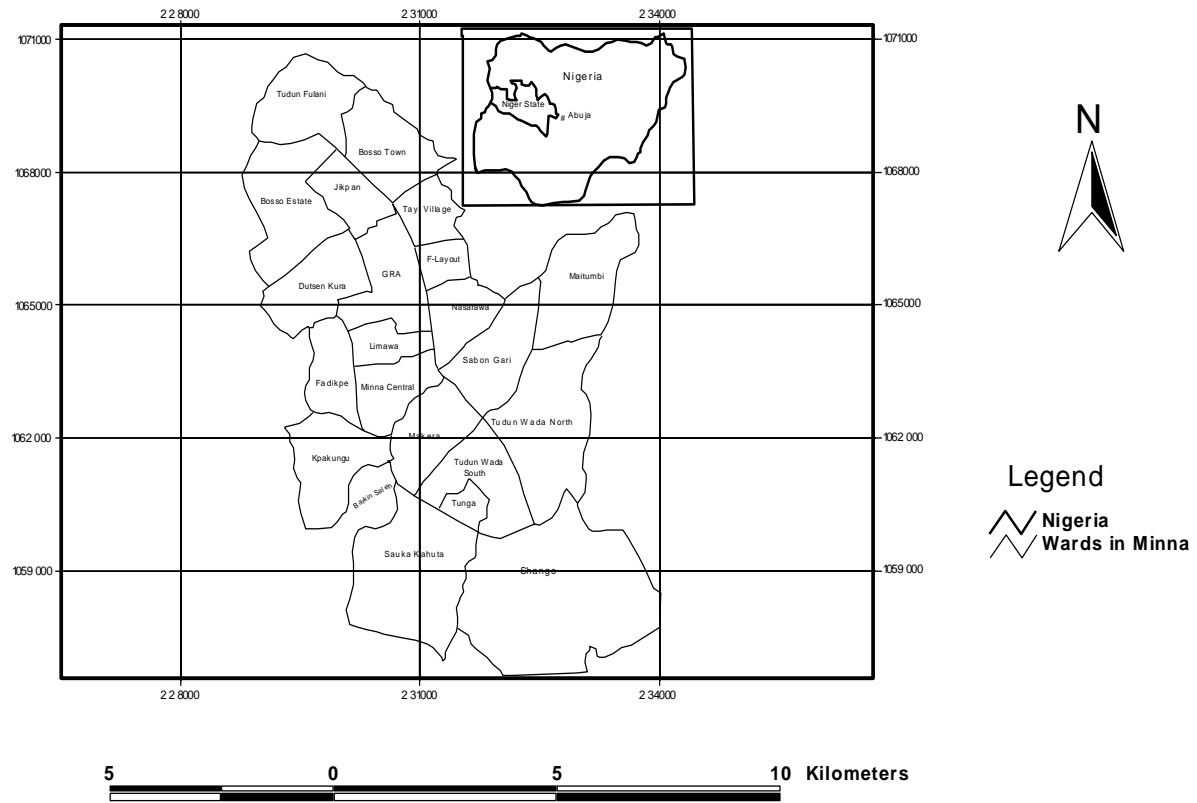
This work therefore focuses on the occupants' satisfaction of housing delivery through PPP programme in Minna urban area. This has become necessary in order to draw attention on the successes and shortcomings of such scheme as it was carried out, to justify commitments by the various players, and examine derived satisfaction which was pursued by huge financial, managerial and technical commitments by its stakeholders.

1.2 AIM AND OBJECTIVES

This work is aimed at assessing the houses constructed through Public-Private Partnership initiatives in Minna, Niger State central Nigeria. In carrying out this task, it's first objective was achieved by highlighting on the need for housing in any human settlement and the importance of arrangements like the PPP in fighting chronic shortage in this sector of the urban economy. This was followed by an assessment of the level of work done in the study area. It then examined the quality of the products and the perceptions of the residents of these houses. Its final objective was achieved by highlighting recommendations for improved housing provision in Nigeria as a whole.

1.3 THE STUDY AREA

The present Niger State was a part of what was formerly known as the Niger province, which formed the southern part of the north-western state with Sokoto as capital. The north-western state was created in the first exercise of the creation of twelve states by the then Head of State, General Yakubu Gowon in 1967. Later on 3rd February, 1976 the Niger state was carved out of the region during the regime of General Murtala Ramat Mohammed, began functioning, as from April 1st of that year. As at 26th August 1991 (before the addition of Borgu and Agwara LGAs from the then Kwara state) the State covered a land area of 74,244 square kilometres, which was 8% of the total land area of Nigeria. With the merger, it increased to 10% of the total land area of the country, with over 86% of arable land.



(Source: Modified after Min. of Housing & Environment, Minna, 1992)

Fig. 1: Map of Minna and its Neighbourhoods

Minna the state capital of Niger state, central Nigeria, lies between latitudes $9^{\circ}33'$ and $9^{\circ}42'$ to the north and longitudes $6^{\circ}27'$ and $6^{\circ}35'$ to the east (Lock, 1980; Googlearth, 2011). Its population has steadily risen in this period and particularly after it became the state capital. The metropolis has a population of over 304,113 according to the 2006 national population census. With an average increase of 2.5% this figure has hit 317, 465 in 2010 (Lock, 1980; NPC, 2007; Dukiya, 2008). Most of this increase occurred majorly in the last 20 years when the federal capital territory was created – which is about 150km away from Minna in 1991. Muhammad Inuwa Wushishi Housing Estate popularly known as M I Wushishi Housing Estate is located at the eastern end of Minna. This new housing project is the first state pioneered PPP housing project in Niger state since its creation. See plate I.



Source: Googlearth, February, 2011

Plate I: Satellite Image of M I Wushishi Housing Estate, Minna

2.1 LITERATURE REVIEW

Housing or Shelter has been universally accepted as the second most important essential human need after food. Housing in its entire ramification is more than mere shelter since it embraces the social services and utilities. Housing is generally referred to as shelter or lodging for human habitation. It is a structure designed as an abode for one or more persons. Experts have concluded that housing is a physical symbol of one's position in the socioeconomic structure of a society and also provides a forum for the socialization of children. It is also maintained that housing is the policy of providing shelter or accommodation for the whole citizens of a nation. Hence, the concept of housing include the general land use, recreational area, shopping area, shopping facilities, infrastructure services, which can be grouped into economic, socio and environmental. From the standpoint of general economists, housing or shelter is the permanent shelter for human habitation. Because shelter is necessary to everyone, the problem of providing adequate housing has long been a concern, not only of individuals but of governments as well. Thus, the history of housing is inseparable from the social, economic, and political development of humankind (Agbola and Alabi 2000; Jinadu, 2007; Listokin and Burchell, 2009; Encarta, 2009).

Housing delivery system involves a process which flows in stages and in sequential series to produce a housing unit or units (Agbola, 1998; cited in Ndayako, 2011). The process essentially involves the bringing together of housing resources seen as labour, land, finance and building materials to produce new housing. The system also includes the process of bringing together and combining the same resources to repair, upgrade, refurbish, renovate, re-model and redevelop existing housing units in a bid to upgrade them to currently acceptable standards and thus become part of the current housing stock. Finally, the housing delivery also includes the policy, process and methods of making the current stock available to the households. Thus, the housing delivery system encompasses the whole gamut of activities or processes involved in the production and allocation of the housing units to the households (Hail, 2006).

Because of the importance housing plays in a nation's economy; Jinadu (2004) confirms that housing delivery in any economy is a function of multiple actors who play different roles to ensure that houses get to the citizens. In Nigeria four major categories of these actors could be recognized; Government and Public-sector Agencies, Organized private sector, Non-Governmental Organizations and lastly Individuals and Households. Unfortunately, the housing delivery system has not been able to eliminate the gap between housing need and housing supply. Rather, the gap between housing delivery and housing needs has continued to widen. And in spite of the activities of both private and public sectors in housing delivery, the twin problems of non-available and non-affordable housing have continued to persist. This persistency can however be seen as a function of uncoordinated interactions between the private and the public sectors in the course of housing delivery in the country.

2.2 HOUSING DELIVERY SYSTEMS

2.21 Direct Housing Provision: The direct public housing delivery option involves government direct production and allocation of housing units to meet the housing needs of the population. This has been employed in various ways and through several government agencies. The target of most government direct housing delivery has been the low income group, who can hardly make an effective demand for the housing they need. However, the middle income class and senior government officials have benefited substantially from such a direct housing delivery. These classes of people often appropriate what was meant for the low income group, either through wrong allocation procedures, or inappropriate pricing systems. According to Kadiri (2009), the failure of such direct housing delivery to the targeted population invariably led to the

continuous review of such policy and subsequent development of other options.

The general goal of direct housing option has always been the creation of access to decent and affordable housing for all, but more importantly, the low-income group. Everywhere the direct government constructions of houses were used, even when subsidized; it had always being above the purchasing capacity of the majority of the urban residents. Contemporary development which encourages investment in previously owned public housing units and greater role being allocated to the private sector in housing delivery globally, make the direct housing delivery no longer a fashionable policy option. Also, the inefficiency in such direct public housing delivery, engendered by lack of transparency in the allocation process, makes the private sector-driven housing delivery option more plausible in the emerging democracies of the world. Therefore, rather than being directly involved, government is expected to serve as facilitators, creates a conducive environment for private sectors-led initiatives to produce and deliver decent and affordable housing to the people. This can be said to be the spring point that redirected public policy towards embracing other avenues of mass housing provision like the PPP (Hail, 2006).

2.22 Indirect Housing Provision: The failure of the direct public housing delivery option pursued by governments led to the indirect public housing delivery option. These options include various alternatives often used individually or in combination of two or more together. They include housing subsidy, housing loan, staff quarters, site and services schemes, urban renewal and facilities upgrading, among others. Housing subsidy essentially entails direct allocation of government-built housing units to beneficiaries at price below the market price. The degree of subsidy may vary widely and is usually targeted at low-income earners who, in most cases, lack the ability to make effective demand and who will, therefore, be at a disadvantage in a liberalized housing market. Most often, this subsidy come in a variety of ways, such as price reduction, concessional borrowing rate, subsidy of building materials, tax concession on low-income building materials, among others.

2.23 Private Sector Housing Delivery: This deals with both organized and unorganized private sector operators in housing delivery. They include individuals and corporate organizations that are involved in housing development for direct use, for rentage or sale purposes. Such private developers, are prime movers in the cause of housing delivery as they provide the organization and capital required to make building available in anticipation of the requirements of the market.

Agbola, (2000; cited in Ndayako, 2011) identified five distinct categories of private sector developers as land developers, on-site builders, merchant builders, builder investors and pre-fabricated housing developers. Land developers basically supply land to housing developers, while on-site builders essentially acquire land themselves and build, most often, on incremental basis, usually over a relatively long period. Merchant builders are those who build several units of housing with the aim of achieving economy of housing production and delivery to mostly prospective home renters immediately after completion, while builder investors essentially target their production at the home buyers. The pre-fabricated housing producers are mass producers of housing who take full advantage of standardization of housing components and technological development to achieve economies of scale in housing production and delivery.

2.24 Public-Private Partnership in Housing Delivery: In the past government has given great emphasis on the provision of housing for the low income groups particularly those in her employment. However, the plethora of problems that bedevilled public housing delivery has led to paradigm shift of involving the private sector in housing delivery while the government provides the enabling environment. Since the private sector is known to perform better in this aspect; the organized private sector is looked unto as the anchor on which to hinge the success of mass housing delivery in Nigeria. Generally, the public and private sectors jointly produce houses for the populace. However, the private sector contributes the larger percentage to the total housing stock with the bulk of the houses going to the low-income earners and public servants. Hence, Friedman (1969) asserted that the responsibility of housing production and delivery should be left to the private sector. This is because private provision of infrastructure generally has been shown to be more productive, more efficient and more successful than the public sector.

2.3 CHALLENGES OF PPP IN HOUSING DELIVERY IN NIGERIA

According to Mandeker and Montgomery (1973, cited in Ndayako, 2011), in PPP operations, the private components of the partnership for example; is heavily dependent upon the existence of a set of laws, to guide all stakeholders particularly other institutions and public agencies for efficient operation. The private sector, however, has some drawbacks, one of which is their inability to produce low cost houses for the low income earners. Also, they are unable to provide certain legal and financial institutions that are necessary for its own efficient functioning, or are unable to provide for some housing requirements which communities feel must be met like the issue of affordability to the majority population. Works of Hail (2006), NSGS (2007a and

2007b), Agbola, Egunjobi and Olatubara (2007; cited in Ndayako, 2011), and Kadiri (2009) have confirmed that through adequate interactions the establishment of the needed legal and financial institutions which have been shown to stimulate private housing activities was achieved, while public subsidies was known to have change the direction of this activity to reach most target groups.

Haven secured home ownership, many of the beneficiaries of PPP housing schemes were confronted with challenges of adapting to new and hitherto unknown environment, re-adjustment to the daily operations of normal life and so on. Works have shown how these individuals adjusted to shortages in infrastructure and amenities which were yet to be provided after they have acquired the housing structures (Wakirwa, 2005; Kadiri, 2009). However, there is the need to assess how beneficiaries got their present accommodation, the satisfaction or otherwise they encountered in the new environment, and particularly how they have or intend to address any unmet aspirations as they settle down into their new homes.

3.0 METHODOLOGY

Research methodology is defined as the basic plan that guides the data collection and analysis phases of a research work. It shows the procedures that had been taken before the result of any research was obtained. This process also involves the organization, collection and analysis of data to fulfil the purpose of the research and to provide the information which is needed in a useful form (Uloko, 1998; Morenikeji, 2006).

3.1 Data Sources and analysis Primary data was sourced through structured questionnaires administration, oral interviews and physical observations recorded by taking of photographs. While secondary data were sourced through published and unpublished media including maps, sketch maps, journals, research theses and dissertations, internet and other forms of electronic media, and so on. A simple descriptive statistical technique was used for the analysis of field data for this work. These include the use of tables, percentages, frequency tables, charts.

3.2 Sample size: A total of 100 households were sampled for this work. This sample size covered 20 per cent of the entire housing estate which houses 500 structures. Structured questionnaire was administered on the house head of a sampled house. With a well defined street layout, a sample for the administration of questionnaire was is taken as the fifth house on a street. This was augmented by physical observations, personal interviews and entertainment of

views from the residents of the housing units.

4.0 RESULTS AND DISCUSSION

Field survey shows that majority of the residents of the housing estate are male (that is, over 65.0% of the respondents) only about 35.0% are female. Virtually all the occupants of these houses are workers with majority of them (that is, over 95%) in the active age group of 21-40 years and almost this entire group (about 90%) are married. Again field survey further revealed that, most of the people in the study area have gained formal education to the tertiary institution level and are mainly employed as civil servants with many as high level officers. This is discernible from figures on monthly income which shows that over 80% of them earn between N30, 000 to 50, 000 per month. This is a high figure considering the fact that a fresh graduate receives less than N16, 000 in Minna and throughout the state as monthly income. See table 1.

Table 1: Income Level of Respondents

Income per month (Naira)	Frequency	Percentage
Less than 10,000	8	8.0
10,001 - 20,000	8	8.0
20,001 - 30,000	4	4.0
30,001 - N40,000	40	40.0
40,001 - 50,000	39	39.0
More than 50,000	1	1.0
Total	100	100.0

Source: - Field Survey, November, 2010

4.1: ASSESSMENT OF HOUSING AND INFRASTRUCTURE PROVISION

Housing is said to entail not only shelter but the availability of services and utilities to enhanced living. The facilities to be provided at the housing estate are supposed to complement the housing environment there. It was however observed that the infrastructure proposed for the housing estate is not fully provided.

4.11 Security: protection of life and properties is assured here with the provision of concrete fence all round the entire estate, the presence of police post and the provision of gates at both the entrance and exit of the housing estate also re-enforces this.

4.12 Roads: Access roads at the estate are of two types; the major and the minor roads of 15m and 12m wide respectively. Although the estate can boast of having adequate road connectivity, most of these roads are however not tarred and or provided with a constructed drainage as required. See plates II.



Source: - Field Survey, November, 2010

Plate II: Un-Tarred Road without Constructed Drainage

4.13 Water Supply: The general water supply here is from the public mains. The State Government laid pipes to the site from the State's Water Board, but only the front houses from the main gates of the estate can access portable water from these sources while the remaining houses backing them or away from them get water from hand-dug wells made in some houses in the estate. Those houses that are too far from them usually acquire water through water vendors. This has made the area to have similar characteristics with informal settlements lacking basic water supply.

4.14 Electricity: Electricity supply is obtained from the Power Holding Company of Nigeria (PHCN) which also supplies the town. The State Government have however supplied and installed electricity transformers which are capable of maintaining adequate supply to the entire Estate.

4.15 Schools: The Estate has one school named Dr. Muazu Babangida Aliyu Primary School to cater for the education needs of children and wards of the beneficiaries and occupants of this new housing estate.

4.16 A Health Clinic:-A functional health clinic is also situated at the Estate. This is well equipped to enable its personnel carry out their duties effectively. This facility has doctors and the nurses to take good care of the sick from the immediate environment of the estate and the

surrounding lands. See plate III.



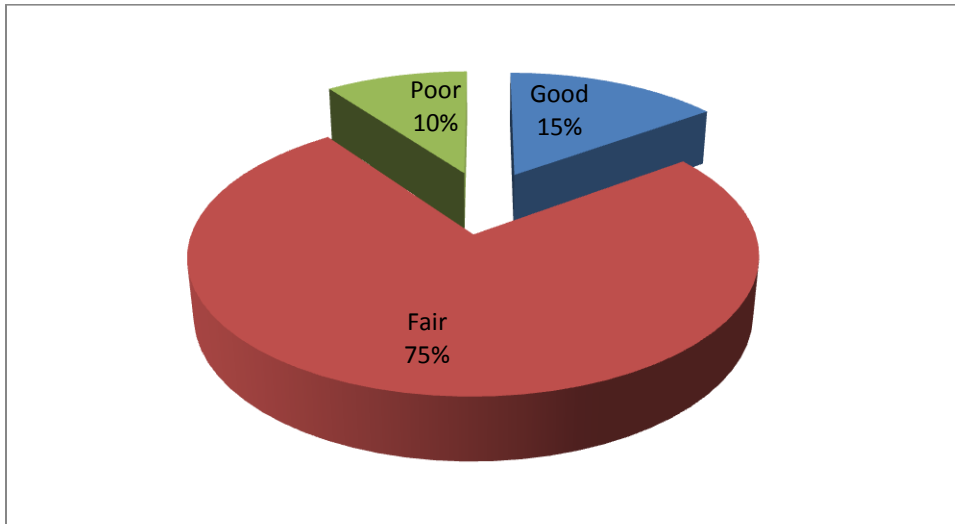
Source: - Field Survey, November, 2010

Plate III: A Health Centre at the Housing Estate

4.2: BENEFICIARIES' ASSESSMENT OF THE HOUSING SCHEME

4.21 Housing Acquisition and Assessment: Most of the people in the estate got the accommodation through application process. A form was given to interested government employees to fill and to make 10% payment of the total cost of the house he or she intends to acquire. The rest of the payment is then spread for a period of at least 15 years and deducted monthly from the beneficiary's monthly salary by the Government for that period. While some that bought the structures acquired it through those that had earlier applied for it and were given but later resell to other individual. This second category is however small (only 5%).

4.22 Completion Stages of Houses before Occupation: Most of the houses were completed before the dwellers moved in, only 14 % were not yet completed at of the time of occupation. But; this completion was not to the taste and satisfaction of most occupants. The main complaints range from low quality of materials used in the construction of these houses, to lack of efficient finishing of the structures and the general lack of essential facilities that will enhance conducive living in the estate. Overall assessment of the various stages occupants met or got these houses shows that only a small number of about fifteen per cent (15%) of them rated the structures as good (see figure 1).

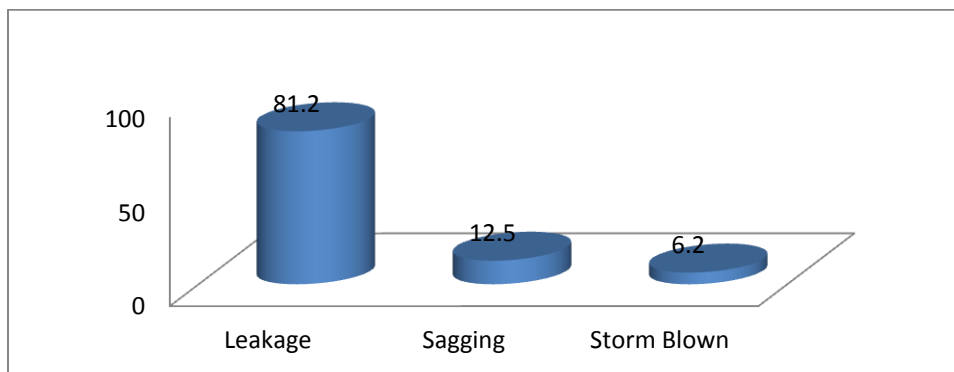


Source: - Field Survey, November, 2010

Fig. 1: Assessment of the Work Done On the House

4.23 Main Defects Noticed By Occupants: Field survey shows that there are lots of defects in these houses. It was noticed that virtually all the houses had one defect or the other. Most of the occupants had to reconstruct almost the entire house and many are still undergoing processes of reconstruction for better comfort and livability. The main aspects of the housing structures that were reconstructed are analysed below.

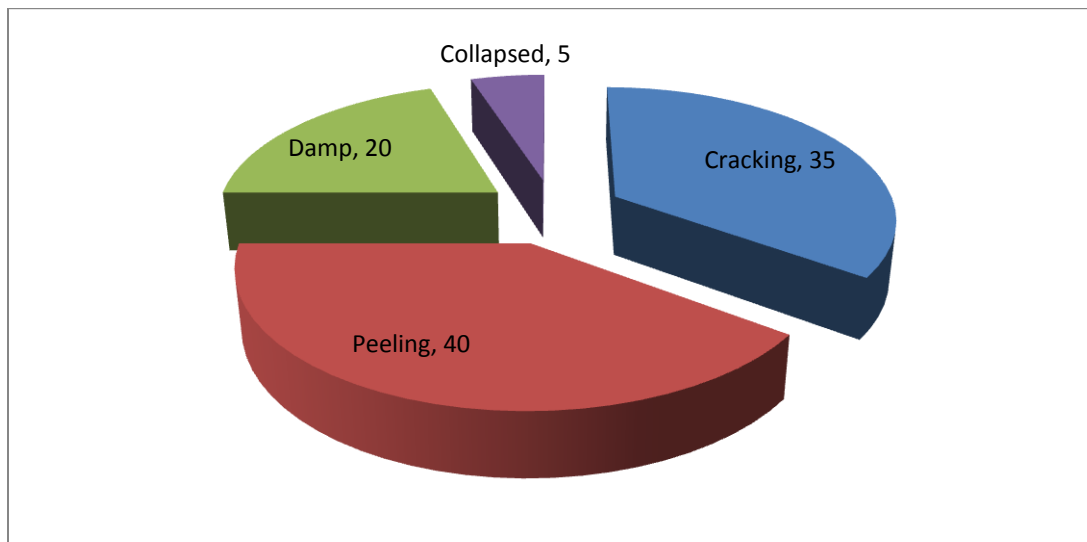
a. Roofs and roofing materials: it was gathered that over 80% of the respondents and beneficiaries of the housing scheme reported leakages as the main defects. Ceiling materials have also been shown to be defective as many were reported to have sagged seriously or the entire roof been blown off. See figure 2.



Source: Field Survey, November, 2010

Fig. 2: Different Defects in the Roof and Roofing Materials

b. **Defects on the walls:** The walls of these buildings are also affected by different types of defects. Cracking and peeling of these walls appears to be the most common defects. See figure 3.



Source: Field Survey, November, 2010

Fig. 3: The Different Defects on the Walls of the Houses

c. **Overall assessment:** Overall assessment of the infrastructure like roads, drainages, and water supply in the estate revealed that high percentage of the occupants admitted that the quality of the roads and drainages is just fair. This mean that, although there was provision of services, the quality of the products; as those capable of withstanding long term usage and or weather attacks, is low or not provided altogether. See table 2.

Table 2: Quality of the Road/Drainage and the General Infrastructure

Roads & Drainages			The General Infrastructure		
Beneficiaries' Assessment	Frequency	Percentage	Beneficiaries' Assessment	Frequency	Percentage
Good	25	25.0	Good	20	20.0
Fair	70	70.0	Fair	75	75.0
Poor	5	5.0	Very Poor	5	5.0
Total	100	100.0	Total	100	100.0

Source: - Field Survey, November, 2010

5.0 CONCLUSION

Overall, many people benefitted from the first PPP housing scheme carried out in Minna, Niger state administrative capital. Observations however show that there are different defects noticed

by these beneficiaries. In reaction to these defects; many of them have resulted into partial and in many cases complete reconstruction of the houses in less than a year. Some of these modifications have changed the entire edifices completely. It is a welcome idea to have PPP strategy recommended as an outlet for mass housing provision for low income earners who are the majority of the population of Minna. However, adequate supervision of the work should be carried out to avoid the use of inferior or substandard products that could necessitate inadequate reconstruction after acquisition. In ventures like these massive deficiencies in infrastructure provision such as water supply, access roads, drainage and electricity need to be well planned and addressed appropriately.

It is obvious that without a comprehensive urban management reform covering Minna in particular; it will be extremely difficult if not impossible for Niger State Government to meet the housing demands for all her employees, let alone the whole of the metropolis. For government to develop a housing delivery system that is affordable, effective and sustainable to all income groups there has to be a major re-orientation of how projects like this should be undertaken.

To guide against future occurrence of a situation like this one, suggestions were solicited from the general public and particularly these beneficiaries who are encountering these challenges. Popular views encourage a situation whereby adequate monitoring measures can be put in place. The government would give loans to beneficiaries to build houses of their own on their own terms (as in preference in design and time schedule). Over 70% of respondents went for this opinion with a further emphasize that the land to be used in this future scheme should be serviced and provided with amenities by the government in the manner of site and services.

Again, if beneficiaries are involved throughout the extent of the project from design to implementation and monitoring, a lot of positive changes in the process will yield better structures and more durable housing environment. It is not good enough to let contractors (who are only profit minded) be alone throughout a project or to work alone as though the quality of the end-product does not matter. Beneficiaries should be encouraged and involved in order to have constant dialogue, inspection of the project and to highlight aspects that are being de-emphasized; even if it increases cost of the final products, the fact that it adversely affects comfort or usage should override all other considerations.

Where the private partners fail to provide the quality of products needed and demanded, and

particularly where beneficiaries have to spend fortunes to completely or partially fix the resultant unsatisfactory works, then; the government or public sector involved and that could not adequately supervise such projects be made to pay back money spent by these benefactors. This will caution all stakeholders particularly the erring contractors that mostly fail to do the right thing that is required of them even if they know. To back and adequately enforce this suggestion, there is the need to have effective and efficient avenues and measures put in place and supported for this task. Anything short of adequate funding or staffing can result into having ineffective regulatory agencies always at the mercy of those it should ensure that they conform to laid down rules.

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