Evaluation of Public Servants’ Acceptability of Public-Private Partnership in Housing Delivery for Low-Income Public Servants in Akure, Nigeria

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Received 02.18.2013; Accepted 07.08.2013

ABSTRACT: Nigeria has had several housing programmes and policies geared towards the provision of housing her citizens since colonial era to the post-colonial period. The Nigerian Government had always been directly involved in the provision of housing for the public servants and with the advent of the public-private partnership initiative, the low-income public servants’ acceptability of this new housing policy was examined through a survey research in which questionnaires were administered on public servants in the three tiers of government. The new housing policy through public-private partnership promises to make housing available and affordable to this class of the citizens. The study reveals that the low-income public servants embrace the public-private partnership initiative in housing provision. Recommendations were proffered in making the public-private partnership in housing delivery a workable panacea for the housing problems of the low-income members of the society.

Keywords: Housing delivery, Housing policy, Partnership, Private, Public servants.

INTRODUCTION
Housing is a very critical basic need of man and constitutes the third necessity of life after food and clothing. Bourne (1981) defined housing as a physical facility, unit or structure, which provides shelter to its occupants and as an economic commodity. Salau (1990) stressed that housing is a unit of the environment defined as residential environment, which includes, in addition to the physical structure that human beings use for shelter, all necessary services, facilities, equipment and devices needed or desired for the physical and mental health, as well as social well-being of the family and individuals. Thus, improvements in physical and psychological fitness, as well as social and economic well-being in turn, enable households and society to provide increasingly better housing (Olokesusi et al., 2003).

Oruwari (1993) stated that housing provision in Nigeria is not and cannot be affordable to the low-income households, although this does not mean that affordable housing is not possible. Oruwari (1993) further stressed that the prevailing economic situation in Nigeria dictates that increasing proportions of household income is devoted to food, health and education of the children. It has been observed that the low-income public servants do not have access to housing finance due to the conditions attached to accessing housing finance loans from either the mortgage or commercial banks. They are forced to use a high percentage of their meagre income to embark on building projects and the construction of roads and the provision of other infrastructure to their estates. Ikekpeazu (2004) noted that the expediency of the increased adoption of the Public-Private Partnership for housing delivery in the present socio-economic circumstances of shortage of housing in Nigeria is now even more glaring. With the increasing demand of the population on the national economy and the government’s propensity for enlarging the multi-sectorial allocations in terms of finance, it is becoming more obvious that government alone can no longer provide adequate housing for all categories of her citizens. Thus, the public-private partnership will facilitate the provision of housing delivery.

This paper focuses on the evaluation of public servants’ acceptability of public-private partnership in housing delivery for low-income public servants in Akure. Who exactly are the low-income public servants? This group of public servants is made up of clerical officers, assistant clerical officers, temporary clerks, cleaners, messengers, guards and drivers. Their academic qualification required is very low. This class of public servants carries out daily routine matters such as bookkeeping preparation of statistics and documents. They fall within salary grade level 01 to 06 in Nigeria.

Government and Housing Development in Nigeria
Governments all over the world are directly and indirectly involved in matters concerning housing (its provision, regulation and control, development and administration). In Nigeria, the involvement of government in housing dates back to colonial era and has since continued thereafter. Nigerian government’s involvement in housing development could be traced to the colonial period, when activities were chiefly on construction and provision of official quarters to the expatriate staff and selected indigenous public service employees, mainly in the areas designated as Government Reserved Area (G.R.A).
Credited to have spurred the colonial government’s interest in public housing programme was the outbreak of the Bubonic plague in Lagos between 1925 and 1928 which in turn led to the establishment of the Lagos Executive Development Board in 1928. This board was established and charged primarily with the responsibility of clearing Lagos of slums and constructing housing units. The workers’ strike of 1945 also contributed to government’s participation in housing programmes. During these periods and prior to independence, housing corporations were established by the regional governments to provide housing units for the general public, which formed the modern housing estates in Nigeria. This period marked the commencement of what could be described as the national housing development plans. The housing estates were in the form of staff housing schemes while organizations like Lagos Executive Development Board and the Nigerian Building Society were charged with the responsibility of providing housing for the members of the public.

**Post Independent Period 1960-1976**

The civil war of 1967-70 and state creations aggravated the problem of housing shortage and the subsequently contributed to the government’s participation in housing programmes. This period coincided with the implementation of the national development plans. It saw the formation of the National Council on Housing in 1971 as a practical attempt by the federal government at tackling the national housing problem in Nigeria. An ambitious programme through which the federal government intended to construct about 59,000 housing units nationwide with 15,000 in Lagos and 4,000 in each of the other eleven state capitals. During these planning periods covering first and second national development plans of the 1962 and 1970/1974. The federal and the state governments decided to withdraw from direct involvement in the construction of housing units for workers, preferring the expansion of credit facilities to building societies, housing corporations and the numerous staff housing schemes. This period also recorded phenomenal growth in the building industry because of the federal government’s indirect involvement in promoting housing delivery through the provision of land and building materials such as cement, steel bars and roofing sheets.

**The Period of Civilian Administration 1979-1985**

Owing to the failure of the housing scheme planned during the third and fourth national development plans whose outcome was manifested in increased deficit in urban houses and deterioration of rural housing. An elaborate national housing programme based on the concept of affordability and citizens participation was embarked upon in 1980. The targeted group was the low-income earners whose annual income did not exceed $31.25 (US Dollars) to be provided with one bedroom core houses and three bedroom core houses were planned for the medium-income groups, whose annual income was not more than $50 (US Dollars). During this period, provision of housing became a major political issue as the government at the centre made shelter one of its core political programmes. Unfortunately the government’s housing policy was based on faulty strategy because errors or mistakes of the previous housing policies were either ignored or improperly considered with the attendant outcome that the programme failed before it started. The lofty objective of the programme was to provide about 400,000 housing unit throughout the federation. About 160,000 of this number were intended to be constructed during the first phase of the programme with about 8,000 housing units being provided in each state and the federal capital territory. Divided into one bedroom and three housing units, the houses targeted specifically the low and middle income earners. Between 1983 and 1988, it was obvious that the government’s performance at increasing housing stock was generally low when compared with previous housing programmes and efforts. This was largely as a result of the inconsistent role of the government because every successive government tended to initiate a housing policy and/or programme, which it would want to execute during its life span.

**The National Housing Policy of 1991 to 1994**

The national housing policy is a comprehensive document, which attempts to solve the problem of housing delivery system in Nigeria. In its introductory chapter, identified the housing problem over the years and also review the past housing policies and programmes which have not found an effective solution to the housing problems. The primary aim of this housing policy was to establish under a permanent housing delivery system, which should be self-sustaining under a revolving fund arrangement. The target figure was 121,000 housing units to be distributed throughout the state of the federation, but actual construction was to be tied to actual demand. A total of 135,533 application forms were sold to members of the public out of which 93% were for low income earners while 6.6% were for medium to high income group. A total of 40,847 individuals paid deposit approximately $11.38 (US Dollars) million. Deposits from state governments and other organizations amounted to $1.98 (US Dollars) million making a total of $13.44 (US Dollars) million. Though the programme was launched in Abuja and 17 states, construction works are yet to commence at some of those locations. Available statistics show that 1,136 units have been completed and commissioned while approximately 17,792 units are at various stages of development throughout the federation. Those account for about 15% of the projected target of 121,000 housing units after two years of launching of the housing policy. Olotuah and Babadogo (2009) asserted that the involvement of the public sector (the government) in housing in Nigeria has been more of policy formulation than housing delivery. Despite huge allocations of money to the housing sector in the National Development Plans, very little was achieved in terms of meeting specified targets in housing construction (Muoghalu, 1987; Atolagbe, 1997; Jiboye, 1997). This is especially true for direct house construction programme. A number of reasons can be adduced for this, which include: a wrong perception of the housing needs of the low-income earners, who incidentally constitute the vast majority of urban dwellers; the proposal of typical housing that is not rooted in the different Nigeria’s climatic, cultural and socio-economic environments; improper planning and poor execution of housing policies and programmes; undue politicizing of government housing programmes and the lack of the political will and astuteness to carry out government housing programmes to logical conclusions; unrealistically high cost of houses built for the low-income people, and insensitivity of government to the operations of the private sector in housing delivery (Olotuah and Ajayi, 2008).
Olotuah and Bobadoye (2009) further stressed that there are a number of factors responsible for the inadequate government response in meeting the quantitative housing needs of the Nigerian populace especially those responsible for improper planning and poor execution of government housing programmes. There is a fundamental oversight (by commission or omission) by the authorities which has restricted their vision of the problem to a very narrow and myopic one. The need to undertake incisive research into the scope of the housing needs of the urban poor to unearth their qualitative, quantitative, socio-economic, cultural and psychological dimensions has not been adequately addressed. The magnitude of the quantitative housing needs of Nigerians is staggering. This is due to the rapid increase in population, and the rapid rate of urbanization occurring in the country. Numerical estimations of these have been made at various times. These estimates are based on the population of Nigeria, its rate of growth, the average household size of Nigerians, the rate of dereliction of existing housing stock, and certain prescribed minimum standards. These numerical estimations have to be taken with caution as the variables involved are not accurately specified or measured (Olotuah, 2000). Prescribed minimum standards assumed in numerical estimations of quantitative housing need are often unrealistic for the urban poor, which make wrong or exaggerated conclusions possible.

Olotuah and Bobadoye (2009) emphasized that government has been inconsistent in its approach at resolving the seemingly intractable housing problem of the country. This is evident from ever-changing strategies aimed at achieving the goal of the National Housing Policy, and the institutional framework for it. Housing matters are constantly transferred to different government ministries from one government regime to the other. For instance the housing reforms embarked upon by the Federal Government (1999 – 2007) involved the establishment of the Federal Ministry of Housing and Urban Development. The ministry was, inter alia, to supervise the Federal Mortgage Bank of Nigeria, especially in the disbursement of loans from contributions into the National Housing Trust Fund. The ministry has now been scrapped and in its place a new Federal Ministry of Works and Housing has recently been created by the present Federal Government. The operation of an efficient housing finance system is a strategy aimed at by government. The housing finance system however faced intractable problems from the outset (Olotuah, 2009). Generally, the limited success of the involvement of the government in the provision of mass housing in Nigeria has been eroded by the fact that the final beneficiaries of most of the houses are far from being low income earners for whom the houses were originally intended. The houses were sold to those who could afford them and the original target persons, the low-income earners could not afford the houses.

The Concept of Public-Private Partnership

The Public-Private Partnership (PPP) is the collaboration between the public and private sector for the purpose of delivering a project or service which was traditionally provided by the public sector. From the Irish website (2005) on Public-Private Partnership, a public private partnership is defined as a partnership between the public and private sector for the purpose of delivering a project or service which was traditionally provided by the public sector. The Public-Private Partnership process in Republic of Ireland recognizes that both the public sector and the private sector have certain advantages relative to the other in the performance of specific tasks and can enable public services and infrastructure to be provided in the most economically efficient manner by allowing each sector to do what it does best.

The Canadian Council for Public-Private Partnership website (2005) defines a PPP as a cooperative venture between the public and private sectors, built on the expertise of each partner, that best meets clearly defined public needs through the appropriate allocation of resources, risks and rewards. Furthermore, the Europa website Internal market on public procurement (2005) defines public-private partnerships as forms of cooperation between public authorities and the world of business which aim to ensure that infrastructure projects can be carried out or that services of use to the public can be provided. The Europa website (2005) stresses that these forms of partnership have been developed in several areas of the public sector, such as transport, public health, education, public safety, waste management and water distribution. The free encyclopedia (2005) on the other hand defines the public-private partnership as a variation of privatization in which elements of a service previously run solely by the public sector are provided through a partnership between the government and one or more private sector companies. Unlike a full privatization scheme, in which the new venture is expected to function like any other private business, the government continues to participate in some way. The concept of partnership in housing delivery system is predicated on the pooling together of resources from the various stakeholders, each party making inputs, thereby minimizing wastages and maximizing results achieved. Housing being one of the three necessities of life needs to be given its due attention and be provided for people, particularly the low-income earners, at the cheapest possible price. Its delivery has been plagued over the years with the problems of availability, accessibility and affordability. For a very long time, until recently the government has been saddled with the enormous responsibility of providing housing for its citizens. Recently, the private sector has been showing considerable interest in the provision of housing, not as a social service to the people but with the intention to make profits. The above situation brought about the cooperation between the government and the organized private sector in delivering affordable housing to Nigerians.

One of the most important developments in this twenty-first century is the increasing promotion of the concept of partnership especially between the public and the private sectors. The second United Nations Conference on Human Settlements (dubbed HABITAT II) which took place in Istanbul, Turkey, in June 1996 represented an important milestone in canvassing support for this strategy especially in respect of housing provision. According to the Global Plan of Action resulting from that conference, the seventh principle and goal of action states that: ‘Partnerships… among all actors within countries from public, private, voluntary and community based organizations, the corporate sector, non-governmental organizations and individuals are essential to the achievement of sustainable human settlement development and the provision of adequate shelter for all and basic services. Partnership can integrate and mutually support objectives of broad-based participation.”
through, inter alia, forming alliances, pooling resources, sharing knowledge, contributing skills and capitalizing on the comparative advantages of collective actions. From the above, it is evident that the goal of sustainable housing development will be attained through a collaborative effort of the public and the private sector. However, Warah (1997) asserts that partnerships should not be viewed as a panacea for all urban ills. In the last two decades, the above definitions have been expanded considerably in scope, particularly among governments, the United Nations and development agencies. Agbola (1998) asserted that partnership today, particularly in the context of human settlement development is defined as “a mechanism for ensuring that the comparative advantages of different actors in the development process are exploited in a mutually-supportive way, i.e. that the strengths and weaknesses of the public, commercial, private and non-governmental sectors are harmonized so that maximum use is made of the strengths, while minimizing the potential for the inefficiency caused by the weaknesses”. The Habitat Agenda (1996), paragraph 213 of the Habitat II conference held in Istanbul clearly stated that governments as enabling partners should create and strengthen effective partnership with women, youth, the elderly persons with disabilities, vulnerable and disadvantaged groups, indigenous people and communities, local authorities, the private sector and non-governmental organizations in each country. In addition to forming (and nurturing) partnerships, Warah (1997) stressed that implementation strategies firmly established within the Habitat Agenda include adopting enabling approaches activating participatory mechanisms, building capacities among all partner groups and monitoring and assessing progress through network and the application of modern information technologies.

MATERIALS AND METHODS

This paper reports findings from a research conducted on evaluation of public servants’ acceptability of public-private partnership in housing delivery for low-income public servants in Akure, Nigeria. The scope of the research covers the public servants in the following areas: Akure South Local Government Area; State Secretariat; and Federal Secretariat.

A research question was asked in order to guide the investigation: Why allow the private sector do what was traditionally the role of the government. This section deals with the research methodology, that is, the target population, sample and sampling techniques, instrumentation, data collection, the instruments used for data collection, the methods of data collection and analysis. The methodology employed in this study is discussed below. The target population comprised of the public servants at Local Government Secretariat, Ondo State Ministries of Education, Justice, Finance, Works and Housing and some government agencies such as the Radiovision Corporation, Water Corporation and Housing Corporation. Public servants at the federal level, that is at the Federal Office of Statistics, Ministries of Education, Housing and Urban Development, Internal Affairs, Information, Health, Finance and Agriculture all in Akure.

Simple random sampling technique was used in the administration of questionnaire on the public servants. Questionnaires were administered across the ministries of the three tiers of government in Akure. Two hundred and fifty questionnaires were administered in ratio 1:2:2 to public servants in the Akure South Local Government Area, the Ondo State Secretariat and the Federal Secretariat, Akure. Reason behind the administration of the questionnaires in the ratio given above is that there are fewer public servants in the local government than in both the state and federal service. This is further buttressed by the statistics given below. Statistics of the Nigerian Public Service as at 2005 (Adegoye, 2006) gives a breakdown of staff strength- Federal Core Civil Servants (Including 47 Permanent Secretaries and 2,000 Officers at the Directorate Cadre)- 180,492

Public Officers in the Military, Police and Para-Military Services- 457,000

Public Officers in Agencies and Educational Institutions- 470,000

Public Officers at the State Level - 620,000

Public Officers at the Local Government Level - 540,000

Total number of Public Officers- 2,269,492

The Federal Public Servants 1,109,492

The State Public Servants 620,000

The Local Government Public Servants 540,000

Instrumentation

The primary research instrument used for field data collection is the schedule version of the questionnaire. The questionnaire was employed on the public servants. It contained thirty-two (32) questions. In an attempt to make the research variables easily submit to statistical analysis, closed or structured questionnaires were adopted. Items in the questionnaires covered the major aspects of the research objectives and the research hypothesis. These included items on: Government policy on housing its workers, shift from previous Government housing policy to private sector and Government and private sector partnership concept in housing delivery.

The questionnaire was administered to the public servants at the three tiers of governments in Nigeria; Local, State and the Federal government. The questionnaire gathered general information on the public servants, their socio-economic status, the type of houses they live in, facilities provided in such houses, the policy of Government on housing its workers, their housing needs, the acceptability of shift from Government’s previous housing policy to private sector providing housing for them. Specifically one hundred copies were administered each at the Federal and State Government levels while fifty copies were randomly distributed at the Local Government level. The number of questionnaire distributed to the Local Government public servants was half of what was distributed to those of the Federal and State Government because the Local Government public servants were fewer in number. The number of questionnaire administered to public servants is presented on Table 1.

RESULTS AND DISCUSSION

Likert Scale of scoring 1 – 5 was used for the survey conducted. Table 2 reveals the views of the public servants on accepting the shift from previous government housing policy.
to the public-private partnership concept on housing. The combination of the respondents who agreed and those who strongly agreed was 82.5% (i.e. 44.7% and 37.8%), they were of the view that mass housing for the low-income public servants needs to shift from government to the private sector (item 2). Sixty five point four (65.4%) percent of the respondents strongly supported that the availability of building materials for an effective public-private partnership housing delivery must be put in place (item 6). The view of the public servants on public-private housing shows that 65.1% of the respondents strongly agree that collaborative efforts of all development partners is needed for effective housing delivery (item 5). Sixty three (63.0%) of the respondents were of the view that government must do everything possible to create enabling environment for private sector participation in housing development (item 8). The public servants were also of the opinion that the provision of adequate housing (52.2%) for the public servants will enhance their output of work (item 10). Fifty three point five (53.5%) percent of the respondents were of the view that right incentives should be provided for the private sector to effectively deliver housing to the low-income public servants (item 3). The combination of the respondents who were of the opinion that government and private sector should be encouraged in housing delivery was 82.8% (i.e. 36.0% and 46.8%) of the respondents (item 12). Item 11 shows only 9.3% of the respondents indicated that government can no longer provide housing for the low-income public servants. The combination of the respondents who strongly disagreed and disagreed (68.9%) on the statement that government can no longer provide housing for the low-income public servants were more than those who held onto the contrary view. This further shows that majority of the public

<table>
<thead>
<tr>
<th>S/No.</th>
<th>Public servants</th>
<th>No. of Questionnaire retrieved</th>
<th>No. of Questionnaire not retrieved</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Federal Ministries</td>
<td>88</td>
<td>12</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>State Ministries</td>
<td>93</td>
<td>7</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>Local Government</td>
<td>45</td>
<td>5</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>226 (90.4%)</td>
<td>24 (9.6%)</td>
<td>250</td>
</tr>
</tbody>
</table>

Table 2: Views of the public servants’ acceptability of public-private partnership concept.( Source: Field Survey ,2009)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Uncertain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Encourage Government’s direct participation in provision of housing for low-income public servants</td>
<td>(39.2%)</td>
<td>(53.5)</td>
<td>(0.5)</td>
<td>(4.2)</td>
<td>(2.6)</td>
<td>4.22</td>
</tr>
<tr>
<td>2. Mass housing for low-income public servants needs to shift from govt. to private sector</td>
<td>(44.7%)</td>
<td>(37.8)</td>
<td>(9.6)</td>
<td>(7.4)</td>
<td>(0.5)</td>
<td>4.19</td>
</tr>
<tr>
<td>3. Right incentives for the private sector</td>
<td>(53.5%)</td>
<td>(43.8)</td>
<td>(9.1)</td>
<td>(2.1)</td>
<td>(0.5)</td>
<td>4.39</td>
</tr>
<tr>
<td>4. Private sector involvement in housing delivery can only thrive in a totally deregulated economic environment</td>
<td>(29.3%)</td>
<td>(27.7)</td>
<td>(26.6)</td>
<td>(14.4)</td>
<td>(2.1)</td>
<td>3.68</td>
</tr>
<tr>
<td>5. Mass housing entails the collaborative efforts of all development partners</td>
<td>(65.1%)</td>
<td>(30.2)</td>
<td>(4.2)</td>
<td>(0.5)</td>
<td>–</td>
<td>4.60</td>
</tr>
<tr>
<td>6. Affordable building materials for an effective PPP housing delivery must be in place</td>
<td>(65.4%)</td>
<td>(29.3)</td>
<td>(4.2)</td>
<td>(1.1)</td>
<td>–</td>
<td>4.59</td>
</tr>
<tr>
<td>7. For houses to be widely available, private sector real estate developers must be the major provider of the houses</td>
<td>(48.7%)</td>
<td>(39.2)</td>
<td>(10.1)</td>
<td>(2.0)</td>
<td>–</td>
<td>4.34</td>
</tr>
<tr>
<td>8. Government must do everything possible to create enabling environment for private sector participation in housing development</td>
<td>(63.0%)</td>
<td>(28.6)</td>
<td>(7.4)</td>
<td>(0.5)</td>
<td>(0.5)</td>
<td>4.78</td>
</tr>
<tr>
<td>9. The private sector is always profit-driven, so it cannot meet the ever-growing housing needs of the low-income public servants</td>
<td>(34.4%)</td>
<td>(32.8)</td>
<td>(15.3)</td>
<td>(12.2)</td>
<td>(5.3)</td>
<td>3.79</td>
</tr>
<tr>
<td>10. Adequate housing provision for Govt. workers will enhance their output</td>
<td>(52.2%)</td>
<td>(36.7)</td>
<td>(2.2)</td>
<td>(3.5)</td>
<td>(5.3)</td>
<td>4.27</td>
</tr>
<tr>
<td>11. Govt. can no longer provide housing for the low-income public servants</td>
<td>(9.3%)</td>
<td>(15.1)</td>
<td>(6.7)</td>
<td>(34.7)</td>
<td>(34.2)</td>
<td>2.31</td>
</tr>
<tr>
<td>12. Govt. and private sector partnership should be encouraged in housing delivery</td>
<td>(36.0%)</td>
<td>(46.8)</td>
<td>(6.3)</td>
<td>(5.0)</td>
<td>(5.9)</td>
<td>4.02</td>
</tr>
</tbody>
</table>
servants believe that the government has the resources to provide housing for all public servants. The average mean of the items is 4.18. It can therefore be safely concluded from the result above that the opinion of the public servants’ acceptability of the shift from government’s previous housing policy to public-private partnership in housing delivery is embraced by the public servants.

CONCLUSION

Majority of the public servants strongly supported the shift from previous government’s policy on housing delivery to the public-private partnership concept for housing delivery to the low-income public servants. Sixty five point four (65.4%) percent of the respondents strongly supported that the availability of building materials for an effective public-private partnership housing delivery to be achieved. Majority of the public servants disagreed that the government can no longer provide housing for the low-income public servants. These respondents believe that the government has all the resources to provide housing for all public servants notwithstanding the other areas of economic demands on the national resources. The results of this study show that the public housing built by the government alone in the past are no longer meeting the housing needs of the low-income, given its demerits, and Public-Private Partnership option is the most appropriate option for now.

Recommendations

In the light of the preceding conclusions, the following recommendations are offered as possible means of enhancing the accessibility and affordability of effective public housing delivery, particularly to the low-income public servants.

Government should as a matter of urgency collaborate with the private sector to reposition the housing sector for improved and efficient housing delivery to the majority of Nigerians, especially the low-income public servants. It must resist the urge of involving itself in direct housing construction but rather encourage the private sector to do it by providing the necessary incentives.

The Government must provide leadership in creating conducive economic environment in order to encourage the active involvement of the private sector in housing delivery.

The Federal Government should introduce appropriate intervention mechanisms such the public-private partnership, to facilitate social housing for the low-income groups (in this case, the public servants).

In order to achieve an effective housing delivery through the public-private partnership, administrative bottle-necks must be removed from public authorities and agencies who are responsible for checking statutory requirements regarding construction standards and safety.

Government should create an enabling environment for manufacturers of building materials. Government could give loans or help secure loans from commercial bank for the building materials manufacturers at a relatively low interest rate to promote their business and also make building materials readily available and affordable.

REFERENCES


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