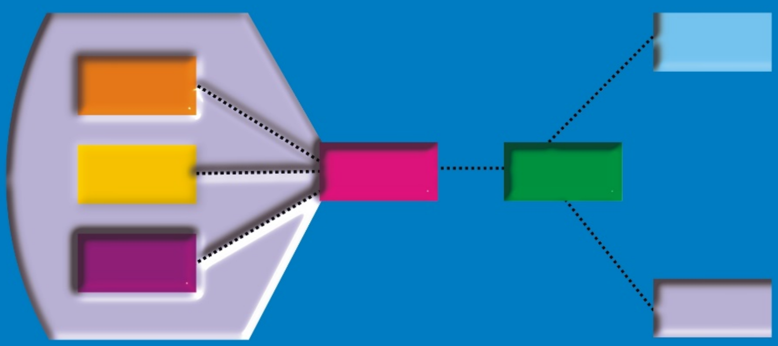
Partnership-led Housing Delivery

The Influence of PPP Models and Collaborative Capacity on Affordability: Nigerian Experience

Daniel Adamu



Erasmus University Rotterdam

Partnership-Led Housing Delivery

The influence of PPP Models and Collaborative Capacity on Affordability: Nigerian Experience

Daniel Adamu

Partnership-Led Housing Delivery

The influence of PPP models and collaborative capacity on affordability: Nigerian experience

Partnerschap-geleide levering van huisvesting

De invloed van PPP-modellen en samenwerking op betaalbaarheid: de Nigeriaanse ervaring

Thesis

to obtain the degree of Doctor from the
Erasmus University Rotterdam
by command of the
rector magnificus

Prof.dr. R.C.M.E. Engels

and in accordance with the decision of the Doctorate Board.
The public defence shall be held on
Friday, 1 November 2019 at 11.30 hrs
by

Daniel Adamu
born in Keffi, Nigeria

Erasmus University Rotterdam

Doctoral Committee:

Promotor:	**Prof. dr. J. Edelenbos**
Other members:	**Prof. dr. J.F.M Koppenjan**
	Prof.dr W.M. de Jong
	Prof.dr. K. Verhoest
Co-promotor:	**Dr. A. Gianoli**

Erasmus University Rotterdam

Dedication

To God alone

Acknowledgments

My deepest and sincere appreciation goes to all those who have laboured, contributed their time and resources both tangible and intangible towards making this PhD research, an important learning curve in my life a success.

My profound and unalloyed appreciation goes to my Promoter, Professor Dr. Jurian Edelenbos. You have patiently and calmly navigated me through the PhD trajectory with unrivalled care, support and making this journey worthwhile and successful. Your invaluable contributions and couching shaped both my research and my life as a young scientist. I couldn't imagine going through this track without your kind of personality leading me through. I'm eternally grateful. To my daily supervisor and co-promoter, Dr. Alberto Gianoli, your contributions and support as well have made indelible imprints both in the thesis and insights I have gained working with you. The memories of how you both, played outstanding support and advisory inputs at critical and challenging periods in my PhD trajectory remains core values I will uphold and share with many as the trickledown effect of kindness extended to me throughout my periods with you in The Netherlands. A critical personality in this journey is Prof. Kaltho J.B. currently the Deputy Vice Chancellor Gombe State University of Science and Technology Kumo, Gombe State North-Eastern Nigeria. You were the first to lay a foundation for my PhD trajectory as you supported me through while making decisions on my research direction and development of a research proposal upon which I gained admission into the prestigious Institute for Housing and Urban Development Studies (IHS), Erasmus University Rotterdam. I have kept faith and the research is now concluded, thank you immensely.

I wish to express my heartfelt acknowledgement to the Tertiary Education Trust Fund (TetFund), Nigeria for providing me with the funds to embark on this very rewarding scientific adventure at the IHS, Erasmus University Rotterdam, The Netherlands. I'm grateful for this unique and life changing opportunity to have experienced academic life and great exposure beyond the shores of Nigeria. My profound gratitude goes to my employers, Nasarawa State University Keffi – Nigeria for nominating my name for sponsorship under the TetFund Academic Training Program and for granting me firstly, three years and then an extended one year uninterrupted study leave for my PhD research. This chance to have studied in The Netherlands is an opportunity of a lifetime that I will live to be grateful for.

To all the organizations I have visited to collect data and the staff, too numerous to mention, who have supported me with useful documents and information that have enabled this research to gain insight into the subject of study, I'm grateful. Equally important for mention are my two data collection assistants, Abraham Shua'ibu and Austine Audu Ndabe as well as my two loyal friends: Ishaku Marley and Uchenna

Kingsley Kanu who on some of the occasions during my field work accompanied and aided my data collection, I appreciate your contributions.

Through the years I spent in IHS, Erasmus University Rotterdam, I have been privileged to meet both staff and colleagues who have made invaluable contributions in my research and life in The Netherlands. Worthy of mention is Sharon Welsh, who trained me on automated referencing particularly with Refworks and who spent a great deal of her time, intellect and energy to proofread my entire manuscript raising it to its present standard, you're a darling and will be remembered not just a colleague but a great mother. Others, are Rudd Frank, Annette van Engen, René van der Zwet, Hanna Schultz, and a very supporting librarian Nigel Browne whose support in doing literature searches has been amazing. I will not forget the encouragement that many times came from Kees van Rooijen, Director of IHS, thanks a lot.

It is delightsome to appreciate my PhD colleagues; Taslim Alade, Satya Patchineelam, Palakodeti d'Anil Kumar, Mej Audrey Esteban, Vicky Ariyanti Wicaksono, Andy Wicaksono, Min Cai, Helen Zhu, Wagner Rufino, Siriwan R. Beebee, Anthonio Cannez-Cota, Yasser Qaffas, Akram Muhammad, Yirang Lim, Muhammad Irfani, Masumbuko Idd, Stefano Criser, Laura Quadros Aniche, Poeti Nazura Gulfira Akbar, Natali Ginting and Erida Cu. You made my stay in Rotterdam a memorable experience, thank you guys. To my friends back home in Nigeria and colleagues at Nasarawa State University Keffi, too many to mention, thank you. My sincere appreciation goes to a few of my senior colleagues that I wish to mention, Prof. H.K Ayuba, Prof. Idris, Medugu Nasir and most recently Prof. Mbanaso Micheal, I'm grateful for the encouragement and care.

Most germane are the foundations laid by my beloved parents: my Father Mr. Adamu Kwanaki of Blessed memory and my Mother Mrs. Esther Adamu Kwanaki who toiled through thick and thin from my cradle to this time and achieving this feat, your efforts and contributions are eternally acknowledged. I sincerely, appreciate my Siblings; Mr. Dangana Adamu Kwanaki, Mr. Ishaku Adamu Kwanaki, Mrs. Mary David, Mr. Ezekiel Adamu and Mrs. Sarah Stephen and all your spouses and children for all the support.

My final acknowledgement specially reserved to my beautiful small family for their love, sacrifices and encouragement. My Beautiful wife, Mrs. Esther Daniel Adamu, your sacrifices, undeniable potency of love and fidelity to me and my PhD program has been the pillar upon which I leaned to have made this accomplishment for us as a family a reality. You're highly cherished for all these my darling and beloved. To my two daughters, Daveen Oyimi Daniel and Doreen Oyime Daniel, you both made extreme sacrifices in your young and tender lives to enable me succeed, I remain grateful for this love and support you've showered on me, for

this is what gave me the strength to withstand all the storms of life that came through far away from home. I’m encouraged knowing fully well that you my family will achieve greatness beyond my footprints. Thank you all.

PhD Brief Summary

1.0 Introduction

Public-Private Partnerships (PPPs) for housing delivery is gaining momentum across cities both in developed and developing countries. Government agencies for housing especially are challenged with meeting competing housing needs due to the increasing population, a trend forecasted to be on a continuous rise (Henderson, 2002, Cohen, 2006, Zhang and Seto, 2011, Jenerette and Potere, 2010). Urban centres in developing countries are currently experiencing a high population surge which is largely due to the push and pull factors between cities and their hinterlands. The bait is that the wealth of nations are concentrated in cities, serving as the investment hubs, centres of innovation, and places of opportunities (Robinson, 2002, Johnson, 2008). Attempts have and are being made to innovatively deliver affordable housing in cities through public and private partnerships with varying levels of successes and failures. The arguments in support of PPPs are often fabricated in the notion that it is the most effective mechanism for delivering services, however, in developing countries the private sector has patently shown lack of capacity to deliver services to the low-income and the poor, hence validating the position of Perez-Ludena (2009) who stated that PPPs may only be able to improve services for the better-off.

Since PPPs form a network of public and private organizations which mobilise various resources, skills, experiences in order to deliver on their collective set(s) of goals and objectives, they must be able to collaborate effectively and efficiently. Partnership collaborative capacities are therefore necessary and have been identified as an important factor if organizations in partnerships must realise their collective goals (Weber and Khademian, 2008, Butterfoss, Goodman, et al., 1993). Equally important is the fact that the partnership model adopted in a project essentially determine the nature of interaction and how roles are shared between partners. In the event that partnerships fail to collaboratively harmonize their energies and resources to achieve, in this case; affordability, the houses eventually becomes only available to the highest bidders (Perez-Ludena 2009). Despite volumes of researches that focus on PPPs there is less emphasis on the link between collaborative capacities of partner organizations, the partnership models and how they have influenced affordability which this research have explored.

This research revolves around a research question; ***How does PPP structure and agency influence attaining affordable housing?***

In pursuit of a suitable empirical setting, this research selected four PPP-Led housing projects in three Nigerian cities; Lagos, Abuja and Minna. These cities became prominent for PPP-led housing schemes after the federal government adopted a new national housing and urban development policy in 2003 that made room for private-led housing delivery and urban development projects and government’s roles recedes to providing enabling environment, as regulators and collaborators.

This thesis consists of ten chapters. Chapter one, two and three provided theoretical standpoint of the research with chapter one setting out the focus and clear expectations the research aimed at addressing, while two and three provided literature reviews on the independent, intermediate and dependent variables. Chapter four provided methodological framework adopting multiple case study as most suitable for the research. Chapters five, six, seven and eight were reports on each of the four cases studied. Chapter nine provided a cross-case analysis of the four cases and establishing patterns as well as discussing the outcomes. Chapter ten provided statement of conclusions reached and contributions of scientific values of the thesis to expand knowledge on the variables of this research as well as improving practice in Nigeria.

2.0 Literature review

Both public and private organizations have considered PPPs in service delivery essentially as; Access to non-public monetary capital (off-budget financing) and commercial mental disposition (attraction of scarce resources) (Collin, 1998, Domberger and Fernandez, 1999), Risk transfer (Glaister, 1999, Collin, 1998), Market guide (testing project viability) and Transparency (Glaister, 1999). Others are; best practice public procurements (Glaister, 1999, Collin, 1998), Value for money (Wang, 2009, Siemiatycki, 2007, Hodge and Greve, 2010, Glaister, 1999), Modernizing government agenda (gain public buy-in) (Trafford and Proctor, 2006) and more. While these interests are novel each of these organizations are competing for the benefits that accrue in the partnership. As a result, organizations are mostly disposed to pursuance of individual goals rather than the collective goals of partnerships (Park, 1997). The increasing need to understand the structure and agency of PPPs and how they influence collective goals has triggered significant research in the field of collaborative management (O'Leary, Gazley, et al., 2009). Several arguments have been put forward as a result of these opinions. In essence, it is argued that Public-Private Partnerships that are arranged by public organizations and are dependent on public resources, are less likely to have collective decision making and autonomy (O'Leary and Bingham, 2009, Gazley, 2010). These kind of assertions have necessitated empirical researches to seek clarity on how PPP structures on one hand and the processes (inter-organizational relationships) are shaped in projects. By implication there's an increasing need to bring forward new knowledge on the nature of collaborations, seeking to unravel the different types that exist, new knowledge that can be unveiled in order to facilitate better and more effective collaborations (Agranoff and McGuire, 2004).

Several models have been attempted by PPP scholars to explain the classification pattern PPPs take. Tracing the genealogy of the classification efforts researchers have deployed means; first using semantics to explain the categorization, then, next as organizational and functional arrangements, approaches, perspectives, and as families of governance arrangements (Wettenhall, 2008). Another two key features of partnership from an empirical standpoint are the collaborative and the exchange partnerships (Weihe, 2008), concession and alliance (Edelenbos and Teisman, 2008, Willems and Van Dooren, 2011, Van Marrewijk, Clegg, et al., 2008), and contractual and institutionalized (Wettenhall, 2003). This research has chosen to stick to the concession and alliance classification by Edelenbos and Teisman (2008) for the advantages of simplified and unambiguous identification that distinguishes their approach.

The collaborative capacity of partners who in this context represent the agency in the relationship and equally stand for the intermediate variable in the conceptual model showed the need to understand this variable's critical role in forging partnerships. The benefits of collaboration includes; being an opportunity for organizations to engage in new spheres or more advance areas that they were not capable of engaging in alone, opportunities of harnessing a wide range of "*resources and support*" in meeting needs, providing platforms where individuals and or organizations pursue objectives that are beyond their individual capacities in a collective manner, and essentially a better approach to promote efficiency and reducing the competition between partners that were previously competing with each other (Butterfoss, Goodman, et al., 1993, Bramley, 2012), Hudson expressed this as an acknowledgement of the limits of organizational individualism, it is seen as inadequate due to the "*increasing task scope*" which requires solutions from "*many perspectives*"(Hudson, Hardy, et al., 1999). Four parameters of collaborative capacity reviewed in this research include; member, relational, organizational, and project capacity (Foster-Fishman, Berkowitz, et al., 2001).

The dependent variable contained in chapter three explores the concept of affordable housing delivery, looking through literature to arrive at a conceptual construct and strategies to measure it. Theoretical pruning of the term housing has been pursued in a bid to iterate what various researchers refer to as the basic need of man (Murphy and Hourani, 2016). From a wide range of perspectives there is a consensus of opinion on the centrality of housing to human existence and societal progress except that there are diversities of what constitute housing or not. While some view it from a limited approach, the view of a dwelling unit, and have associated its benefits, others present it as a nexus representing the unit of a community, society, region and or nation. It is seen as defining both the social and economic structure of countries as well as a reflection of the dynamics of goods and services in any given territory (Olayiwola, Adeleye, et al., 2005, Oyebanji, Akintola, et al., 2011).

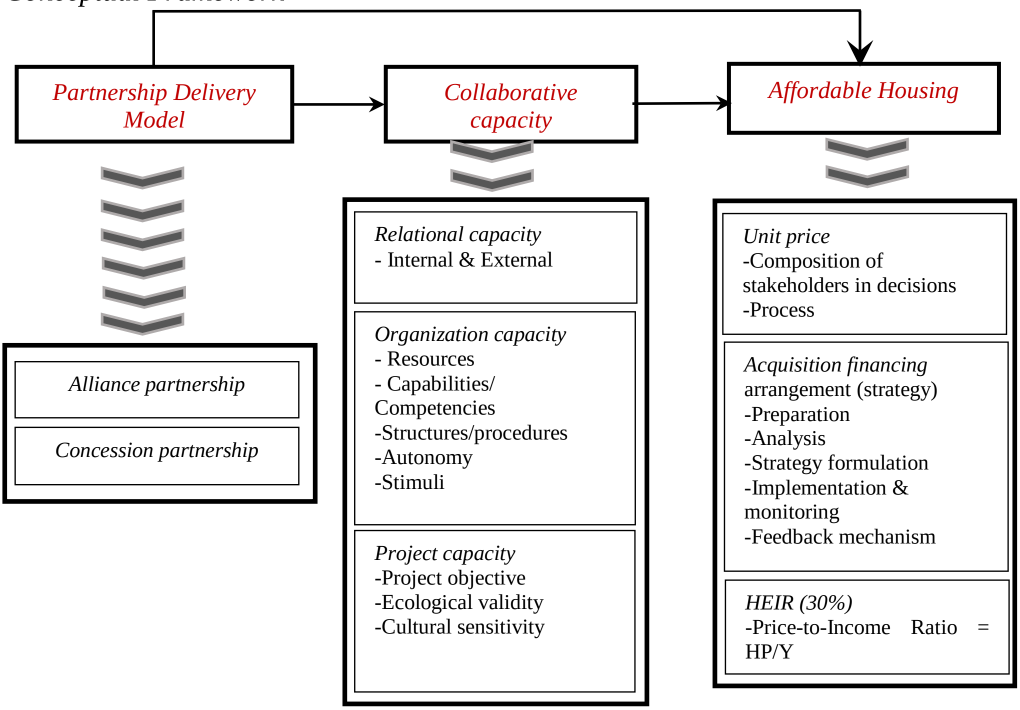
Subsequently attempt was made to describe and theorise the affordability of housing and how it has and can be measured. The focus was to explore diverse views relating to the subject of housing affordability in order to appreciate its multifaceted nature. Five definitions and measurement perspectives were reviewed and these include; Housing Expenditure to Income Ratio (HEIR), the residual income approach, quality adjusted measures, the supply approach and the housing gap or the mismatch perspective. Thereafter this research arrived at a consensus focusing on affordability that is suitable to homeownership since our target cases were already built on that. Thus, the choice of price-income ratio, acquisition financing and unit price composition assessment as the best fit to ownership measurement of affordability.

3.0 Research Methodology

This section first outlines the independent and dependent variables for an in-depth understanding of the sub-variables, and indicators. As the target of this research is to provide an in-depth knowledge on the PPP delivery models, the collaborative capacities of partners and the affordability of the houses as outcomes, multiple case study have been adopted to provide an opportunity of studying four projects (Talba housing project Minna, Efab Metropolis Abuja, Amuwo-Odofin project Lagos and Courtland Project Lekki-Lagos). Through qualitative techniques, data was drawn through triangulation: documents (contract documents, memorandum of understanding, draft stakeholder reports), interviews, and site observation.

Multiple case study methodology was identified as the most suitable research method, as this research seeks to understand and find explanations to the challenges faced by PPPs in delivering affordable housing projects. The advantage of multiple case studies is that it allows for the utilization of multiple lenses to view a single phenomenon by utilizing multiple data sources popularly known as triangulation (Stake, 2013, Baxter and Jack, 2008). Another reason that it was deemed suitable for these studies was that case studies allow for the exploration of individuals or organizations, simple or complex sets of relationships, communities or programs and as well as supporting either the deconstruction or reconstruction of phenomena (Yin, 2011, Baxter and Jack, 2008).

Conceptual Framework



4.0 Background of the case study areas

The issues of affordability of housing raised in this research were first of all observations from PPP practice in Nigeria and supported by literatures from within and other practices in different countries. In this research, focus has been narrowed to selecting cities with the most experience and concentration of PPP-led housing projects. The reason being, that PPP is still a very urban phenomenon in Nigeria, with the private partners concentrating in the most populated cities having high investment turn-overs. Housing pressures were also a factor in this decision, as they are more endemic in the most cosmopolitan and megacities in Nigeria.

Three cities in Nigeria namely; Lagos, Abuja, and Minna, recorded the highest share of PPP-Led housing projects between 2002 and 2017. The cities of Abuja and Lagos are the most culturally diverse and cosmopolitan cities in Nigeria. Lagos has in its nature the favourable climate for business as a port /coastal city and it has a large concentration of high scale income generating opportunities. Abuja however, is a new capital city with constant activities in the construction industry, it is still a city in the making, just 38 years since its foundation was laid in 1980. Abuja city population as of 2016 was 4,978,600 (projection from 2006 NPC data at 13.91% growth rate) and Lagos Metropolitan was 21,000,000, Lagos State Government, (2016).

Due to these advantages, it places the two cities as private sector investment hubs, possibly for the quick return on investment envisaged by its population size. However, the small city of Minna in the north central region of Nigeria, 370,712 residents (National Population Census 2006), has a couple of PPP-Led housing projects, which are largely due to the state's plan for leading in private-led approach for development in the sub-region. Thus, a unique opportunity has presented itself for exploration of the PPP phenomenon from the perspective of a non-cosmopolitan city.

5.0 Research findings/Discussion

This is presented based on two perspectives; direct (independent –dependent) and indirect (independent-intermediate-dependent) from experiences of Talba/Courtland (alliance partnerships) and Efab/ Amuwo-Odofin (concession partnership) projects. Thus, an overview of the affordability of these projects.

Talba/Courtland projects performed significantly on affordability, through certain decisive steps that were taken by both partners because they were alliance partnerships where both partners participate in the project across most stages. First, direct relationship of the variables, joint stakeholder involvement either during the pre-implementation and or implementation stages of the projects' life cycle has significantly influenced the reaching of affordability. At the pre-implementation stages, in Talba project in Particular government guaranteed private investment though bank guarantees, and a supply of subsidized land at no cost to the project's overall budget. This served as a significant incentive, it reduced the overall housing costs by eliminating land related expenditures as well as the elimination of bid-related costs due to the formative nature of the project. Meanwhile in Courtland project even though public partner factored in land cost the economic status of the target off-takers was already significantly high because they were not only identified but were involved from the project start. However in Talba project, at the implementation stage, the project partners, realizing the economic disposition of the demographic composition of their project city, deliberately made cost effective housing designs focusing on a compact size at an affordable cost. The choice of two or three bedroom apartments were deliberate considering the cost implication to the target population. And most importantly the public partner retained demand risk component of the Talba project thus being responsible for allocation to off-takers. Whereas, in Courtland demand risk was clearly boned by all the three (public, private and users) key stakeholders in the project. Secondly, the indirect pathway, revealed how their collaborative capacities (relational, organizational and project) also influenced the reaching of affordability. The alliance model represented by the Talba and Courtland projects revealed horizontal relationships between partners and certain complimentary actions in both projects. Joint decision making, joint monitoring teams and interdependence between partners were evident. With this atmosphere amongst partners, there was less competition. This nature of relationship was necessitated by the social structure, because by nature alliance connotes togetherness, and mobilization of joint forces. This naturally increases the capacities of the partner organizations because it is the capacities of all the stakeholders that are mobilized to identify challenges and in defining as well as proffering solutions.

The concession partnership projects Efab/Amuwo-Odofin had most difficulty in reaching affordability largely due to the nature of the models utilised in these projects. Firstly, through the partnership model and affordability, Efab project in particular was a subset of several projects of its type in a city wide housing program. The program objective was to inject a mass supply of new housing stock in order to shock the prevailing high prices of residential properties supplied by the market. The clear target was about reducing housing prices in Abuja and to improve affordability to the low-medium income. Despite these ambitious goals there was no clear cut mechanisms placed by the program to measure performance vis-a-vis the program’s objectives.

The Public partner had committed public land for the project without premium paid by the private partner except for the processing fee and related development fees as well as public supply of primary infrastructure to connect the site to the city network. These public investments were targeted as incentives towards reducing the overall cost of houses both in the project directly and externally through mass supply to reduce the housing deficit in the city and possible reduction in prices of the market suppliers. However, while the project sets out these objectives, it was solely the decision of the public partner, but the private was left to deliver houses at unregulated prices and solely responsible for demand risk. The result with this case was the most outrageous price mechanism in all the four cases studied. The strategies adopted by the developers, owing to their monopoly in price determination and allocation to the public, promoted extensive speculative activities. The private partners staggered the construction processes into nine incremental development stages from bare plots of land, carcasses at different levels of completion and complete buildings. In each of these stages, payments or investments were welcomed by anyone interested and able to provide the funds. However, In the Amuwo-Odofin project, Lagos, the public partner, being the initiator of this project, prepared the designs based on three bedroom apartments and targeting the low-medium income and only making disparities based on the quality of finishing adopted.

The supply of land was also done by the public partner but in this case land cost was factored into the overall housing costs as a public equity contribution. Private partners also incurred some biding costs as participation by the private partners was through competitive bidding. The financing and supply of infrastructure within the site was also holistically imbedded into the responsibility of the private partner in this project. The house prices was already decided by the public partner via feasibility and viability analysis, which was carried out informed on their wealth of experience in the local housing market. The sharing formula however, debated and agreed with the private partners had a limited re-imbursement period, which was captured as the times between the starting date of construction and completion dates (24 months). The time constraint influenced the housing acquisition financing options that were available to target off-takers. Off-takers were made to make a commitment deposit of 50% during the expression of interest, which equated to the commencement of construction, and balance payment at completion of the project. This was necessitated by the public partner’s drive to pay-off the private partners as part of their guarantee on demand risk and return of capital invested. The implication being that by this financing arrangement the project was rather skewed to favour people with cash at hand.

Secondly, indirectly through the collaborative capacities of these projects, because concession projects are mostly characterised by public control of pre-implementation decisions and private control of implementations decisions, these independence promoted individualization of benefits and projects objectives. The concession model partnerships have been characterized by stricter role specific responsibilities with the public partner setting the goals and objectives. The contract therefore becomes the central code of conduct in concession and actions by either partners, which is restricted to the terms and conditions. Problem definition and solution initiatives were solely private domain particularly at the implementations stages as shown in the Efab and Amuwo-Odofin projects being concession models. Due to the independent status of partners and the competitive nature of the relationships, the private partners rather pursued personal interests at the slightest opportunities gained to do so. For example in the Efab case, the project was opened up to high speculation and private partners internalized pubic targeted incentives, thus the affordability crisis of the project.

Conclusion and recommendation

The central conclusion in this research is that; *Concession models prioritized profit considerations over meeting the need of target groups. They are more commercially driven compared to alliance projects, which balances between the need of target groups and commercial viability. Alliance models are more equipped in organizing housing acquisition financing for target groups. Thus, enabling households to gain longer repayment tenures and lower repayment costs. Thus they influences affordability differently. These outcomes are shaped by the structure of relationships and responsibilities.*

This proves that PPP models directly influence affordability either positively or negatively.

The research findings revealed that alliance partnership models directly promote the reaching of affordability for the target beneficiaries whether they were involved or not. This is primarily because partners share project goals and commit their resources (tangible and intangible), jointly, to make important decisions and deliberating pathways that leads to win-win situations. This is possible because, no single partner possesses an absolute right in deciding the fate of the project despite being responsible for specific roles.

This research conclude that alliance partnership projects were more equipped in delivering affordable housing particularly in the way they fashioned realistic house acquisition financing options to their target off-takers. This might not be unconnected with the fact that these projects experienced low demand risk as off-takers were usually identified earlier in the partnership conception and their needs are established. This enhances precision in designing suitable houses that not only meet the aspirations of these off-takers, but they are more likely equipped to access them upon completion because they are able to finance their purchase. The Courtland project was a good representation of how this took place in practice. Indirectly, the alliance model revealed a more robust collaborative capacity which gives the partnership an advantage of sailing through turbulent periods in a partnership because they promote complimentary support and joint actions in trying periods. By and large, alliance partnershipSs seem to be quite enduring, allowing for adjustments and strengthening bonds.

Concession models, on the other hand, directly promote the independence of partners and reduce possibilities of interferences in the partner's responsibilities within the projects. While this may be an advantage, it can also negatively promote the usurpation of the project's goals and objectives for self-centred reasons. Thus, making the reaching of affordability quite tasking, particularly were private partners control demand risk. The case of the Efab Project, is a classic example, which proves the assertion that when one partner is un-relating in a project, the relating partner will circumvent collective goals in pursuit of private advantage (see, Park, 1997). In the Efab Project, because the private partner had absolute control of the demand risk and was responsible for all on-site decisions, the project headed for intense speculations which promoted their optimum profit motive, hence, subjugating the overall program goal of *reducing housing costs* in the city of Abuja through this project and over a hundred other projects in the FCT Mass-Housing Program.

In conclusion, this research has broaden and deepened knowledge on the structures and agencies of PPP and how such affects the outcome of projects, particularly when dealing with affordability. It has also revealed how the roles of different actors in these models and the dynamics of power relations within projects in delivering expected outcomes have essentially showed that the choice of an appropriate PPP model is a vital element to making projects work and are not just sets of options available to be deployed for all circumstances. Therefore, it is evident that partnership models essentially exert influence on collaborative capacities of partner organizations in Public-Private Partnerships and this in turn influences project outcomes. Thus, practitioners and experts should consider the suitability of models to project's goals before adoption.

Samenvatting promotieonderzoek

Er is steeds meer aandacht voor publiek-private samenwerking bij de nieuwbouw in steden, zowel in wetenschappelijk onderzoek als in de praktijk van ontwikkelde landen en landen in transitie. Vooral de centra van steden kampen met toenemende woningbehoefte die niet gemakkelijk waargemaakt kan worden; het verdichten van steden kent een zekere grens. Steden blijven aantrekkelijk om in te wonen vanwege de aanwezige voorzieningen, arbeidskansen, innovatiepotentieel, etc. (Robinson, 2002; Johnson, 2008; Henderson, 2002; Cohen, 2006; Zhang en Seto, 2011).

Het leveren van betaalbare woningen is zelfs een grotere uitdaging, vooral voor starters en mensen met beperkte financiële middelen. Woningen in steden zijn vanwege grote vraag en geringe aanbod relatief duur en voor sommige (inkomens)groepen moeilijk betaalbaar, zo niet onbetaalbaar. Er worden pogingen ondernomen om via publiek-private samenwerking (PPS) tot de oplevering van betaalbare woningen te komen, zij het met wisselend succes. De argumenten voor PPS zijn dat deze samenwerkingsvorm het mogelijk maakt om innovatiever, efficiënter en doeltreffender met resultaten te komen. Echter, in landen van transitie wordt het leveren van betaalbare woningen vaak niet gehaald, vanwege bijvoorbeeld beperkte capaciteiten van private en publieke partijen (Perez-Ludena, 2009).

In de literatuur over PPS wordt gesteld dat deelnemende publieke en private partijen voldoende (samenwerkende) capaciteiten moeten beschikken om uiteindelijk tot gewenste resultaten te kunnen komen (Weber en Khademian, 2008; Butterfoss et al, 1993). Daarnaast is het van belang dat in PPS de rollen, taken en verantwoordelijkheden goed en duidelijk zijn gemaakt. Het gaat om het creëren van synergie en meerwaarde tussen publieke en private partijen, die het uiteindelijk mogelijk moeten maken om tot betaalbare woningen in steden te kunnen komen. Echter, er zijn signalen dat dit in landen van transitie niet gehaald wordt; dat private partijen voor winst gaan en daarmee de hoogste bieder zoeken voor de 'betaalbare' woningen (Perez-Ludena, 2009).

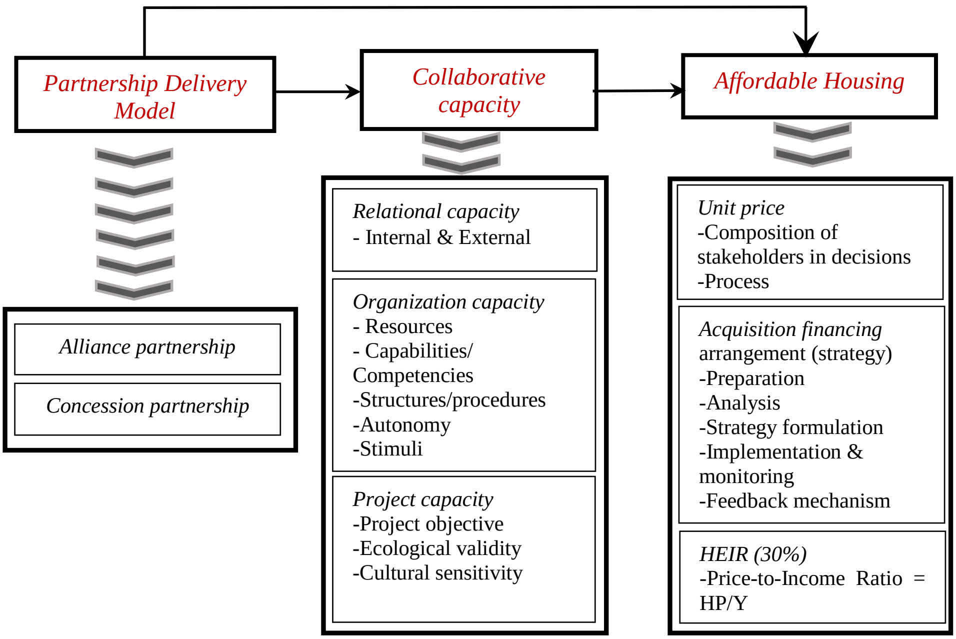
Er is nog maar weinig onderzoek gedaan naar de collaboratieve capaciteit van PPS in relatie tot het realiseren van betaalbare woningen, vooral in landen van transitie. Daarom staat de volgende vraag centraal in dit proefschrift: Welke invloed heeft PPS (structuur/model en proces) op het bereiken van betaalbare woningen?

Om deze centrale onderzoeksvraag te kunnen beantwoorden is empirische onderzoek gedaan in drie steden in Nigeria: Lagos, Abuja en Minna. In deze steden vinden veel PPS projecten plaats op het gebied van woningbouw, vooral voor lagere inkomensgroepen. Er is specifiek vanuit nationaal niveau beleid ontwikkeld om in deze steden via PPS aan het realiseren van betaalbare woningen te werken.

In het proefschrift is eerst gewerkt aan het opbouwen van een, voor de empirische vergelijkende analyse richtinggevend, analytisch raamwerk. Dat raamwerk besteedt expliciet aandacht aan (1) het partnerschapmodel in de PPS, (2) collaboratieve

capaciteit, en (3) realisatie van betaalbare woningen. Al deze concepten zijn via een literatuurstudie geduid en vervolgens geoperationaliseerd. De variabelen worden samenvattend in onderstaande figuur weergegeven:

Figuur 1: conceptueel raamwerk



In het theoretische deel van het proefschrift is beredeneerd dat partnerschapmodellen directe invloed hebben op het realiseren van betaalbare nieuwbouw. Daarnaast hebben ze ook indirect effect op de afhankelijke variabele, via een effect op collaboratieve capaciteit in PPS. Deze collaboratieve capaciteiten hebben vervolgens weer een effect op het realiseren van betaalbare woningen.

Het onderzoeksmodel is via de kwalitatieve onderzoeksmethode van vergelijkе casusstudie uitgevoerd. Deze methode heeft als voordeel dat cases goed, diepgaand en volledig bestudeerd kunnen worden in het hun eigen context. De vergelijking stelt ons in staat om patronen en case-specifieke karakteristieken en condities te ontdekken (Stake, 2013; Yin, 2011; Baxter en Jack, 2008).

Het vergelijkende onderzoek heeft de volgende inzichten opgeleverd. Er kan worden geconcludeerd dat concessiemodellen van PPS de winst van private partijen eerder centraal stelt dan de wensen en behoeften van de doelgroep voor betaalbare woningen. Deze modellen kennen sterker een commerciële drijfveer vergeleken met het PPS alliantiemodel, die meer gericht zijn op het balanceren van de doelen van commerciële rendement en sociale behoefte en betaalbaarheid voor lagere inkomensgroepen. Deze conclusie toont aan dat, gezien het onderzoeksmodel gepresenteerd in figuur 1, er weldegelijk een directe relatie bestaat tussen type PPSmodel en realisatie van betaalbare woningen.

Deze bevinding toont indirect ook aan dat alliantiemodellen van PPS beter geëquipeerd zijn voor het realiseren van betaalbare woningen. Dit is omdat private en publieke partijen gezamenlijke doelen formuleren en zich committeren om gezamenlijk hun middelen en capaciteiten in te zetten in de PPS. De actieve opstelling van publieke partijen in de PPS garandeert eerder dat er aandacht is gedurende het bouwproject voor de wensen en behoeften van lagere inkomensgroepen als beoogde doelgroepen voor de nieuwbouw. Publieke en private partijen brengen hun eigen capaciteiten in het project en ook hun capaciteit om samen te werken leidt ertoe dat woningbouw daadwerkelijk tot stand komt en specifiek voor de groep afnemers waar deze nieuwbouw voor bedoeld is. De woningen blijven betaalbaar voor de beoogde doelgroepen. Problemen en uitdagingen worden gezamenlijk, door publiek en privaat, opgepakt en aangepakt, waarmee het eerder mogelijk wordt en langer mogelijk blijft de doelstelling van betaalbaarheid van nieuwbouw te behouden en te realiseren. In consessiemodellen van PPS staat de private partij er meer zelfstandig voor om binnen de al dan niet gestelde en gemonitorde randvoorwaarden de eis van betaalbaarheid van de woningen levend te houden. Het opstellen en handhaven van randvoorwaarden in de PPS concessie is een aandachtspunt. De publieke actor moet daarvoor wel de benodigde capaciteiten hebben. Voor het alliantiemodel zijn de collaboratieve capaciteiten noodzakelijk om in combinatie met het gekozen model tot de gewenste uitkomsten van betaalbare woningen te kunnen komen. Een actieve deelname en opstelling van de beoogde afnemer in de PPS ondersteunt ook het halen van de doelstelling van betaalbaarheid. Dit geeft aan dat PPS zich meer bewegen naar een model, waarin naast private en publieke organisaties ook maatschappelijke actoren een rol krijgen.

Contents

List of Figures

List of Photographs

List of Tables

List of Boxes

Chapter 1: Partnership for Affordable Housing

1.1 Introduction

Public-Private Partnerships (PPPs) for housing delivery is gaining momentum across cities both in developed and developing countries. Government agencies for housing especially are challenged with meeting competing housing needs due to the increasing population, a trend forecasted to be on a continuous rise (Henderson, 2002, Cohen, 2006, Zhang and Seto, 2011, Jenerette and Potere, 2010). Urban centres in developing countries are currently experiencing a high population surge which is largely due to the push and pull factors between cities and their hinterlands. The bait is that the wealth of nations are concentrated in cities, serving as the investment hubs, centres of innovation, and places of opportunities (Robinson, 2002, Johnson, 2008). Attempts have and are being made to innovatively deliver affordable housing in cities through public and private partnerships with varying levels of successes and failures.

PPPs are believed to enable the public sector, harness the expertise and efficiencies that the private sector can bring to the delivery of services that was traditionally delivered by the public sector (Collin, 1998, Domberger and Fernandez, 1999).

The arguments in support of PPPs are often fabricated in the notion that it is the most effective mechanism for delivering services, however, in developing countries the private sector has patently shown lack of capacity to deliver services to the low-income and the poor, hence validating the position that PPPs may only be able to improve services for the better-off (Perez-Ludena, 2009). Therefore, with an estimated 20 percent housing related investment in developing countries delivered through this medium, the lower income group are further pushed off the limit (Perez-Ludena, 2009).

It is therefore, based on this postulations, that other experts agrees that more incentives are at the benefit of the already well-off (Lerman and Reeder, 1987, Amirkhanyan, 2008, Gazley, 2010, Harrison, Lynch, et al., 1990, Honadle, 1981, Judge and Elenkov, 2005, Kapucu and Demiroz, 2011, Lieberson and O'Connor, 1972, Means, Harrison, et al., 1991, O'Donnel, Ferreira, et al., 1998, Thompson, 2003, Ting, 2009, Wandersman, Goodman, et al., 2005, Bramley, 2012).

The assumptions that the general benefits of PPPs will trickle down has scarcely been researched to verify such claims (Adedeji, Du, et al., 2013, Ali and Son, 2007, Rauniyar and Kanbur, 2010). There are also arguments that PPPs lead to improvement in the procurement of public sector housing projects, as important instruments that can be used to extend infrastructure assets and services to poor neighbourhoods in urban centres (Moskalyk, 2011, Delmon, 2010). The World Bank Group (2009) has drawn global attention to the lagging capacity of classical PPPs to deliver services to the poor, thereby, initiated the construct of ‘pro-poor PPPs’ (The World Bank, 2009, Kakwani and Pernia, 2000).

Since PPPs form a network of public and private organizations which mobilise various resources, skills, experiences, competencies and capabilities, in order to deliver on their collective set of goals and objectives, they must be able to collaborate effectively and efficiently. Partnership collaborative capacities are therefore necessary and have been identified as an important factor if organizations in partnerships must realise their collective goals (Weber and Khademian, 2008, Butterfoss, Goodman, et al., 1993). Just as mentioned by Perez-Leduna (2009), in the event that partnerships fail to collaboratively harmonize their energies and resources to achieve set goals, a project's outcome eventually becomes only available to the highest bidders.

Another interesting dimension is the application of the structure and agency theory to examine these critical relationships in PPPs. PPP structure can be likened to the different models of partnership as they determine the pattern of collaborative capacities as agencies. These capacities are required by stakeholders to effectively navigate a project to deliver its objectives. Several models have been deployed with varying degrees of outcomes, the models essentially dictates to a large extent the nature of the relationships and expectations, and to a great extent what can and should be done since partnerships are often bounded by roles, risks and benefits. A delivery model deployed in a partnership project essentially dictates the nature of interaction and the structure of priorities of the participating stakeholders nurture in such an endeavour.

There is a significant body of literature on PPPs from the efforts of researchers who from different backgrounds have studied this phenomenon based on several themes that are critical components of PPPs. However, a notable study on partnership models in PPPs has been the one carried out by Edelenbos and Teisman (2008), using the alliance and concession models through the lenses of project and process managements in Dutch PPP practice. Weber et al (2016) viewed PPP models as either contractual or institutional where contractual are categorised as vertically inclined by nature and institutional, are horizontally inclined as well. Beside these, several other researchers and authors have explored partnership models and their influences, see (Clifton and Duffield, 2006, Van Marrewijk, Clegg, et al., 2008, Klijn and Teisman, 2003, Savas, 2000).

These studies have made significant contributions to the nature of PPP models in partnership through several well deliberated themes. However, little is considered regarding establishing the link between PPP models and the collaborative capacities of partner organizations as PPPs until now have been regarded essentially as the nature of interactions between stakeholders. Although there are also studies on collaborative capacities in networks, (Amirkhanyan, 2008, Andrews and Boyne, 2010, Austin, 2010, Barman and MacIndoe, 2012, Bateson, Lalonde, et al., 2008, Bradford, 1993, Bryan, 2011, Bryson, 2011), the link between partnerships and collaborative capacities have not to date, received sufficient empirical investigation.

In practice, policy makers, investors, off-takers and financiers are grappling with several competing factors in order to deliver affordable housing. The need to understand the inter-relationships between the different components of a partnership are essential to improve practice and outcomes. Exploring ways through in-depth empirical analysis of partnerships to enable practitioners with better knowledge to make informed decisions in formulating enduring partnerships cannot be overemphasized.

1.2 Filling the Gap

These significant efforts made by researchers from diverse professional backgrounds with the sole aim of increasing knowledge on the subject of PPPs, have provided insights into the nature of PPPs. Despite these volumes of research that focus on PPPs as just identified in the preceding section, there is less emphasis on the link between collaborative capacities of partner organizations, the partnership models and how they have influenced affordability which also needs to be explored, just like the concerns regarding risk, critical success factors etc. which have received considerable attention. As roles, risks and benefits between organizations in partnership are both direct and indirect factors of the partnership models utilised, it is important to explore how organizations pursue a collective goal in the midst of conflicting individual interests and it is equally necessary to understand how collaborative capacities which are precursors to the abilities of partners to deliver their responsibilities in meeting shared visions and aspirations fares.

Partnership models and collaborative capacities have been conceived in this research as necessary influences that determine the nature of outcomes depending on the projects objective. In this research the objective of focus is affordability of PPP housing projects. Affordability of a house is relative in nature depending on the demographic and economic character of a target population. Whilst there are researchers who have studied PPPs in affordable housing (Tighe, 2010, Tang, Oxley, et al., 2017, Talbert and Costa, 2002, Metcalf, 2018, Susilawati and Armitage, 2004a), attempts at linking structures and agencies (PPP models and collaborative capacities) in reaching affordability in partnership researches is scarcely seen. This makes this research unique in its own right in making necessary steps to contribute in placing these linkages as an additional brick in the walls of PPP, collaborative capacities and affordability literature on one hand and improving practice on the other.

1.3 Problem Statement

The need to increase knowledge on inter-organizational relationships has been advocated in order to manage multi-actor relationships (Edelenbos and Klijn, 2006). This is essential because Public-Private Partnerships are classical examples of inter-organizational relationships. As individual and group behaviours are shaped by the social structure within which they operate, the agency (inter-organizational relationships) is therefore shaped by the structure (PPP models). The increasing need to understand the structure and agency of PPPs and how they influence collective goals has triggered significant research in the field of collaborative management (O'Leary, Gazley, et al., 2009). Several arguments have been put forward as a result of these opinions. In essence, it is argued that Public-Private Partnerships that are arranged by public organizations and are dependent on public resources, are less likely to have collective decision making and autonomy (O'Leary and Bingham, 2009, Gazley, 2010).

These kind of assertions have necessitated empirical researches to seek clarity on how PPP structures on one hand and the processes (inter-organizational relationships) are shaped in projects. By implication there's is an increasing need to bring forward new knowledge on the nature of collaborations, seeking to unravel the different types that exist, new knowledge that can be unveiled in order to facilitate better and more effective collaborations (Agranoff and McGuire, 2004).

PPPs in housing projects, as has been agued, have not been able to deliver the needs of the low-medium income households who often at times have been the group with the most need for housing and a more viable justification for PPPs. Empirical evidence from various evaluations of PPP projects have shown that partnership projects have failed to deliver to the target groups (Lerman and Reeder, 1987, Amirkhanyan, 2008, Gazley, 2010, Harrison, Lynch, et al., 1990, Honadle, 1981, Judge and Elenkov, 2005, Kapucu and Demiroz, 2011, Lieberson and O'Connor, 1972, Means, Harrison, et al., 1991, O'Donnel, Ferreira, et al., 1998, Thompson, 2003, Ting, 2009, Wandersman, Goodman, et al., 2005, Bramley, 2012).

There is a scarcity of literature on the likely influence of partnership models and as to the extent of collaborative capacities in relation to their direct or combined influence on affordability in housing projects.

The housing deficit in Nigeria is estimated at 15 million units, requiring N12 trillion ($60,913,705,583), to bridge the current need (Makinde, 2014a). This necessitated the turn to PPP led delivery systems as a viable option due to lean public sector income and competing claims from other sectors. Despite the claims for PPPs potentials, for example the Abuja Mass Housing Scheme, which targeted the low-income earners through public-private partnership housing schemes, which ended up by delivering high cost units that were unaffordable to the target group (Ukoje and Kanu, 2014, Ndubisi, 2012). Only high-income citizens bought all of the units that were delivered.

In another study that was carried out in six southern Nigeria cities (Lagos, Porthercourt, Abeokuta, Owerri, Uyo and Umuahia) the findings showed that PPPs had significantly delivered housing units in favour of the high and upper middle class, this was due to the high costs, thereby, disenfranchising the low-income group, who the housing was initially built for (Ibem, 2011b, Ibem, 2011a). Yet, in another research carried out by Oyebanji et al (2011) his conclusion is fundamental as it depicts the prevailing situation in Nigeria

"The interest of masses and low-income earners are not protected in Housing PPPs considering the total housing units completed (1,267 units) under the Lagos Megacity scheme between 2002-2009, low income units represent 200 units (16%), middle income 379 (30%) and high-income 688 (54%). Comparing these figures with an annual estimate of 40,000 units required, it therefore shows PPP housing schemes have delivered less than 1% of yearly needs with the low-income and the poor at the bottom" (Obebanji et al, 2011 p.61)

Thus to reach affordability, the PPP structures and agencies are critical variables requiring evaluation in order to establish their influence on the project outcomes. What we need therefore is to seek to understand the relationships that exist between the models chosen in PPP projects and the collaborative capacities of the partner organizations. These relationships are therefore the critical elements necessary in order to evaluate PPP projects.

In pursuit of a suitable empirical setting, this research selected four PPP-Led housing projects in three Nigerian cities; Lagos, Abuja and Minna. These cities became prominent for PPP-led housing schemes between the periods after the Presidential Technical Committee on Housing and Urban Development led by Dr. Peter Odili had submitted its recommendation upon which a government white paper on housing and urban development in Nigeria was issued. This policy paper came to be known as the Odili Report of 2003. This report forms the institutional bases for the paradigm shift to PPP-led urban infrastructure and development projects in Nigeria.

1.4 PPP Organizational Form, Structure and Agency

PPPs as described in a later section of this research have been identified as a governance mechanism through networks and/or actors which cut across government, private and non-profit organizations. It is also seen as a procurement mechanism, or an arrangement involving a wide range of stakeholders were co-production takes place, and risks, roles and benefits are shared amongst the partners. The making of PPPs is largely comprised of a network of organizations joining together for a common purpose. These organizations may be formal or informal, ad hock and compositions of different hybrids of organizational settings (Steijn, Klijn and Edelenbos 2011).

The theory of structure and agency postulates that *structure* is a framework or principles that form a pattern or shape practices and the choices of individuals and organizations. This in turn determines their access to resources, shapes the rules governing their operations, their behaviours, and influences their approaches to various issues (Healey and Barrett, 1990, Sewell Jr, 1992). Another perspective is that *structure* is viewed from two perspectives; as either "*patterning of interaction*" or the "*continuity of interaction*" which have been code named "*syntagmatic*" and "*paradigmatic*".

The former being the nature of inter-relationships between actors or groups, whereas, the latter is central to sustaining such interrelationships over time (Giddens 1979). This concept of social structure has been developed over time, despite some identified deficiencies to explain "*rule-resource properties*" which helps in analysing social settings or conditions (Giddens, 1979). Giddens further assert that structure as a rule and structure as a resource helps to better appreciate the duality of structure in an effort to understand the dynamics that influences behaviour and choices. Structure as a rule was basically likened to language being a composition of rules which are imbedded in what Sewell (1992, p10) calls "*virtual existence*," which are capable of generating social practices and social systems. In another vein, *structure* as a resource argues the centrality of power, which is the channel through which "*transformative capacities*" are utilized in an interactive process.

In simple terms what Giddens terms *structure* as a resource basically revolves around whatever empowers individuals, groups or organizations in social engagements. The arguments of structure as rules and resources are interwoven and have been contested that it is rather rules and not resources and that resources are an effect of structures which is not the same as structure. If structures are rules and resources they cannot be virtual since resource have a material component and that at best Giddens first conception of structure as rules is most applicable and should be retained, not the later (see, Sewell, 1992). By implication the rule base theory of structure is useful in understanding social systems.

Agency on the other hand has been conceptualised as: "*empowerment to act with and against others by structures*". In fact, another term used to describe agency is action which implies a "*continuous flow of conduct*" (Giddens, 1979). This represents perpetual interaction of corporate beings in a continuous process. Giddens further argues that actions can only take place within contexts, thus, they are instigated by the dictates of social structures.

The implications are that agents are informed by structures to act in certain ways as dictated by schemas or rules that frame their activities and by implication it is the ability of agents to apply these rules to a context that defines the nature of structure. Sewell (1992, p. 20) further describes agency in specific terms as "*actors*" that control the resources, which means the capacity to reinterpret or mobilize an array of resources in terms of schemas other than those that are constituted in the array.

Although the debate on structure and agency have often at times been made as though one predates the other they have been sufficiently attested to be as mutually dependent on each other and are precursors to each other (Sewell, 1992, Giddens, 1979). Based on the preceding information, it is therefore evident that PPP models and collaborative capacity share these characteristics, as explained by the theory of structures and agency. The models by nature shape activities, define roles, and the choices which are available to actors in a partnership. Meanwhile, collaborative capacity is in-line with the principles of agency, represents an actors capacity or actions in mobilizing resources. It is in fact, the evidence of empowerment to act.

1.5 Research Goal

Internal

This research seeks to explain through empirical evidence the relationship between PPP models and collaborative capacities of partner organizations in housing projects, and whether these influences contribute to the affordability of the houses in a project's target group.

External

This research also seeks through its findings to improve; 1) Knowledge and literature on the three interrelated variables (PPP model, collaborative capacity and affordable housing), 2) Policy and practice in PPP projects aimed at delivering affordable housing.

Objectives

1. To establish models of PPPs that are applied in housing delivery projects
2. To establish the relationship between PPP models and collaborative capacity in housing projects
3. To establish what the influence of PPP models is on reaching affordability in PPP-led housing projects
4. To establish the influence of various forms of collaborative capacity on reaching affordability in PPP-led housing projects

1.6 Research Question

How does PPP structure and agency influence attaining affordable housing?

Sub-research questions:

- Which PPP models can be eminent in theory and which apply in projects?
- What is collaborative capacity and what is the collaborative capacity of PPPs in housing delivery projects?
- What are the relationships between PPP models and collaborative capacity in housing projects?
- What is the influence of PPP models on accomplishing affordability in PPP-led housing projects?
- What is the influence of (forms of) collaborative capacities on attaining affordability?

1.7 Significance of the Study

Scholars of structures and agency have argued that any analysis of a development process demands an integral and very distinct consideration of the relationship between structures as drivers of the development process thus shaping the nature of events par time and agency as the way in which individuals, groups and organizations evolve and progressively pursue their aspirations in a given endeavour (Healey and Barrett, 1990).

Structure as a framework or a principle is not static in space but virtual and can only be put into practice by actors. There are rules, schemas, and resources even though this has been highly contested (Sewell Jr, 1992).

However, agency has been conceptualised as "*empowerment to act*". Agency implies that agents are informed by structures to act in certain ways as dictated by schemas or rules that frame their activities and by implication it is the ability of agents to apply these rules to a context that defines the nature of structure. Sewell's (1992, p 20) description of agency refers to the "*actors*" control of resources meaning the capacity to reinterpret or mobilize an array of resources. Agency is thus, influenced by the existence of structures. The theory of structure and agency is very important to elucidate how social systems function. Since structures shape interactions within given activities and agency represents actions that are taken by corporate beings within a given context, such relationships are very useful to analyse input-process-outcome flow in projects.

Even though, there is a second loop in the relationship, namely, built capacities and experiences of agents which in turn reshapes structures. In this research the first loop is analysed regarding how PPP structures, in particular the PPP models shape and pattern collaborative capacity of partner organizations (agency) on one hand (indirectly), and how the structures (directly) shape achieving affordability in PPP projects.

Empirically, this research operationalized the PPP models into two broad categories: alliance and concession models. Collaborative capacity in this research was also operationalized into three sub categories: relational, organizational and project capacities. PPP structures, Alliance Models, were directly and indirectly observed, through collaborative capacity as an agency, to influence attaining affordability in two projects and how the PPP structure, the Concession Model, shaped directly and indirectly, through collaborative capacity as an agency, in realizing affordability in two other PPP housing projects.

This research wishes to contribute to already existing knowledge, using research experience and also improve practice on how to structure and agency PPPs as governance mechanisms or procurement frameworks and also improve affordable housing theory and practice.

The partnership projects were studied in Nigeria because it is one of the countries in Africa that currently promotes PPPs in the housing delivery process. Nigeria has a growing population size on the African continent and is Africa's most urbanized country with 48.9% of its 184 million population living in urban areas (World Bank, 2017).

There is a need to understand and gain deeper insight into the relevance and impacts of a partnership delivery model, and investigate how actors in partnerships share risks among themselves, determine who benefits from what, who takes what roles and responsibilities whether they be private or public.

The activities of these agents are not necessarily independent but framed by the overarching framework within which they operate. That's why in this research it is envisioned that a PPP delivery model, and collaborative capacity of partner organisations shall influence the projects objective, e.g. housing affordability.

Within the literature is mentioned considerable research on the collaborative capacities of organizations in coalitions or partnerships, and their influences (Granner and Sharpe, 2004, Cheng and Sturtevant, 2012, Lerman and Reeder, 1987, Amirkhanyan, 2008, Kapucu and Demiroz, 2011, Andrews and Boyne, 2010, Bond and Keys, 1993, Flynn and Harbin, 1987a, Foster-Fishman, Berkowitz, et al., 2001, Gazley, 2010).

However, there is limited research that has been undertaken on linking the partnership model and collaborative capacity, within the context of structure and agency, to understand their influence in a partnerships ability to reach affordability. Understanding the influence of partnership delivery models is essential because political, financing and market (demand) risks, considered the most critical risks in partnerships are shared among partner organizations, which depends on the adopted model (Tang, Shen, et al., 2010).

1.8 Synopsis of the Thesis

This research was conceived to explore the interrelationships that exist between the core concepts of a partnership delivery model, the collaborative capacity of partner organizations and their influence on housing affordability in PPP projects, as mentioned earlier, to fill the gap in knowledge.

An extensive literature review was conducted to draw insight into the nature of these concepts leading to a conceptual model that was utilized to draw empirical evidences and explain these relationships in four empirical cases.

The focus of the research was to review the state of collaborative capacities amongst partner organizations and review how the delivery models influenced them. Thus after establishing these relationships, this research sought to find out the extent to which the projects achieved or failed to meet the affordability objective.

Since the primary role, for example, of public organizations is to secure the social objective in partnership projects the research wishes to investigate to what extent can organizational capacities influence this? Can the research produce an analytical generalization?

Each case was studied via these set of research questions, which was fashioned out of the conceptual model and the relationships were examined on a case by case basis. The patterns and scales of outcomes from the four cases were eventually cross-examined in the fifth empirical chapter to elucidate the various patterns, including similarities, differences, strengths and scales that emanated from these four cases in response to the conceptual model utilised.

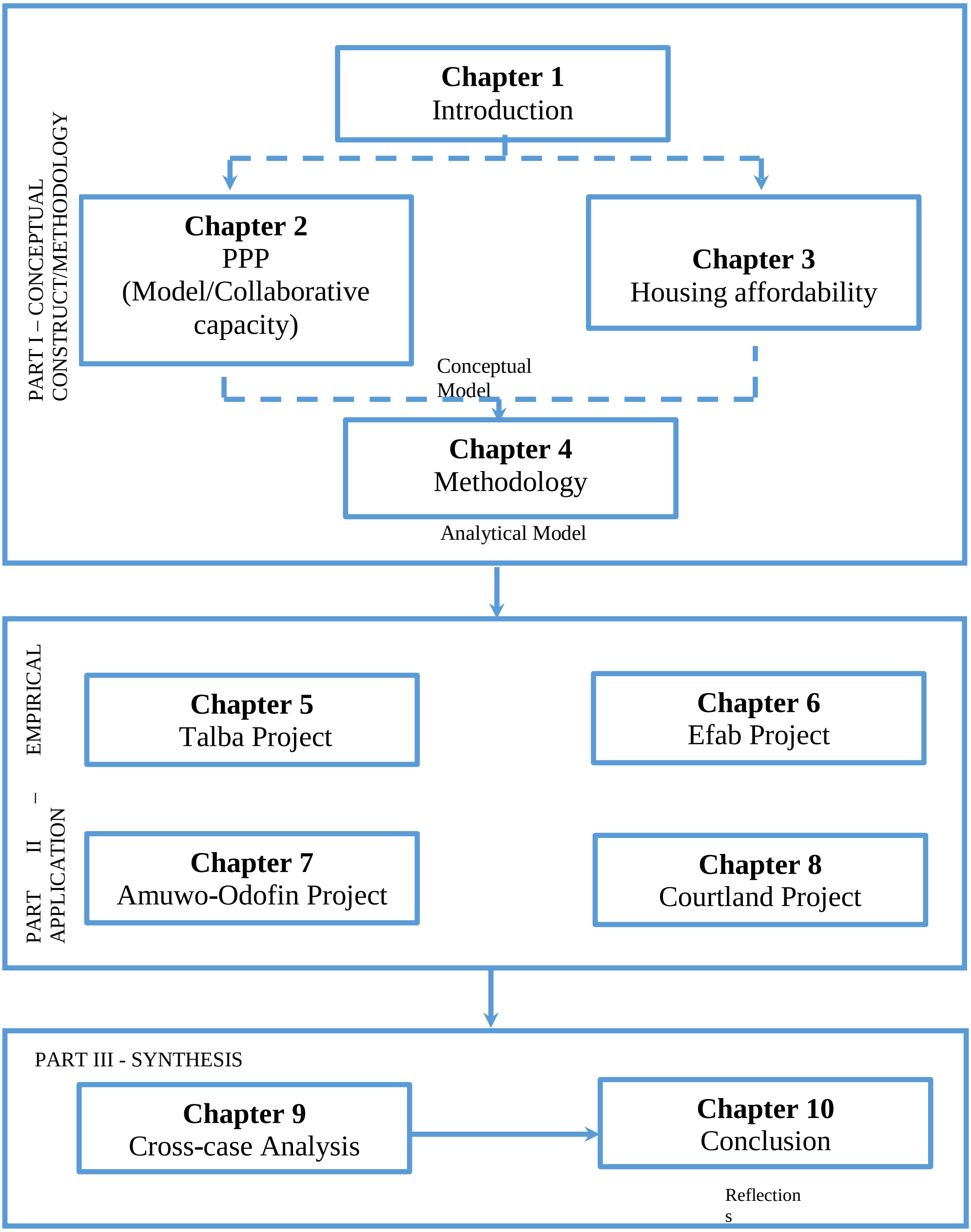
This research has been classified into three different parts comprising of ten (10) chapters. The first part (Chapter 1) focuses on establishing the essence of the research and the questions posed to answer. To achieve this, concept development is crucial.

The research adopted a deductive approach, literature on the key concepts was reviewed to provide a theoretical bases for the research. Being a cause effect research pattern, the independent and intermediate variables have been discussed in chapter two (2) the dependent variables were reviewed which are found in chapter three (3). The theoretical background that was built from chapters two and three presents the bases upon which the research methodology (chapter 4) was formed.

The second part, comprises of four chapters (5, 6, 7 and 8) these chapters aim to establish the nature and empirical analysis of four selected PPP led housing delivery projects in three Nigerian cities. The aim is to describe and provide an explanation on the pattern in practice across different institutional jurisdictions and across the country’s two prime cities and one medium sized city.

Part three is comprised of two chapters, it is an attempt to draw patterns across the four cases and make conclusions (inferences) on the research findings as well as possible implications of the outcomes. In this section the focus is on answering four sub-questions that were posed in chapter one. The answers to these sub questions were drawn from the results of empirical case analysis of PPP led housing delivery in Nigeria as contained in chapter 9. Chapter 10 provides categorical statements of conclusions and contributions of the research as well as itemizing further areas that require investigation.

Figure 1. 1: Structure of the Thesis



Chapter 2: Public Private Partnership and Collaborative Capacity

2.1 Introduction

This chapter is categorized into two sections. The first section reviews the literature on independent variables, Public Private Partnership and the second section on intermediate variable contains reviewed literature on collaborative capacity.

The first section on public private partnerships has been divided into five sub-sections; the motives for engaging PPPs in service delivery, conceptualization of PPPs, the PPP models, PPP project life-cycle and theoretical underpinnings explaining PPPs. These were necessary building blocks to explore the structure of PPPs.

The second section encompasses of literature regarding the collaborative capacity of partners who in this context represent the agency in the relationship and equally stand for the intermediate variable in the conceptual model.

Identification of these variables by means of a structure and agency is premised on the notion that structure connotes a metaphor that shape and pattern social interaction, while agency is regarded as the efficacy of human interaction or capacities built due to the influence between both of them and that the former is superficial to the later, even though there are arguments that it can be both sides (Sewell Jr, 1992).

In this research our assumption is that structure shapes agency because in PPPs it is the structures that predates agencies as PPP models determine human interaction and capacities of organizations in projects. These two variables are grouped and discussed in this chapter as they represent the central focus of this research.

2.2 Motives for Engaging PPPs in Service Delivery

Since PPPs are inter and multi-organizational relationships, the motives of each category of actors and organizational settings have been discussed largely on two divides, the public and private sector actors. Motives means the reason, motivation and rationale for doing something or engaging in an activity (Oxford Dictionary 2016).

All of the motives ought to be made clear and should be a cognate guiding principle behind network relationships despite realities of partners urge for maximizing benefits and opportunities. There are ten motives that have been identified, they have been outlined and discussed. Naturally, intentions or motives are primary driving forces that propels a process, without which it becomes difficult to manage expectations.

There are arguments in favour of PPPs as the “future” of service delivery and the “all-purpose authority” (Blair, 1998). This implies that the future of service delivery is most certain through PPPs which is a viable option and fit for governing all forms of service delivery. However some think it is nothing more than a "language game", "pork-barrel politics", "accounting gimmickry" etc. (Maskin and Tirole, 2008, Hodge and Greve, 2007). It is necessary to examine the motives instrumental to utilizing this medium in public service delivery as this could, by and large, explain the outcomes of PPPs and possibly attain or proffer chances of maximal utility of this form of public service governance arrangement.

Henceforth, we're going to discuss briefly what these motives are in particular and how stakeholders positioned themselves both for the roles and taking maximum benefits

Tracing the discussion, Collins and Domberger argued that the motive influencing the public sector to engage in PPPs is predicated on the shortfall of resources available to public authorities to provide services. Hence, in search of a creative approach to increase funding for service delivery, private available resources comes in handy. This motive is what Collins identified as: "*Access to private monetary* and *commercial/mental capital"* (Collin, 1998, Domberger and Fernandez, 1999).

However, the private partners on the other hand trade their *monetary* and *commercial mental capitals* through fostering cost pressure climate and market orientation in public space to deliver service for profit. But partnership is not devoid with divergent aspirations and heighten suspicions, with both sides taking risk to trust (mutual or calculated). *Risk transfer* has been identified as a key motive for PPPs and is on the frontline (Glaister, 1999, Collin, 1998). In the words of Trafford and Proctor, (2006, p 118):

"*Strategically, networks are more difficult to steer in any direction. Indeed, it might be argued that competition and the contract culture have promoted self-interested behaviour rather than the public interest and produced low trust relationships*".

This is a pivot ground that requires genuine attention in PPPs and utmost carefulness in managing the process. The risk transfer is aimed at creating the incentives that enables the private sector to "*behave efficiently*" depending on their capacities at utilizing market orientation and expertise to reduce risk exposure. Meanwhile, the public partners retain most of the social risk factors in defence of the service users. In defiance to an "*all-purpose authority*", the proponents of the *market guide* argue that economic viability of projects should be cardinal and congruent to avoid resource waste on the risk of non-viable projects capable of trapping scarce resources (Glaister, 1999).

This motive was opposed by Glaister (1999, p 32) and I strongly agree, the argument against is that the "*quick fix insinuation*" by those in defence of economic viability are short of the knowledge of the overall project externalities which may not be captured in the viability consideration of projects, hence, the deficiency of this claim. However, this position strongly presents the private partners opportunity to push forthwith their test and hunger for profit within the public domain if the projects motives largely dwell on this premise.

PPPs have been claimed as incentivizing both public and the private partners, having the privilege of *transparency,* this allows the public sector to commit to a long-term stable spending (Glaister, 1999). Government authorities serving as grantors of PPP, therefore have the task of detailing precisely the deliverables expected from a partnership from the onset of the partnership. The notion that contracts could be inflated above the actual cost of a project, when it is public sector driven, becomes difficult in a way that makes PPPs less likely susceptible, except through renegotiations.

It is believed that such moves increase the transparency as it becomes difficult to meddle in political interest. Since PPPs operate mostly within the public domain, identifiable and measurable contents of the contract are legally binding to the parties by the provisions of the contract document (Domberger and Fernandez, 1999), however these assumptions are contestable.

PPPs have the characteristics of being simply described as a "*best-practice public procurement arrangement"* (Glaister, 1999, Collin, 1998). The aim being to achieve cost reduction through specifying outputs and integration of project design with execution/management. In this case, the private partner has clear responsibilities regarding the deliverables expected at each stage of the project or service life-cycle.

The advantage to the private partners is the gains from the aligned incentives from design and construction if it were a project contract. The question here is whether the motives set are carefully monitored through the contract implementation stages and how these have been or can be measured remains pertinent to how PPPs are organized. *Value for Money (VfM or V4M))* has been vastly cited and very popular within PPP literature as a clear and identifiable motive (Wang, 2009, Siemiatycki, 2007, Hodge and Greve, 2010, Glaister, 1999).

The arguments in favour of value for money are premised on striking the best balance between the "three E's" of economy, efficiency and effectiveness (Jackson, 2012). However, other key observers of the English Private Finance Initiative (PFI) appraisal methodology of VfM by the British Treasury have been criticizing it as a motive that favours the private partners far more than the users, the public partners and other stakeholders. This is because in the UK situation, the Government guarantees the revenue stream of the private sector despite the projects profitability, an added advantage the private partners utilize is to pay the workers low wages, which is consequently a low wage subvention by the government

(Wang, 2009). The private sector under this guise also enjoys hidden benefits which includes returns of up to ten (10) times more than the public is led to know, this is what Hodge refers to as:

"…*misleading accounting trickery*" (Hodge and Greve, 2010).

Another motive strongly emanating from the government authorities engaging in PPPs is referred to as "*Modernizing the Government Agenda*" built on a tripod objective:

- Ensure that policy is coordinated and strategic
- Ensure that public service users and not providers, are the focus of attention, by matching services closely to people's lives
- Deliver a high-quality, efficient public service (Trafford and Proctor, 2006)

The primary objectives of the government here, is to achieve public buy-in and political popularity, while the private partners are expected to become more innovative and also gain from an increase market share from the services rendered. "*Access to skills and expertise*" is not readily available to public agencies and trading like the private partners for profit is another motive identified which are both beneficial to the partnership. In a survey of more than 7,500 PPPs for service delivery in Australia (1995-1998), access to skills and expertise in the private sector accounted for 78% of the topmost motive for utilizing PPPs in service delivery. In the same survey the next most influential motive that was identified with 74% of the partnership arrangements was to "*improve service quality delivery*" (Domberger and Fernandez, 1999). It is expected that with the right skills and expertise are in place, service quality will improve and the objective will be satisfactory to both parties.

Geddes (1998, p 72), in his book, also discussed the potential of PPPs to "*promote users interest*" through prevention of cost overruns and performance shortfalls and consultation with stakeholders and the general public. Wang (2009, p 780) also wrote on the conspiracy of PPPs from the early stage as a; "*combination of ambition and greed: government was ambitious but incapable, the private sector was greedy and resourceful, and they met for mutual benefits*". This assertion clearly shows the user as a source of political influence, and private partners as cooperative incentives for gaining more power for the public partner and the service users are a money spinning vessel for the private partners. These examples present PPPs with mixed outcomes and show challenges for reaching goals.

Table 2. 1: Summary of Public/Private Partners Motives behind PPPs

Public partner		**Motive**	**Private partner**	
Roles	Benefits		Roles	Benefits
Initiating synergies	Provide services beyond the budgetary limits and enhance public image and performance Gain competitive equality	*Access non-public monetary capital (off-budget financing) and commercial mental disposition (attraction of scarce resources)*	Deploy private monetary capital for public service Foster cost pressure climate and market orientation in public service	Cost-recovery and profit over a long term. Build trustworthiness and opportunity to showcase high quality service and innovations.
Creation of incentives for the private sector to behave efficiently	Reduce exposure to risk	*Risk transfer*	Efficiency in service delivery	Able to mitigate the cost of the possible future outcomes, hence gains from risk
Capital rationing by under investment	Market test of economic viability instead of bureaucracy planning, hence reduce waste	*Market guide*	Fund public project	Charge tolling or user charges (secured cost recovery) and profit over a long period
Makes clear objectives on getting the contracts right	Achieve transparency and avoid political interference	*Transparency*	Keeping proper records as possibilities for litigation may occur thereby making transparency possible	Bidding low to secure initial contract but return with variation claims
Regulation	Achieve cost reduction through specifying outputs and integration of project design with execution / management	*Best practice public procurements*	Take responsibility over the life critical stages of the project life cycle	Gains from align incentives from design and construction
Organizing for the project	Cheaper wining of construction and service provision bid and through project-life-cycle. Cost saving	*Value for money*	Timely delivery base on budget and bearing the construction and or production risks	Hidden benefits returns up to ten (10) times more than the public is made aware of (Misleading accounting trickery) Government guarantee of revenue despite project profitability Pay lower wages

Coordinating policy making and strategic disposition. Ensure users are the centre of attention	Public buy-in and political boost “pork-barrel politics”. Escape or evade budget constrains “accounting gimmickry”	*Modernizing government agenda*	Deliver high quality service in the most innovative manner. Matching service to people’s lives	Increasing innovative capacity and growing market share
Create enabling environment	Access to market skills and expertise	*Skills and expertise*	Initiate innovation	Deploy skills and expertise for profit
Monitoring	Better service and political image	*Improved quality service delivery*	Innovation and creativity	Gains clients loyalty and increase demand
Represent and protect public interest. Prepare and release all documents to groups and general public.	Gain public input on project objectives. Public scrutiny of decision making “promoting inclusion”	*Inclusion*	Prevent cost overruns and performance shortfalls. Consultation with stakeholders and general public (users)	Gain input on project objectives and increasing project viability. Reduce demand risk Gain desired system features and good will from users

Source: Author’s construct, 2015

Since the motives that drives partners to engage in PPPs have been discussed, we’re going to explore what PPPs are, how they can be identified and what features are relevant in categorising them.

2.3 Public-Private Partnership: Defining the Mix

Partnership as a term has various meanings and it’s intrinsically dependent on the approach to its application and practice. It is an attempt at describing a form of relationship that can exist between, people, parties, phenomenon, objects etc. it can also be viewed from a broader perspective and compared to just a working relationship. Mountouri and Conti (1995, p 10) defined partnership to mean: “*A new way of working together, one that goes beyond the all too common dominator mind set of I win/You lose. The outline should be one that streamline the basic dimension of linking rather than ranking, win-win, mutually beneficial approach to relationships*”.

There are several assumptions that are pivotal to the definition of partnership, McQuaid (2002) mentions three key assumptions namely:

- The potential for synergy in some form, so that "*the sum is greater than the parts*"
- The partnership involves both development and delivery of a strategy or a set of projects or operations, although each actor may not be equally involved in all stages.
- The presence of a social partnership (in the case of Public-Private Partnerships)

Public-Private Partnership is a compound term that constitutes two distinct entities; the public (governments and their agencies) and private (organized commercial sector and business oriented entities). The understanding of the term Public-Private Partnerships has different forms of arrangements from country to country.

PPP is regarded as an agreement between the public (governments and their agencies) and the private partner(s) for a joint task which might be a program or project with the aim of delivering public (common good) infrastructure or services (Perez-Ludena, 2009, Delmon, 2011, Grimsey and Lewis, 2002). It can also be regarded as an arrangement between the public and private entities for the provision of public service (Savas, 2000, Delmon, 2011, Johnston and Gudergan, 2007). It is composed of "*combinations of strength,*" with each partner deploying their mandate through sharing resources, risks and responsibilities (Delmon, 2009).

The public partner (the government) states its need for capital-intensive, long-lived infrastructure through complex combinations of financing mechanisms operated under a franchise. As an arrangement, PPP is seen as a viable finance mobilization approach for delivering public services by raising additional funding to augment deficit public finance through the involvement of private expertise and funding as a means to extend or leverage better budget funding through efficiency gains.

Despite PPPs being a variation of the traditional procurement paradigm, it is seen as a long term contract (The World Bank, 2009). It is a contractual arrangement relationship that exists between the public and the private partner for the delivery of public services. The public sector has a transfer and control of goods and service(s) that it delivers either partly or wholly to its private partner (Massoud and El-Fadel, 2002). Adding to the literature, Plummer (2013, p 43) defined PPP as "*some form of partnership endeavour involving both the public and private sector (but not excluding the involvement of the third sector civil society)*". The previous definitions of PPP were preoccupied with the concept of the agreement, arrangement, contractual relation as being primary between the public and private sector. But Plummer (2013) recognises the inclusion of a third party, the civil society as a legitimate party in the agreement, a development that will lead to the non-classical PPPs which specifically also includes the people or service users, community based organizations and co-partners in a project.

Currently, in an attempt to forge a more collaborative approach, PPPs have been conceptualized as "*institutional, contractual and collaborative arrangements*" involving all actors from the public, private, users and interest groups and intends to harness their strengths and remove barriers of limitations towards an effective and efficient delivery of common services (Ibem, 2011b). The focus here is to collectively decide and deliver public services. Building further on the collaborative nature of PPPs, Edelenbos and Teisman (2008, p. 616) defined Public-Private Partnerships as: "*Consist of sustainable cooperation between public and private actors, who, from their own interests and perspectives, develop mutual products and/or services, who share risks, costs, and benefits".*

Consequently, in Nigeria, Public-Private Partnerships are viewed and defined as a form of public procurement that involves a contractual agreement between a public sector entity (federal, state or local) and a private sector entity, where resources, risk(s) and rewards are shared amongst the partners (Infrastructure Concession Regulatory Commission, 2012, Adegun and Taiwo, 2011).

In this study, certain elements from the perspectives discussed above have been adopted to provide a pedestal for a definition of Public-Private Partnerships. Therefore PPPs are conceptualized to mean a form of collaboration between public and private actors which involves a contractual agreement, sharing risks and benefits, roles and responsibilities of partners as they facilitate, process and deliver goods and services.

2.3.1 Public-Private Partnerships: Classical and Non-Classical Arrangements

The concern for a wider involvement in decision making within partnerships verses the concern for fulfilling tasks by organizations has been linked to the nature of leadership (Blake and Mouton, 1981). The task(s) and concern for involvement by organizations breeds two clear ideologies that characterize most PPP arrangements, these can be classified as: the classical and the non-classical (PPPs).

The Classical Public-Private Partnerships

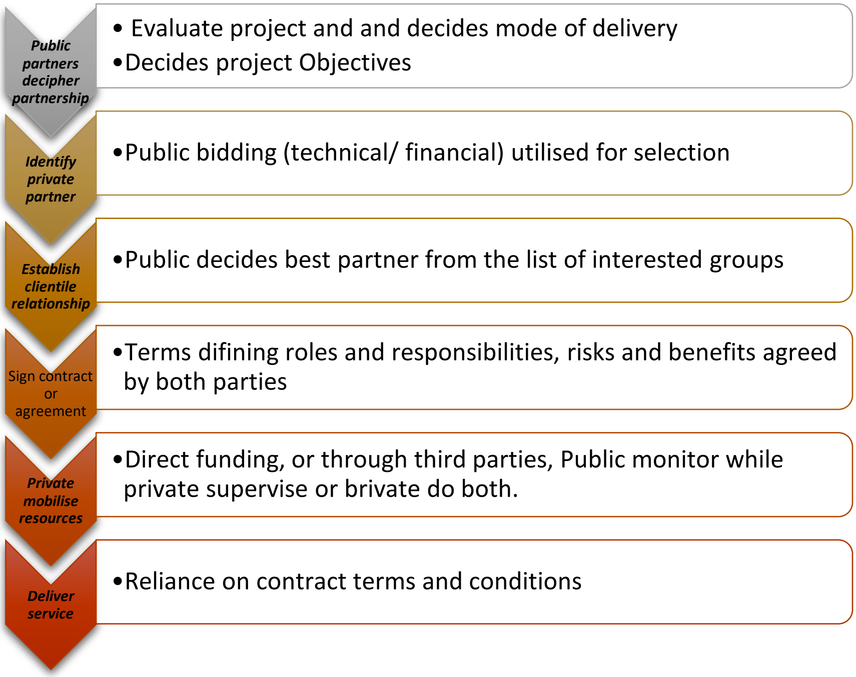
The classical approach is identified with elements of the autocratic leadership style where the public sector retains a greater proportion of power and decision making influence. The private sector partner has no contribution to the project selection and predefined objectives of the project. Here the relationship is strictly via contractual agreements between the private and public partners. It is interesting to note that in some cases, the private partners also contract out the work (Klijn and Teisman, 2003).

In this scenario, it is seen as more of an alternative procurement avenue for the public partner as an attempt to supplement its expenditure and provide public service despite shrinking budgetary constraints. Thereby, accessing privately available resources for service delivery. Within this purview, PPPs are seen as being less relationship or cooperation based but more of a clientele service(s)

(Infrastructure Concession Regulatory Commission, 2012, The World Bank, 2009, Maskin and Tirole, 2008).

The assumption held here is that, the government cannot continue the provision of infrastructure when it constantly fails with its maintenance services. Likewise the private sectors capital exposure to performance risks also serve as incentives, noting the long-term implication of maintenance and renewal costs (The World Bank, 2009). The driving ideology within this contest consists of task(s), time (datelines) and finance(s) but concerns itself less with the participation of the people in the process and its contribution to project outcomes.

Figure 2. 1: Classical PPP Framework



Source: Authors construct (2015)

Non-Classical Public-Private Partnerships

A series of studies have shown the need for more people oriented PPPs (Brinkerhoff and Brinkerhoff, 2011, Sovacool, 2013, Entwistle and Martin, 2005, Glaister, 1999, Bovaird, 2004, Nederhand and Klijn, 2015, Ahmed and Ali, 2006). This approach provides a definitive characterization of the numerous engagements of the various people, which views partners as cooperating to achieve set target(s) and jointly defining objectives by all concerned parties, which is in turn based on deliberations. Every stakeholder has clear defined roles with which joint efforts are mobilized, marshalled and directed towards the realization of set objectives. Koppenjan (2005, p 136) describes it as:

"*...cooperation between actors with a durable character in which actors develop mutual products and/or services and in which risk, costs, and benefits are shared*" (see also, Klijn and Teisman, 2003, Hodge and Greve, 2010).

In this context the commitment of each partner to the realization of project set objectives is paramount and congruent. Jütting (1999, p 14) simply presents this as:

"*Institutional relationships between the state and the private for-profit and /or the private not for profit, where the different public and private actors jointly participate in defining the objectives, the methods and the implementation of an agreement of cooperation*" (see also, Domberger and Fernandez, 1999, Bovaird, 2004).

Here, PPP actors span into the realms or layers of stakeholders, even from the same sector, for example; national, regional and local governments are public partners but have different levels of interest and possible areas of conflict, the private sector may also comprise of multinational corporations, national and local level private enterprises as well as NGOs and CBOs, individual citizens etc. Here, possible areas of interest and conflict may spread through power relations (political and financial across levels) (Jütting, 1999). The non-classical approach emphasizes a form of "*relationship renewal*", premised on the point that stakeholders commit to building a new working platform with renewed methods, procedures, arrangements and institutions (Van Ham and Koppenjan, 2001)

From the review above there are two broad classifications of PPPs which have shown the possibilities and levels of stakeholder engagements, which are feasible in projects and programs. The classical PPPs which are driven by high targets and the demand for task delivery could possibly explain their nature and the results that have ensued from several studies that have tried evaluating their stakeholders' involvement paradigms.

The challenges here are the possibilities of occurrences of the non-classical PPPs in practice. However, viewing PPPs from this broad perspective could also limit the ability to see the uniqueness of every case par time. These two categories are likely to be precursors to the types of PPP models discussed below. Non-classical PPPs are most likely to be categorized as alliance models and the concession models are classified as classical PPPs.

Figure 2. 2: Non-Classical PPP Framework

Source: Authors construct (2015)

2.3.2 Public-Private Partnership Models

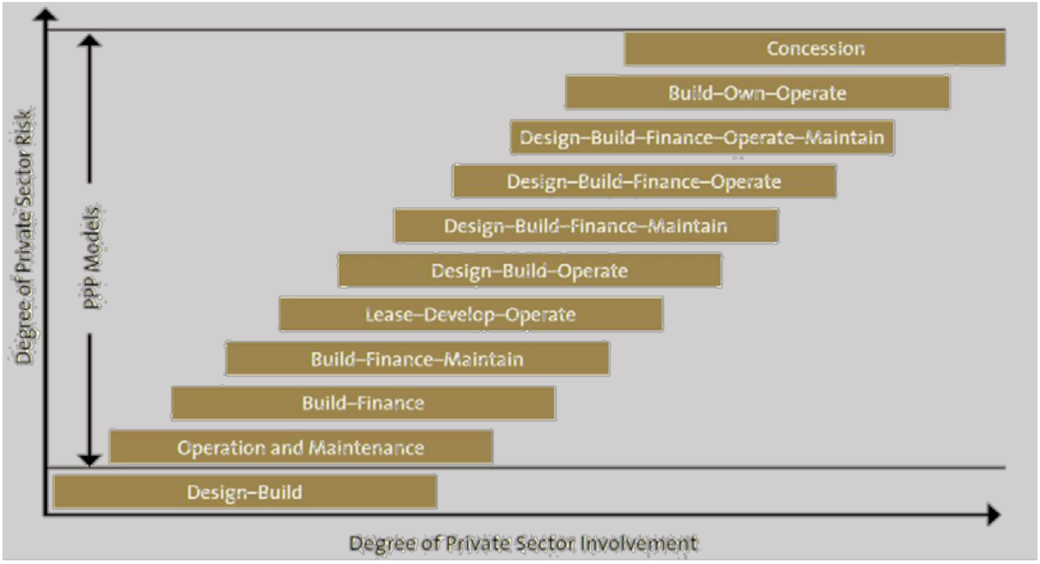
PPPs appears in diverse forms ranging from design-build-own-transfer, build-operate-transfer, to service contracts. Several models have been attempted by PPP scholars to explain the classification pattern PPPs take. Tracing the genealogy of the classification efforts researchers have deployed means; first using semantics to explain the categorization, then, next as organizational and functional arrangements, approaches, perspectives, and as families of governance arrangements (Wettenhall, 2008).

Another two key features of partnership from an empirical standpoint are the collaborative and the exchange partnerships (Weihe, 2008), concession and alliance (Edelenbos and Teisman, 2008, Willems and Van Dooren, 2011, Van Marrewijk, Clegg, et al., 2008), and contractual and institutionalized (Wettenhall, 2003). This research has chosen to stick to the concession and alliance classification by Edelenbos and Teisman (2008) for the advantages of simplified and unambiguous identification that distinguishes their approach.

The concession models of PPP have distinct features. The public sector controls the project objectives initiation and expected outcomes. The private partners design and implement the project and in most cases finance and operate it as well for a defined term and then the ownership is returned to the public partners. The relationship pattern here is that the public partner takes the role of commissioner, and the private partner has the role of contractor (Edelenbos and Teisman, 2008). It is typically a vertical kind of relationship with minimal interdependence, attentiveness and sometimes it could lead to incomprehension (Weihe, 2008).

In concession models there is high emphasis on the role of contract content with expressed interest on clarity and certainty, and the project scope should be highly dependent on specified roles within specified boundaries as well as operating under specified project management principles (Edelenbos and Teisman, 2008). Variants of the concession PPPs include Build-Operate-Transfer (BOT), Design-Build-Finance-Operate (DBFO) and others.

Figure 2. 3: Typical Arrays of Concession PPP Models



Source: Nedebe group (2016)

However, in alliance models PPPs contain both private and public partners who jointly engage in decision making, design, and in some cases implementation, the relationship is close and highly interdependent and they relate with each other as equals (horizontal relationship) (Edelenbos and Teisman, 2008, Willems and Van Dooren, 2011, Weihe, 2008).

Just as the name implies, actors form alliances and collectively define problems and creatively innovate solutions since there is high synergy and integration of ideas, which eventually leads to trustworthiness and efficiency and which is sometimes described as relationship contracts (Willems and Van Dooren, 2011, Duffield, 2010). There is less emphasis in the alliances of PPPs with respect to contracts with a shift in the focus of partners in trust building, and operating through the principles of process management (Edelenbos and Teisman, 2008). Duffield (2010, pp 191) particularly identified alliance delivery models as:

"*Incentivized to achieve outstanding performance in pre-aligned project objectives with uncompromising commitment to trust, collaboration, innovation and mutual support in order to achieve breakthrough results*". Duffield (2009) describes alliance models having less economic consideration tensions compared to other models.

The choice of a partnership model is an important consideration for partnerships to deliver on their intended outcomes and it can be achieved in an efficient and effective manner. Duffield, (2010, p. 195) suggest four considerations, namely: "*Specific contextual, cultural (political) country variants and style of procurement*". The specific context represents the economic climate of a given country. More and more countries are experiencing a swell in their urban population, particularly the developing countries. These population surges are accompanied with the need for housing as a basic need of mankind and livelihood. However, countries are increasingly experiencing a decline in their revenue capacity to meet these increasing needs. Thus necessitating the need for private participation in infrastructure and housing delivery services. Hence, the status of the country's infrastructure assets significantly provides the level of private participation in public service delivery.

On a second note, competition and risk transfer between public and private partner organizations is dependent on the disposability of private partners to participate in PPPs. Private Organizations participation is reflective to the confidence they have in returns from their investment and that repayments are guaranteed. Thus, Duffield (2010, pp 198) asserts that:

"A lack of competition, a lack of technical innovation, poor transparency or inappropriate risk allocation may lead to suboptimal outcomes. Many of the early PPP projects involved near full risk transfer to the private sector, a phenomenon unlikely to be repeated and one that has a high-risk of ultimately being suboptimal"

The style of procurement here is referred to as a partnership delivery model. Partnership delivery models adopted by projects has been identified as a critical factor that determines the nature of the outcomes in PPPs (Tang, Shen, et al., 2010, Hulchanski, 1995). Duffield (2010) suggests a series of strategies that should be adopted, but these appear to be somewhat hybrids of existing procurement strategies.

In Australia, from a wide range of experiences in diverse projects, a set of guidelines have been developed that were aimed at directing granting authorities with the necessary indicators in order to select appropriate partnership models for projects as these have a critical influence in determining expected outcomes (Tang, Shen, et al., 2010). Therefore, Duffiled (2010, pp 199) reaffirms that for a PPP to deliver expected outcomes the following key determinant factors are essential:

- *"Strong leadership*
- *Detailed understanding of what service outcomes are required*
- *Mechanisms to ensure the service outcomes*
- *Focus on value for money and optimal risk allocation*
- *Confidence to participate in PPPs by the financial markets*
- *Strong governance and sovereignty stability*
- *Confidence in the ability to repay the loans raised as part of PPP*
- *A legal system that provides confidence in the reliance on contracts"*

Critical factors essential for consideration before choice of partnership delivery model

The choice of a delivery model in PPP is essentially critical as it significantly determines the possibilities and suitability of midwifing project objectives as expected outcomes. Both public granting authorities and private sector partners in PPP required in-depth knowledge in the suitability of a model that is choose in any given project. Commercial, financial, technical, service and social considerations need to be identified as essential components in any given project, depending on the character of the goods or services being offered through partnership (Tang, Shen, et al., 2010).

Commercial considerations are essential as private funds will flow into projects, thus the terms and conditions of engagement requires careful analysis of demand forecast, risks, land ownership costing, and a delivery timeline are critical components necessary to assess the commercial viability of a project. As funding is one of the most critical elements of a PPP, issues that range from share of equity contribution between partners, the cost of the funding such as interest rates, tenure of funds, cost and revenue projections as well as the value progression from start to finish are necessary components of the checklist in determining a viable model. As for technical considerations, a proper project management outline is necessary to implement the project(s), should be taken into consideration, such as; planning, standards, project life cycle, technology, safety measures, environmental impact, construction costs and aesthetics (Tang, Shen, et al., 2010).

Figure 2. 4: Comparison between Concession and Alliance Public –Private Partnerships

Concession (Turnkey, Contractual) Models	**Characteristics**	**Alliance (Collaborative, Institutionalized) MODELS**
- Public and private actor(s)	**Types of Actors**	- Public and private actor(s)
- Public partner as commissioner, Private partner as contractor - Distant relationship - Minimal attentiveness and sometimes incomprehension - Minimal interdependence	**Type of relationship**	- Public and private partners relate as equals joint decision making, design and implementation - Close relationship - Attentiveness/empathy for partner - Highly Interdependent
- Public partner defines problem and develop solution, private partner implement solution	**Content**	- Joint effort at problem definition and collective/creative solution through collaboration
- Financial - Efficiency - Integration	**Motive**	- Trust building - Financial - Efficiency - Integration - Partnership - Synergy
- High dependence on contract content for clarity and certainty	**Role of Contract**	- High dependence on trust building than compliance through strict contract monitoring
- Highly dependent on specified roles and limited to boundaries	**Project scope**	- Susceptible to re-scoping base on project specifics and in a coherent manner
- Strongly based on project management principles (Clear objectives, schedules, supervision, and organised human resources	**Management principles**	- Anchored on the principles of process management (goal oriented operation, develop0ment of solid cooperation process based on rules and roles and interconnecting goals
- Unenthusiastic and reactive	**Attitude**	- Positive and proactive
- Medium and long term	**Time Dimension**	- Medium and long term

Source: Adopted from (Edelenbos and Teisman, 2008, Willems and Van Dooren, 2011, Weihe, 2008, Van Marrewijk, Clegg, et al., 2008) *and modified by the Author 2016*

Another important consideration is the service package, these includes quality and levels of services to be offered, performance measurement as well as maintenance considerations. Project proponents require careful consideration, in order to determine the appropriate stakeholder who will manage such responsibilities, depends on the expected outcomes and prevailing conditions that are most likely to influence those objectives. Lastly and most importantly are the social considerations.

Duffield suggests that these are the essential tests of a PPP and particularly examines, firstly through environmental impact assessment and then other socio-economic impacts on the affected individuals and communities (Duffield, 2010). The essence is to ensure that there is proper accountability, transparency, equity, public access and rights of representation within the projects. Social consideration and in particular public interest and accountability are identified as the most essential consideration that provides legitimacy for PPP (Grimsey and Lewis, 2002, Tang, Shen, et al., 2010).

Figure 2. 5: Issues of Consideration in Selecting PPP Model

Commercial

- Terms and conditions
- Special conditions
- Risks
- Concession
- Demand forecast
- Land ownership
- Timing, including construction

Technical

- Equity
- Interest
- Service charges
- Value at start of concession period
- Value at end of concession period
- Costs, revenue, profit arrangement

Financial

- Planning
- Professional engineering standards – whole of life cycle creation, operation, maintenance, retrofitting and demolition)
- Level of technology
- Environmental impact
- Efficiency
- Safety and life expectancy of existing assets
- Aesthetics
- Construction cost

Service

- Level of service and performance
- Maintenance condition

Social

- Net benefits
- Equity issues
- Equity transfer
- Land utilization
- Externalities (Accountability
- Public access, transparency, public interest, consumer rights etc.)

Source: Duffield (2010)

This research has carefully assessed the two approaches utilized by Edelenbos and Teisman as most suitable and less complicated for empirical evaluation of PPP projects as they clearly provide distinct characteristics that reflects PPP with less ambiguity (Edelenbos and Teisman, 2008) owing to the difficulty of establishing boundaries as suggested by those with multiple categorizations such as the five categories presented by Duffield (2010). There seems to be a great deal of confusion as Duffield (2010) classified one model as PPP, another as Alliance, and a third as Design and Construct. These characterizations may not be suitable for evaluation, particularly in the context of Nigeria, where this research is focused. The broad concession and alliance PPP models by Edelenbos and Teisman (2008) have therefore been adopted in this research.

2.3.3 PPP Project Life-Cycle

Project development is accompanied with a countless need for planning and the mobilizing of a great deal of resources and skilfully organization to meet target goals effectively utilizing opportunities. PPP project development comes with a lot of assessments and carefully make choices, which are complicated and strategic compared to the traditional public sector delivery traditions. Identifying suitable projects to be delivered through PPP requires skills and strategies in tandem with specific techniques to achieve success. Key development phases include: Project identification, preparations, bid processes, arranging financing and implementation (Delmon, 2011, Kwak, Chih, et al., 2009, Grimsey and Lewis, 2007)

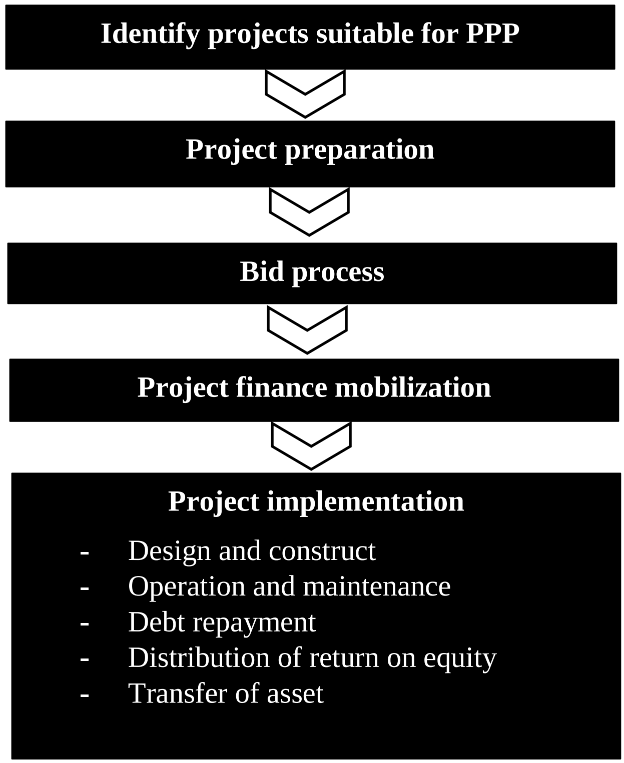
Identifying Projects Suitable for PPP

Public projects selection for delivery through the PPP modes requires clear identification, and a logical and strategic approach. Making choices from a list of public service demands can be exhaustive. Strategic planning provides a platform for service needs assessment of the end users, the following needs to be taken into consideration: types, locational specifics, end user groups and factors influencing as well as establishing current and projected service requirement for the future. These are crucial elements that are needed for the assessment.

It is required that the granting authority (central, regional or local government) sets up strategic planning units, whose responsibility is to systematically develop the projects inventory base within the need assessment. These can be scheduled on a long, medium or short term programme(s). The identified projects are classified, and can be developed through either private or public sector intervention schemes (Delmon, 2011, Government of India, 2008, Ministry of Finance Government of India, 2010).

The Ministry of Urban Development, Government of India (2010), prioritized a set of objectives that generated greater value to the target beneficiaries as a driving force for the choice of project delivery mode. Delmon’s (2011) prefers that projects are subjected to feasibility studies, which act as core determinants in the decision making process for selecting the project implementation route, which will be primarily used to gain bankability. Delmon's (2011) perception of feasibility, as an instrument for a project implementation route, relies more on the demand risk assessment and technical/financial considerations, though seeking political buy-ins is a consideration. Reference to target beneficiaries as a core objective for the public-private processes was less assertive. According to Delmon (2011), consensus to proceed with a PPP will then be based on the strategic importance of the projects bankability.

Figure 2. 6: PPP Project Life-Cycle



Source: Modified from (Delmon, 2011)

This cell of the PPP life-cycle has a sequence of activities and can be organised based on the motives of the partnership arrangement. These are: strategic planning, process management, pre-feasibility analysis, pre-feasibility report; which may take into account project components such as; site selection, concept design, environmental and social impact and possible forms of implementation, revenue and financing streams. Unsolicited proposals are also new forms of project identification that is currently used by the private sectors. They spot opportunities that might clearly become signals for feasibility and viability of a project which is not readily captured by the government for PPP delivery. Dealing with such an approach however needs caution as it could demean the virtues, transparency and competitive bidding (Delmon, 2011).

Project Preparation

This phase dwells on the identified possible PPP projects strategically mapped for in-depth feasibility studies. Key subsets of this stage involve commercial feasibility analysis of selected projects, taking estimates of the capital cost, operating and personnel cost. This will in turn reflect choices that will be made for finance sourcing. The following step is the risk analysis or assessment, as this determines project viability. Legal, financial and technical assessments are useful when considering the governments support.

Environmental, social risk and impact assessment consultations with stakeholders are also part of the feasibility process (Delmon, 2011). This report is believed to influence the project scope, including details and clarity, thereby providing a platform for mapping out the best and most suitable procurement mode and plan (Government of India, 2008, Government of India, 2010). Depending on the nature of a project, land expropriation modalities and complexities may also be considered. Thus, legal, financial and technical advisers may be appointed to provide the necessary clarity in the project content that will be tendered to potential bidders.

The bidding process: Determining the most suitable partner

The primary objective of this phase is deciding the most suitable private partners to deliver the project and reaching a consensus by signing an agreement or contract. The bidding process is influenced by the PPP mode adopted at the conception stage, as it determines the extent of the private partner's statutory role. The tender document, which sometimes includes: technical specifications and data, is prepared in line with this decision and can greatly influence the quality of the decision for the partner choice (Delmon, 2011). Independent and transparent procedures are followed to invite private sector investors to engage in the project of service delivery (Ministry of Urban Development Government of India, 2008).

A list of due diligence by the private bidders is required to prepare an Expression of Interest (EoI), technical and financial proposal and draft concession agreement. The bidders and the granting government body need to be fully enlightened as to the details of the project and to gain and understand all of the relevant concerns from both parties using various platforms for example: web base, conferences, meetings and a host of other mediums. Then bidders, with their lenders make a precise submissions based on the inputs gained from the exchange sessions (Delmon, 2011).

A tenders committee, which should be appointed from within the granting authorities and external advisors, performs the ritual of selecting the most suitable partner for the project usually using technical, commercial and financial criteria for evaluation. Some index scores should be attached to each criterion and a cumulative score determines a private partners understanding of the grantors objectives and aspirations. It is required that the committee has the required financial, technical, legal and operational prowess to appropriately determine the final choice of a private partner (Delmon, 2011, Ministry of Urban Development Government of India, 2008, Ministry of Finance Government of India, 2010).The tender team and the selected private partner may further discuss some issues which may require clarity in the document before giving the final award and contract agreement.

Project Finance Mobilization

Infrastructure projects can be very capital intensive and will require a viable cost recovery options to be engaged. Cost recovery can either be initiated by the direct users or through a government tax. This is dependent on nature of the PPP mode of delivery selected, as availability based PPPs are tax dependent and concession based PPPs are user fees based (The World Bank, 2009). Funding infrastructure from borrowing, shifts the responsibility of payment to the future users and tax payers (Delmon, 2011).

Project Implementation

Pre-defined parameters should be established through the processes preceding this stage which are then transformed into tangible structures. This may involve construction of assets or not depending on the nature of service that is targeted and requires to be delivered. Managing this phase of the process is very critical, as it greatly determines the delivery according to pre-determined parameters (Delmon, 2011, Ministry of Urban Development Government of India, 2008). This stage involves the formation of a Special Purpose Vehicle (SPV), which is the project company that is designed to deliver the agreed terms. Equity contributions depends on the choices that have been made pending the method or mode of delivery and share of responsibilities arrived at in the agreed document. Drawn down of debt, design and construction of the facility, and commissioning and completion completes the initial stage of the implementation phase.

The second phase reflects elements of the monitoring subsets through the performance and testing exercises. This will often require the establishment of performance and monitoring systems, which need be managed by the government or a joint team, which is subject to pre-determined terms. The performance and monitoring systems may be assisting with applications for approvals and permissions and may include managing subsidy payments and liabilities (Delmon, 2011). The operation and maintenance of the project commences by mobilizing the operators and input suppliers and establishing offtake interconnections where necessary.

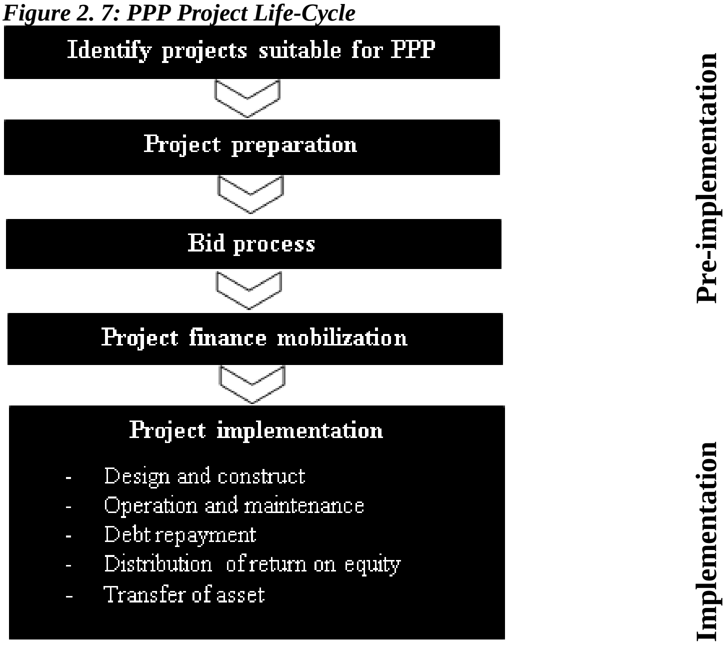
The monitoring team does a great deal including inspecting modalities and ensuring adherence to terms and conditions of the engagement. Where necessary, debts repayment and distribution of return on equity are carefully organised.

Proceeding through to the end of the contract or partnership, training arrangements are organized in order to equip the public sector personnel who will take over the management of the facilities at the end of the agreed time. Handing over and transfer of assets or possible retender ends the process depending on the circumstances and necessities (Delmon, 2011).

2.3.4 Theoretical Underpinning Explaining PPPs

The PPP stages in housing delivery as outlined are categorized into five phases; Identify projects that are potentially suitable for PPP, project preparation, bid process, project finance mobilization and project implementation. These phases help to understand the transitions occurring along the project delivery paths and enables the monitoring of set objectives as well as being a platform for process based evaluation. For convenience, the first four phases in the project life-cycle have been grouped into what is adopted here as the pre-implementation cycle based on the suitability of a network theory in explaining the interplay that takes place. Meanwhile the project implementation is retained and explained in synchronisation with the new public management theory.

Figure 2. 7: PPP Project Life-Cycle



Source: Modified from (Delmon, 2011)

PPP Pre-Implementation Life Cycle from a Network Theory Perspective

In network theory, emphasis is laid on explaining the rationale behind the creation, retention, strength, weakness and dissolution of network ties as well as the possibilities of who initiates ties and with whom (Katz, Lazer, et al., 2004). However in stakeholder management, network theory enables categorization of stakeholders' base on the kind and level of influences they exert in networks as well as the establishment of relationships and the direction of such relationships (Rowley, 1997).

Katz, Lazer et al (2004, p 312) outlined five sub-theories that explains the pattern of interaction in networks.

- Firstly, the theory of self-interest, that individuals will only connect others who are not involved in a group purposely to reap higher returns on their investment.
- Secondly, the social exchange value, that individuals or groups will only involve others primarily to reduce their dependence on those whom they need for their resources, and will maximize the dependence of those who need the resources they offer.
- Thirdly, the mutual interest or collective action, here the interest of individuals, groups or firms is to benefit from a coordinated action in pursuit of inclusion and prohibiting exclusion.
- Fourthly, the cognitive theory is two dimensional: Trans-active memory and cognitive consistency. The trans-active memory recognizes that group members develop communication networks base on their skills and expertise and leverage of such for the benefits of others within the same group. That is, they transact their skills and expertise within the group and do not necessarily require external sources. Whereas, cognitive consistency focuses on identifying whom the group members think others within the same group prefer most.
- Lastly the homophily theory, this focuses on the notion that the group or network members create ties based on familiarity. It posits that people with similar traits are more likely to attract each other, in a bid to avoid conflicting interests within the relationship(s).

One or a combination of these five scenarios could explain the setting up of decision paradigms through the first four phases (Pre-implementation) in the PPP life cycle. This is premised on the fact that these stages represent the formative phase of the stakeholder's engagement. It also reveals the motives that will play out in the course of the relationship between actors in the network.

One of the key principles of networks is to establish the pattern of relationships that exist between multi-actors and how this can affect other members and their behaviour within the relationships. The assumption here is that the network structure possibly presents opportunities to some of the participants whereas denying others the same opportunities or placing constrains in their gaining access to the same opportunities (Rowley, 1997).

The *"project identification"* phase is very critical and captures the very basics that may determine the success and/or failure of a project, which is set to be delivered through any of the PPP models. During this phase the goal of the project and whether target users should be involved as well as the depth/level of influence they can exert are determined. Therefore, it is seen as the foundation of the entire process (Moszoro and Krzyżanowska, 2012). In this stage the vision of the project is formed but whether it is a result of a consensus-building process between the actual actors or the public sector partner is dependent on the driving ideologies of the partnership arrangements that have been put into place. This stage also establishes how the vision can be realised, setting out the objectives and clearly identifying how each objective can be realized and measured.

The *"Project preparation"* phase entails the designing and material selection for unit production. This stage presents an interplay of interest as it certainly determines greatly the deliverables at the end of the project.

The *"bid process and finance arrangements"* are also crucial processes that marks the last stages in the pre-implementation phase. This stage takes into cognizance the items contained in the agreed document through the statutory processes depending on the project's phase peculiarities, delivery processes and the risk sharing proposals by the granting authorities. The selection of preferred investors through the tender process potentially has a great influence on the deliverables (Department of the Environment and Local Government, 2000)

The Implementation Stage (New Public Management Theory)

Implementing the project conceived, designed and ready for construction are documented on a signed agreement Memoranda of Understanding (MoU) between the stakeholders. It is a crucial step in the PPP development process. Items agreed and contained in the agreement are expected to be executed by the private partner or an SPV formed to deliver the project. The principles of the new management theory takes precedence in this phase of the PPP. The private sector in a public space operates with according to the private sectors principles which are obviously different from the bureaucratic, procedural and hierarchical principles of the public sector.

It is performance driven, as the private sector seeks to meet the clearly spelt out objectives of the project which are measureable and definite (profit). Performance therefore becomes the driving force. The private partner's management style is drawn on visible hands-on, clearly defined, measureable performance indicators with attendant highlights on output control stressing on result. This therefore provides room for discretional management (Hood, 1995, Halpern, 2001, Polidano, 1999).

The implementation stage comprises particularly of the procurement and construction phases of the project. Discretional management or "*production engineering*" provides managers with the platform to improve public service, which is operating at arms-length from the political standard setters as often invoked has a greater tendency in the name of pursuing performance "*rationally*" ejects and or ignores certain elements which are contained in the agreed document. Since there is more freedom to manage by discretional means, it replaces the paramount stress on policy skills and rules, qualitative, implicit standards and norms, and control by collaboration, it therefore makes the objectives contained in the agreed document vulnerable (Hood, 1995, Halpern, 2001).

However, if the private partners retain the operational responsibility, the managerial tendencies, as explained by the new public management theory, take precedence. In the event that the public partner retains the operational powers, it could corporatize, enterprise and/or deploy some of the elements of the new public management through the unbundling of the public service into units organized by product orientation (Hood, 1995).

The elements contained in the projects objective are expected to be delivered in the operational stage of the project, since it epitomizes the core objectives by putting such investment(s) into the public domain in the first place. However, with discretional management, which is open to innovation and creativity, they may or may not water-down some of the elements in the agreement. Some critics of this kind of management approach described it as "*rent seeking*", "*too business-school,"* and may prioritize more business and profit oriented elements over the non-profit objectives. Monitoring and evaluation may enable a more dynamic service delivery that still delivers virtually all of the attainable contained in an agreed PPP document (Dunleavy, 2013, Department of the Environment and Local Government, 2000).

Next we're going to be discussing collaborative capacity as an agency and as an intervening variable in the research. This variable is shaped by the PPP model previously discussed as a structure within which actions takes place

2.4 Collaborative Capacity

Networks, coalitions, partnerships, they all should collaborate on a pedestal of equality and horizontal interaction rather than the control and vertical interaction that occurs in hierarchical relationships. The result of this form of cooperation is determined by all of the members consent as partners, (Aribigbola, 2011). The collaborative capacity of networks is essential to their ability to harness their internal capacities, to achieve desired outcomes (Bramley, 2012, Lerman and Reeder, 1987, Butterfoss, Goodman, et al., 1993).

The collaborative capacity of partner organizations are essential critical factors of public-private partnership projects to achieve their goals and objectives. Hudson et al (1999) observed that in inter-agency relationships it is imperative to establish possible grey areas as there are possibilities of divergent values that partners come with "*multiples of values*", because partnerships are defined by "*multi-power bases*".

When partnership arrangements are established, each partner organization possess a different sets of values and they exhibit these unique characters. Since value systems differ and partners have rights to their chosen path, the ability of partnerships to harmonize these variations in order to have sustainable cooperation and actualizing project aspirations is essential (Hudson, Hardy, et al., 1999).

While it is a usual practice that researchers assume and utilize predefined sets of values to assess collaborative capacities, Hudson et al (1999, p 240) observed that in inter-agency relationships it is imperative to establish possible grey areas as there are possibilities of divergent values, that partners come with "*multiples of values*", as partnerships are defined by "*multi-power bases*".

When partnership arrangements arise, each partner organization possess a different set of values and they exhibit these unique characters and this is largely a factor of their shared values and ethics. Since value systems differ and partners have rights to their chosen path, the ability of partnerships to harmonize these variations in order to have sustainable cooperation and actualizing project aspirations defines their collaborative capacity.

Another observation is that "*change challenges existing practices and values*". That is to say, as partners relate with one another with divergent value systems there will be overlaps and discrepancies. These discrepancies generate tension because actors are likely to operate within different institutional environments, for example organizations operating with market mechanisms against organizations that are defined by bureaucracies, some other organizations might be operating pliability approaches against loyalty approaches. Resolving or navigating through these discrepancies are critical considerations in collaborative endeavours.

2.4.1 Why Collaborate?

Partnerships are formed largely due to the realization that greater benefits or outcomes are achievable when organizations harness the advantages of each other towards realizing what they could not individually achieve. Butterfoss (1993, p 109) itemized reasons why collaboration is necessary these reasons include:

"*Increased networking; information sharing; and access to resources; being involved in an important cause and achieving desired outcomes; and receiving recognition*".

The benefits of collaboration also includes; being an opportunity for organizations to engage in new spheres or more advance areas that they were not capable of engaging in alone, opportunities of harnessing a wide range of "*resources and* *support*" in meeting needs, providing platforms where individuals and or organizations pursue objectives that are beyond their individual capacities in a collective manner, and essentially a better approach to promote efficiency and reducing the competition between partners that were previously competing with each other (Butterfoss, Goodman, et al., 1993, Bramley, 2012), Hudson expressed this as an acknowledgement of the limits of organizational individualism, it is seen as inadequate due to the "*increasing task scope*" which requires solutions from "*many perspectives*"(Hudson, Hardy, et al., 1999).

2.4.2 What is Collaborative Capacity?

Foster-Fisherman et al (2001, pp 242) conceptualized collaborative capacity as: "*the conditions needed for coalitions to promote effective collaboration and build sustainable community change*". While their view of collaborative capacity is centred on the favourable climates that enhance a relationship between actors and organizations in networks, it is equally important to understand the kinds of activities stakeholders are engaged in and to what extent these activities will be sustainable. Hudson et al. (1999, pp 241) provided a broad base definition of collaborative capacity as:

"*The level of activity or the degree of change a collaborative relationship is able to sustain without any partner losing a sense of security in the relationship. This sense of security encompasses not only the tangible resources which are central to collaborative endeavours, but less obvious matters such as perceived loss of autonomy and perceived change in relative strength*".

Highlighting that the essence of capacity in stakeholder collaborations is important due to the resources that partners are able and willing to commit into realizing goal(s) is a function of; "*dynamic*" - susceptibility of change of focus and development phase, "*adjustable*" – capacity building strides towards, "*transferrable*" – the opportunities for trickle down effects of capacities built in one endeavour to subsequent ones, (Foster-Fishman, Berkowitz, et al., 2001). Foster-Fisherman et al further assert that efforts by researchers and practitioners in a collaborative capacity assessment endeavour should focus on four essential categories;

- Focus on the capacity of individual members of a coalition or partnership
- Focus on the relationships between members and within partner organizations
- Review the organizational capacity of each partner organization in order to establish their abilities to execute the assigned task(s)
- Assess their capacity in their program or project

It is on the bases of these four outlined variables Foster-Fisherman and his colleagues developed a collaborative assessment framework. This was a result of intensive literature reviews on the subject of collaborative capacity. This framework is as an essential instrument valuable for assessing collaborating capacities of partners. Based on the merit of this review the research considered it sufficient to utilize it to improve our understanding of how collaborative capacities of stakeholders in a partnership may be assessed and form important indicators that could help explain outcomes in partnership endeavours.

2.5 Capacity

2.5.1 Member Capacity

Individual members in partnerships are essentially the primary assets in the collaboration processes. It is these individuals that facilitate and drive the process. Thus harmonizing an individual members viewpoint, skills, and resources helps partnerships to develop a whole from pieces of its make-up (Foster-Fishman, Berkowitz, et al., 2001, Wandersman, Goodman, et al., 2005). Assessing collaborative efforts requires that partnerships understand the capacities of individual members in terms of roles/responsibilities versus the right skills and expertise members possess, their dedication and tolerance for others to effectively carry out these task as well as bringing such potentials into the network in order to work collectively with others holding similar, complementary or even divergent views (Foster-Fishman, Berkowitz, et al., 2001, Galaskiewicz, 1984). Member capacity can therefore be summarized under three categories:

- Right skills and expertise
- Member dedication
- Tolerance and ability to work with others (possessing team spirit)

The Right Skills and Expertise

Members participating in a collaborative endeavour essentially require the correct skills that are specific to carry out their given task. It is expedient that when members have the requisite knowledge to carry out the task, they are better equipped to lead, assist and superintend over tasks and are able to deliver the desirables (Harrison, Lynch, et al., 1990, Foster-Fishman, Berkowitz, et al., 2001, Means, Harrison, et al., 1991)

Member Dedication and Tolerance

Since collaborative endeavours exert considerable pressure on members, to drive this process, individual members in a collaboration will require intensive dedication and the right attitude in order to strengthen support to deliver on the goals (Harrison, Lynch, et al., 1990, Means, Harrison, et al., 1991). Members are in fact required to possess the correct; mind-set, sense of values for inter-agency relationship and having at the back of their mind the notion that collaborative gains gives more satisfaction to the project than the cost component (Foster-Fishman, Berkowitz, et al., 2001, Harrison, Lynch, et al., 1990). Members’ belief in pursuing the primary objectives of a project and the right attitude in the process is considered here as a critical element in the collaborative efforts.

Tolerance and Ability to Work with Others (Possessing Team Spirit)

Team spirit is a critical element in collaborative efforts in order to maximize all the potentials (resources, skills, expertise) of members working together. Diversity and tolerance for each other's views and opinions are essential ingredients that fuel collaborative efforts (Butterfoss, Goodman, et al., 1993, Foster-Fishman, Berkowitz, et al., 2001). Foster-Fisherman et al states that partnerships need not only diversity of members but they need to provide an enabling environment where members come together for a common purpose. This enablement can either be through improving the competencies of members or supporting them to maximize their internal skills and knowledge. He went further to maintain that team spirit would be to facilitate the involvement of all groups and to work in harmony.

2.5.2 Relational Collaborative Capacity

Intra and inter organizations social relationships in partnerships are essential life wires that fuel the realization of a set goals and objectives (Foster-Fishman, Berkowitz, et al., 2001). This is basic because with expanded networks and by meeting partners in the project web, an evolution is sparked and new forms of interactions are triggered. It is therefore expedient that if partners are to realize their set goals, positive internal and external relationships must be put in place. These relationships cut across two layers; thriving relationships between the individual members in the participating organizations and other members in the coalition as well as relationships between the organizations themselves (Foster-Fishman, Berkowitz, et al., 2001).

Positive Internal Relational Dynamics

This can be explained on three levels; firstly, "*positive internal environment*" that fosters strength, trust and a conflict resolution mechanism (Flynn and Harbin, 1987b, Bond and Keys, 1993). Secondly, partners shared values regarding the realization of project's vision and that organizations though separate entities are able to relate with each other to realize a project goal(s) (Hudson, Hardy, et al., 1999, Foster-Fishman, Berkowitz, et al., 2001, Lerman and Reeder, 1987). In fact, Gazley (2010, pp 653) described this further as: "*the strongest association to real performance improvement comes from the intensity of shared goals and the level of investment in the partnership*". Thirdly, culture of inclusivity, that enables diverse members' access to decision power and that their aspirations are contained within the group goal(s) (Wandersman, Goodman, et al., 2005, Gazley, 2010).

Positive External Relational Dynamics

Since partnership organizations are not entities in isolation, they are required to relate with others whether in service or product depending on the industry within which the partnership is taking place. This relationships involves connecting to a broad spectrum of other actors in the same or similar trade (Butterfoss, Goodman, et al., 1993). The external dynamics provide partnerships with the right opportunities, both tangible and intangible resources, essentially for the effective function of a collaborative effort. To facilitate these external relationships Foster-Fisherman et al (2001) itemized four actors partnerships that need to establish links with: organizational sectors, engagement of service users in the project initiation and implementation and evaluation stages, establishment of strong collaboration with community leadership in a project location and engagements with similar entities doing similar projects.

2.5.3 Organizational Capacity

Organizations as translators or interpreters of laws, policies and guidelines in project implementation have critical roles in the nature and pattern of the conception, processing and implementation of a set of goals and objectives. Organizational Capacity (OC) is identified as central to implementing policies, programs or projects (Ting, 2009). Sequel to this notion is the position of Foster-Fishman et al (2001, pp 253) they state that: "*if coalition is to survive, it must have the organizational capacity to engage members in the needed work tasks to produce desired products*". Scholars of organizational capacity have stressed the need to take into account capacity in designing programs and projects, in order to achieve missions (Gargan, 1981, Eisinger, 2002, Ting, 2009, Vinzant and Vinzant, 1996).

Organizational Capacity (OC) has been defined by quite a great deal of scholars as: those abilities available to stakeholders or actors to mobilize in a bid to satisfactorily achieve their goal(s) (Austin, 2010). Eisinger (2002, pp 117) also described it as a "*set of attributes that helps or enable an organization to fulfil its mission*". Other contributors to this construct define organizational capacity as increasing capacities that enables organizations to implement institutional expectations (Barman and MacIndoe, 2012). Bryan (2011, pp 13) states that OC is "*the ability of organization to fulfil its goals*". These definitions present clarity challenges to the construct of organizational capacity and elicit diverse research efforts at demystifying the concept (Foster-Fishman, Berkowitz, et al., 2001, Barman and MacIndoe, 2012, Vinzant and Vinzant, 1996). Presented with these diverse approaches to organizational capacity, an interesting paradigm is the patterns these definitions present is that some requirements that organizations need to possess for achieving set ends but what truly constitutes these have not been universally harmonized.

The Nature of Organizational Capacity (Internal Capacity)

There are factors identified as internal to organizations to conceive and implement projects. These in essence are: leadership (Foster-Fishman, Berkowitz, et al., 2001), learning abilities, resources (tangible and intangible) (Honadle, 1981), (Bernardin and Alvares, 1976, Judge and Bono, 2000), (Bryan, 2011), capabilities and competencies (Bernardin and Alvares, 1976), (Honadle, 1981, Ingraham, Joyce, et al., 2003), (Bryson, 2011), formalized structures and procedures (Pierce and Delbecq, 1977). Vinzant et al (1996) describes these as; human/behavioural issues, structural and technical factors (Vinzant and Vinzant, 1996).

Foster-Fisherman et al (2001) identified five attributes that epitomize OC: the leadership base, formalized processes and procedures, communication systems mechanisms, resources (human and financial), and potentials for continuous learning orientation (Foster-Fishman, Berkowitz, et al., 2001). They further posit that the level and presence of these five elements is believed to determine the capacity of an organization to fulfil its mandate.

The first, *leadership base* is premised regarding the consideration of a management's (leadership) abilities such as: administrative capacity, skills for conflict resolution, positive internal/external relations, vision, effectiveness in resources development, and a task base work environment. Managerial capacity was identified to be a critical factor to fulfilling the mandate in a study regarding the English Local Government, which indicated a positive correlation between organizational performances with leadership skills (Andrews and Boyne, 2010).

Another empirical study of large corporations by Lieberson and O'Connor (1972), describes that leadership traits were found to have an influence on organizational capacity to perform and achieve their target (Lieberson and O'Connor, 1972). Secondly, *formalized processes and procedures* are explained in: the clarity of members' roles/responsibilities, internal operating procedures and guidelines, the precision of work plan as well as work group and committee structure.

In a study of organizational structure, Pierce et al (1977) observed that while centralized organizations facilitate adoption and implementation of programs and projects more effectively, decentralization has a greater positive correlation with project initiation than implementation (Pierce and Delbecq, 1977).

Thirdly, *communication systems mechanism* include: effectiveness of internal communication mechanisms and timeliness and frequency on information sharing and problem discussion and resolution identified as the bonding element in the mixture (Flynn and Harbin, 1987b, Bradford, 1993). Fourthly, the *human (skills and experience of employees) and the monetary (financial) resources* greatly influence the abilities of organizations to fulfil their mandates effectively and efficiently. Lastly, the *organization's learning ability* to respond to challenges, adoptive and adaptive abilities as well as manage feedback and appropriately seek information (O'Donnel, Ferreira, et al., 1998, Coe, 1988)

In another extensive review of literature on organizational capacity three definitional views of organizational capacities were categorized: resources, capabilities and competencies base (Bryan, 2011). The first categorization, capacities as *resources* are assets and inputs for an organizations' production process (Honadle, 1981). Bryan (2011) identified organizations' abilities to attract and obtain both tangible (financial, physical assets, technology and informational materials) and intangible (intrinsic values e.g. reputation, experience, knowledge, skills and trust worthiness) as resources that could influence an organization's ability to achieve its mission which is core to the nature of organizations. The views that resources play central roles in the making and functioning of an organization is epitomized by the view that *organizations are bundles of resources* (Wernerfelt, 1984). In furtherance of this perspective, economic logics have been deployed because firms interact in the *market place* for the resources that they can assemble for their production and which are at their disposal, this is therefore the key that defines their capacity.

Therefore in a bid to obtain and sustain their competitive advantage, resources becomes the central dynamics. This view is commonly known as Resource Based View (RBV) (Bryan, 2011, Judge and Elenkov, 2005). Vinzant and Vinzant (1996, p148) present a "*microstructure*" dimension to resource as core capacities of organizations, using the lens of strategic management, they identify the links that exist between planning, resource allocation and evaluation.

Secondly, *capabilities/competences* categorization envisage organizations capacities from the view point of utility rather than the mere attraction and retention of resources. The argument here, is anchored on the capability (ability) of organizations to maximally utilize their potentials and turning them into viable resources which invariably enables them to achieve their set mandates thus, influencing performance (Honadle, 1981, Ingraham, Joyce, et al., 2003, Bryson, 2011). To utilize these resources, organizations therefore need a competent and skilful workforce in order to transform inputs into valuable outputs. These attributes, skills, and competencies that have been identified requires strategic management to facilitate the mobilization, and integrating these for a desirable outcome (Harvey, Skelcher, et al., 2010, Eisinger, 2002).

Another recent dimension to organizational capability which have been identified are threats and opportunities, conceptualized as "*dynamic capabilities*" (Judge and Elenkov, 2005) and "*external stimuli*" (Vinzant and Vinzant, 1996). These dynamic or external stimuli (threats and opportunities) although they possess tendencies that could disorient organizations, if they are threats, but they can also serves as "*powerful motivators*" (Vinzant and Vinzant, 1996) which enables organizations to invent "*value-creating strategies*" (Judge and Elenkov, 2005) to sustain themselves and forge ahead. Organizational scholars on dynamic capabilities believe organizations become "*placid*" (Vinzant and Vinzant, 1996, Judge and Elenkov, 2005) in the absence of threats, however, with them they serve as stimuli that ignite revisiting existing practices and values.

Therefore leading organizations to search for new approaches which invariably leads to innovations and creativity. It is also argued that opportunities could possibly pass by unnoticed, since, in their nature they are not rent seekers. Hence, organizational leaders utilize such to create new visions and missions. These two dynamics: threat and opportunities trigger the consciousness of organizations to frequently evaluate their practices and how their resources and capabilities are directed and expended (Vinzant and Vinzant, 1996).

The External Factors of Organizational Capacity

Pfeffer and Salanick (2003, pp43) explains it thus:

"Because organizations are not self-contained or self-sufficient, the environment must be relied upon to provide support. For continuing to provide what the organization needs, the external groups or organizations may demand certain actions from the organization in return. It is the fact of the organization's dependence on the environment that makes the external constraint and control of organizational behaviour both possible and almost inevitable."

Table 2. 2: The Nature of Organizational Capacity (Internal)

Authors	**Organizational capacities**	**Components**
(Foster-Fishman, Berkowitz, et al., 2001, Flynn and Harbin, 1987b, O'Donnel, Ferreira, et al., 1998, Pierce and Delbecq, 1977, Lieberson and O'Connor, 1972, Andrews and Boyne, 2010, Bradford, 1993)	***Leadership skills***	Administrative capacity, skills for conflict resolution, positive internal/external relations, vision, effectiveness in resources development, and task base work environment
	Formalized structures and procedures	Clarity of members' roles/responsibilities, internal operating procedures and guidelines, the precision of work plan as well as work group and committee structure
	Communication systems mechanism	Effectiveness of internal communication mechanism, timeliness and frequency on information sharing, problem discussion and resolution
	Human and monetary resources	Skills, experience of employees, finances
	Learning ability	Seeking for information, development of monitoring systems, response to feed back
(Bryan, 2011, Vinzant and Vinzant, 1996, Bryson, 2011, Eisinger, 2002, Harvey, Skelcher, et al., 2010, Honadle, 1981, Ingraham, Joyce, et al., 2003, Judge and Bono, 2000, Wernerfelt, 1984)	***Resources***	Ability to attract tangible and intangible resources Tangible: finance, physical asset, technology, information Intangible: reputation, employee experience, knowledge, managerial skills and trust
	Capabilities/ competencies	Competent and skilful workforce, threats and opportunities
		Performance: ability to achieve goals, solve problems fulfil mission

Source: Author's construct

Organizational Autonomy

Organizations are not static non-relational entities, they interact with other entities and/or organizations, in essence with their environment. These relationships are either transactional or social in nature, possibly in forms of material (tangible) or immaterial (non-tangible). These forms of relationships and exchanges make organizations depend on their environment and possibly also make them depend on and are influenced by others in their quest to meeting expectations.

As observed, organizations that depend on their environment or other organizations for their tangible and intangible resources generally exhibit a low level of autonomy and inversely those with little or no dependence for resource mobilization and allocation are highly autonomous (Vinzant and Vinzant, 1996, Pfeffer and Salancik, 2003). The consequence for organizations susceptibility to external influence is premised on the nature and the extent to which its operational activities depends on external resources (Pfeffer and Salancik, 2003).

Pfeffer and Salancik (2003) further stressed, specifically to private corporations, autonomy has been identified as a Critical Success Factor (CSF) for project implementation. In public sector agencies, the degree to which organizations are exposed to public and political officials, statutory (legal mandates and choice limits) and fiscal (monetary resources restrictions) influences are CSFs for successful project implementation, hence, organizations with multiple revenue sources are more autonomous to single stream ones (Vinzant and Vinzant, 1996).

The Environmental (External) Stimulus

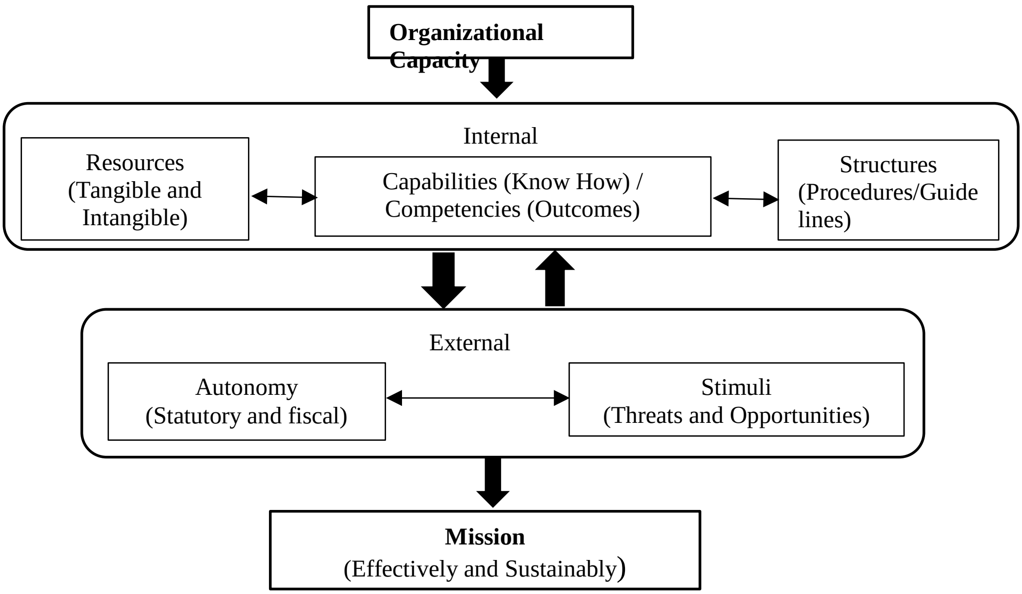
The presence of environmentally generated stimuli (threats and opportunities) have exogenous influences on the capacities of organizations to successfully implement programs and projects (Bryson, 2011). Threats may impede or come in guise dependent on the sensitivity of the organizational leaderships to transform into favourable environments for creativity and innovation. Threat, as discussed earlier when discussing the dynamic capabilities of organizations, presents a way to question existing protocols and how to changing strategies. Just like threat, opportunities greatly influence the *possibilities of initiating and maintaining the implementation* of projects (Vinzant and Vinzant, 1996)

The overarching constructs: resources, capabilities and competencies as identified by (Bryan, 2011, Vinzant and Vinzant, 1996, Bryson, 2011, Eisinger, 2002, Harvey, Skelcher, et al., 2010, Honadle, 1981, Ingraham, Joyce, et al., 2003, Judge and Bono, 2000, Wernerfelt, 1984) are similar to what Foster-Fishman's (2001) itemized as leadership skills, formalized structures, procedures, communications systems, human and material resources and learning abilities (Foster-Fishman, Berkowitz, et al., 2001, Flynn and Harbin, 1987b, O'Donnel, Ferreira, et al., 1998, Pierce and Delbecq, 1977, Lieberson and O'Connor, 1972, Andrews and Boyne, 2010, Bradford, 1993).

The overarching construct, on resources as tangible and intangible, possess a wider coverage involving the majority of the elements seen in the Foster-Fisherman's categories, except for the formalized structures and procedures. It is therefore necessary to view these internal dynamics in three broad categories as: resources, capabilities/competencies and formalized structures and procedures. The external dimensions as discussed are; autonomy and environmental stimulus. These five parameters should serve as a concise means of assessing the capacities of organizations. This expanded view of organizations is intended to provide a holistic view of organizational capacities.

In this research organizational capacity will mean the propensity that organizations possess from a variety of internal environmental factors namely: resources, capabilities/competencies, formalized structures/procedures and external environmental factors namely: autonomy, and stimuli (threats and opportunities) that enables them to not only to fulfil their mission alone but do so most effectively and sustainably.

Figure 2. 8: Framework of Organizational Capacity



Source: Author's construct 2016

2.5.4 Project (Program) Implementation Capacity

The primary objective of coalitions or partnerships is to fashion a desired end product that will satisfactorily meet the needs necessitating the partnership is the first place. The collaborative capacity of partners to bring to fruition this crucial component is the climax of the efforts, resources, time and energy deployed (Foster-Fishman, Berkowitz, et al., 2001).

Project implementation capacity is premised on the capacity of partner organizations to, either directly or indirectly, through other competent actors design and implement projects. It is essential because capacity is needed to assist organizations to either design or implement projects most effectively. Project implementation capacity by key project partners is therefore known as being a "*catalyst*" that facilitates the identification and development of sustainable means of reaching the set out goals of the project (Butterfoss, Goodman, et al., 1993, Harrison, Lynch, et al., 1990, Foster-Fishman, Berkowitz, et al., 2001). A key indicator in assessing project (program) capacity as described by Foster-Fisherman P. G. et al (2001, pp 256) is the presence of:

"*Clear, focused programmatic objectives that are designed to achieve realistic goal(s) that addresses community needs in a unique and innovative way".*

He went further to claim that, when projects or programs facilitated by partnerships are *"ecologically valid"* (driven by need), there is a sense of ownership and commitment by the benefiting users or communities. Beyond being ecologically valid, projects that align with cultural values of a target group are seen to be more effective.

Thus, in this research we have carefully chosen three of the four frameworks of collaborative capacity itemized by Foster-Fisherman et al (2001) where they itemized four components (member capacity, relational capacity, organizational capacity and project capacity) discussed above to evaluate collaborative capacity of partnership member organizations. The choice of three of the four was essentially arrived at because, the member capacity component is already an essential component of organizational capacity which is discussed as capabilities/competencies. Since these collaborating members are, first of all, members of organizations involved in partnership, it is only necessary that their contributions are assessed based on the organizations they belong to within the partnership rather than being singled out individually at project level. It is also important to note that these individuals represent their organizations and their influence is largely delivered through their organizations.

In the next chapter housing affordability will be reviewed in the context of public-private partnerships. From the nature of organizations and the forms of partnerships, it is observed that there are several factors that essentially influence an organizations ability to achieve their goals. Most importantly, in partnerships these organizations are driven by a complex mixture of their internal goals and motives and the wider project or program's objectives. Attempt has been made in the next chapter to examine what constitutes affordable housing and how it can be assessed. The nexus of this research is seeking to explain the relationship between partnership models and collaborative capacities of partner organizations to achieve affordable housing as a project goal.

Chapter 3: Affordable Housing

3.1 Introduction

This chapter explores the concept of affordable housing delivery, looking through literature to arrive at a conceptual construct and strategies to measure it.

Theoretical pruning of the term housing has been pursued in a bid to iterate what various researchers refer to as the basic need of man. From a wide range of perspectives there is a consensus of opinion on the centrality of housing to human existence and societal progress except that there are diversities of what constitute housing or not. While some view it from a limited approach, the view of a dwelling unit, and have associated its benefits, others present it as a nexus representing the unit of a community, society, region and or nation. It is seen as defining both the social and economic structure of countries as well as a reflection of the dynamics of goods and services in any given territory.

The next section makes an attempt to describe and theorise the affordability of housing and how it has and can be measured. The focus was to explore diverse views relating to the subject of housing affordability in order to appreciate its multifaceted nature. Five definitions and measurement perspectives were reviewed and these include; Housing Expenditure to Income Ratio (HEIR), the residual income approach, quality adjusted measures, the supply approach and the housing gap or the mismatch perspective. Subsequently, an attempt was made to arrive at a consensus definition which this research has adopted, noting suitability to the focus, being the homeownership approach through the price-income ratio as this fits the ownership measurement of affordability.

The previous chapter had earlier introduced PPP noting the interactive nature of actors, the variants, objectives and usefulness in service delivery. In this chapter, a brief attempt has been made to establish the link between PPPs and affordable housing delivery noting some experiences from Australia, China and Malaysia. Some other strategies of delivering affordable housing such as the inclusionary methods adopted in California were briefly discussed as an overview of diverse efforts at achieving affordable housing delivery.

3.2 Housing Delivery

The broad concept of housing delivery is made up of two words; housing and delivery. The later has to do with a service component, while the former deals with the actual production of the goods itself. Housing is an essential components of man’s basic need for survival and livelihood. It encapsulates the humanity instinct in man without which his/her dignity and survival is compromised. Housing has been viewed from a narrow perspective of being just a shelter, a dwelling place or at best a critical component of a nation’s socio-economic fabric (Amao and Ilesanmi, 2013).

Despites this subject's popularity in academic discussions, few researches have given priority to explaining to the reader what the concept actually entails, giving room for misrepresentation and narrow-scoping of the construct to merely mean a house. The housing concept has been an elaborate one, but most researchers assume that it is self-explanatory and so does not require a definition which is seen in most academic articles (Adegun and Taiwo, 2011, Makinde, 2014b, Ibem, 2011b, Sanyal and Mukhija, 2001).

In attempt to conceptualize housing, Murphy et al (2016) described it as a "*slippery object of study*" criticizing the often myopic construct of housing held by even experts. However housing as identified in this book as beyond its current discrete and isolated perspectives held by many. It is a "*social object and living space*", a creation of multi-interactive forces epitomized by the highly esteemed "*structure of feeling and interaction*" (Murphy and Hourani, 2016). In view of the overarching reach of housing, Murphy considers it as, "*touching the deep emotional chords*", and it is associated with the state of "*personhood*" and "*belongingness*". These perspectives to housing exemplifies its multifaceted nature and the viral impact its' delivery could have on the fabric of any given society.

In another perspective housing has been viewed as a broad base concept that captures the holistic human dwelling which are associated goods and services that forms for livelihood. It is envisaged as the element that facilitates both functionality and wellbeing (physical survival) made up of a physical unit, accompanying neighbourhood utilities and services for convenience, decency, and liveability as well as representing the structure of a community and the prosperity of the society (Olayiwola, Adeleye, et al., 2005, Oyebanji, Akintola, et al., 2011).

Based on the aforementioned definitions, housing delivery is conceptualized in this research to mean mobilizing, organizing, and conveying to the final user or owner the combination of a physical dwelling unit with its accompanying; social, cultural, functional and its associated facilities, utilities, services as well as the overlay of the surrounding dwelling environment within which human interaction takes place. Housing as captured in this research has a woven web that epitomizes the nobility of being human.

This situation has necessitated the desire by every human to aspire to have a dwelling, or live in one, for refuge from environmental and natural forces, comfort, status, and other associated benefits that accompanies it. Access to decent housing in cities within developing countries has been a challenging experience due to the high cost of either renting or owning, which has proven to be beyond the reach of the poor and or low income groups. Attempts to make housing affordable both in research and practice has garnered interest from a wide spectrum of experts and policy makers.

3.3 Defining Affordable Housing

The cost of acquiring a house has remained significantly costly to a greater proportion of households in many countries, accounting for significant proportions of household incomes (Tighe, 2010). The inability of families to acquire this basic necessity of life has plagued many communities and countries leading to homelessness and other associated challenges that may accompany it. Every human being requires descent housing that guarantees safety and minimal comfort. It has been argued that when households spend significant proportions of their income on housing other essential components of their living may significantly be affected, particularly their ability to have enough food, meet medical expenses, and it invariable determines their access to the quality of education, and other community services (Tighe, 2010, Hartman, 1998, Aalbers and Gibb, 2014, Stone, M. E., 2006).

The term affordable housing or housing affordability has been for the last three decades a subject of discussions and research both by policy makers and academics. For a long time there has been a wide range of debates regarding the subject of affordable housing, without any consensus definition as to what parameters are most suitable to define and measure it (Tighe, 2010, Ndubueze, 2009, Mahadevia, Bhatia, et al., 2018, Hulchanski, 1995).

Affordability as a Function of Housing Expenditure to Income Ratio (HEIR)

While affordability has a wider application as a word, its utilization to qualify the housing situation has been in use since the 19th century studies of household budgets using the one-week pay for one month rent ratio (Hulchanski, 1995). The early works of Ernst Engel and Herman Schwabe both outstanding German statisticians pioneered the early research and postulation of relating income categories to household expenditure as a measure of housing affordability (Hulchanski, 1995). They proposed that:

"*The percentage of income that the households spend for lodging and fuel is invariably the same whatever the income*" (Hulchanski, 1995).

Although these postulations have been challenged by other researchers, over the years the notion of this relationship has grown into greater international recognition (Stone, 2006). This ratio view of housing affordability has metamorphosed to what eventually became the rule of thumb regarding housing expenditure to income ratio, which usually ranges between 25 to 30% (Hulchanski, 1995, Aribigbola, 2011, Aribigbola, 2008, Shaqra'a, Badarulzaman, et al., 2015). Based on this paradigm, a household faces affordability challenges when the ratio of their housing expenditure exceeds the marked percentage agreed for a maximum scale (Hulchanski, 1995).

Tracing the housing affordability concept from the earlier studies conducted in the 1980s and debates held in Western Europe and the United States of America, the popular usage of this concept has gained global acceptance. In pursuit of establishing both theoretical and empirical backings for the concept, Hulchanski (1995) identified six uses of the housing expenditure to income ratio which include; 1) descriptive; 2) analysis; 3) administration of subsidies; 4) definition of the housing needs; 5) prediction of the ability to pay and 6) selection criteria (Hulchanski, 1995).

Descriptive usage of Housing Expenditure to Income Ratio (HEIR): When housing affordability is intended to describe the ratio of a household's expenditure to their income. Hulchanski (1995, p 471) agrees that it is useful to describe expenditure patterns of households in a given time and location. He further argued that these numbers do not speak for themselves but they depend on the kind of relationship a researcher wishes to establish. On the bases of this he claims that the descriptive use might be relevant.

Analysis of trend: Hypotheses testing can be enhanced using the Housing Expenditure to Income Ratio to make comparative analysis (Hulchanski, 1995). Hulchanski further argued that with this usage it cannot be useful for affordability claims but to be able to analyse the "*housing systems of different households*". The essence here is rather to further conceptual development and hypothetical analytics of our societal dynamics.

Administration of public sector housing subsidies: Hulchanski's (1995, 473) view on this notion is held on the bases that some cities and countries hold a significant proportion of housing stocks outside of the market rate. To be able to distinguish between those households that deserve to benefit from these, a form of ratio scale is necessary to distinguish between families that need the subsidized housing from those who can fend for themselves based on their income capacities. Thus, this becomes an administrative assessment for working out inclusion and exclusion of subsidies that includes the poor and excludes the well-off.

Definition of need: This applies to the use of housing expenditure-to-income ratio as a *rule of thumb* in a bid to establish which households are in need of housing, it is particularly directed for program or policy use. Hulchanski (1995, 473) refuted the use of this to measure need as a mere use of a descriptive tool, rather than interpretative measure, describing it as "*subjective assertion*". He refutes this because of the sweeping generalization that is used for expenditure beyond the marked percentage which does not necessarily define housing needs and is not logical.

Prediction of a household's ability to pay rent or mortgage: This approach is private sector driven. Mortgage supply or rent payment ability has been adjudged for the ability of households to pay their mortgage or rent based on the use of household expenditure to income ratio. This is premised on the position of landlords and businesses choosing to do business with only households that are able and willing to pay their rent. This measurements do not recognize other sources of non-formal and non-monitory support that a household may possess that permits them to meet their mortgage or rent responsibilities. The argument here is that, most families, in real situations, do not rely on a single source of income, hence these multiple sources must be factored into their ability to pay the mortgage or rent (Hulchanski, 1995).

Selection criteria: The utilization of housing expenditure-to-income ratio parameter as a selection criteria was traced by Hulchanski (1995, p 474) to its application in North America for “*selecting tenants and granting mortgages*” to households. This consideration recognized the use of the HEIR as a valid indicator of ability to pay. It considered the HEIR as the minimum income criteria for selecting beneficiaries and not as the maximum selection criteria as used by the government in their administrative use of the HEIR.

In summing up his argument Hulchanski (1995, p 488) agrees that the first three uses are quite valid uses of the HEIR but strongly contends with its use in the last three. These positions have remained his on the use of HEIR but its use has remained widely practiced both by academics, policy makers, and businesses. Other forms of measuring the affordability of housing has been advocated such as the residual income approach, which refines the HEIR approach away from utilizing the ratio as the factor instead of the remainder of income after housing expenditure.

The two applications of HEIR have been the house price-to-income ratio and Rent-to-income ratio. While house price-to-income ratio focuses on housing ownership either through mortgage arrangement or other financing arrangements, the rent-to-income ratio as the name implies focuses on rental housing affordability. The house price-to-income ratio utilizes the median of the free market price of a housing unit in relationship to the median income of a household to measure affordability.

This approach reveals that, as prices of housing stock increases, households will require to spend a greater proportion of their income for housing. Depending on house prices as the determinant of: “*home ownership affordability,*” this approach argues that increasing prices of the housing stocks impedes significantly the affordability of households to secure initial down payments and other financing arrangements that comes with these increases (Ndubueze, 2009). However, the rent-to-income ratio similar to the house price to income ratio, measures the median rent of dwelling units to median income of households of renters. The usefulness of these measure is that it not only measures affordability, but reveals a possible state of homelessness or housing poverty of a given household (Ndubueze, 2009).

Affordability as a Function of Residual Income

Other descriptions of housing affordability have been made, such as the one propounded by Stone (2006, pp 151) who describes it as: *"An expression of the social and material experience of people, constituted as households, in relation to their individual housing situations. Affordability expresses the challenge each household faces in balancing the cost of its actual or potential housing, on the one hand, and its non-housing expenditures, on the other hand, within the constraints of its income"*.

In pursuit of a more comprehensive conceptualization, Stone (2006, p 151) pushed forward three questions as critical parameters to define affordability as a factor of the people's relationship with housing and not the factor of housing itself. Thus he asked:

- Affordable to whom?
- On what standard of affordability?
- For how long?

The argument here is that since affordability is relative, for some households all houses are affordable and to others none are affordable unless they are at no cost (Stone, 2006). Thus, establishing the target population is an essential important factor in defining affordability, as well as the physical quality dimension which has been conceived as the standard of affordability. Invariably, since the process is not infinite, a time factor is essentially important in factoring what housing affordability means. Stone (2006, p 178) went on to advocate for the *residual income approach* to define housing affordability.

The residual income approach was premised on the critical nature of housing, the cost implication to households being the singular source of expenditure incurred compared to other areas of need from their after-tax income. Since these other areas of need account for less proportions of household income after the housing expenditure, the residual notion is that a household's affordability crisis is a result of their inability to meet a minimum degree of their non-housing needs. To measure this, the difference between cost of housing and household income needs to be established. The argument here is that income which is left (residual) after paying for housing and not the ratio as presented by Ernst Engel and Herman Schwabe (Stone, 2006) is most important to establishing housing stress.

This notion has evolved with several other nomenclatures such as; Basic non-housing cost approach, shelter poverty approach, after-housing approach market-rate approach (Ndubueze, 2009). This view was essentially built on the notion of calculating what remains for households to meet basic living standard after meeting housing needs. This is useful as a basis for social security system reforms because of the fundamental role of housing in solving income related issues (Ndubueze, 2009).

Ndubueze (2009, pp 118) further argued that "*while the expenditure-to-income model is concerned with what is actually paid, this approach focuses on a household ability to pay due to its sensitivity to the impact of housing cost on the capacity of the households to meet essential non-housing costs*". The positions of critics of the HEIR has been the simplification of the "*actual housing cost*" using a single ratio knowing fully well that other variables such as location, tenure type, and house type are factors that can account for a measure of affordability.

Other critics of the HEIR and subscribers of the residual income approach argued further that there should be synergy between housing needs and standards (quality) with a measure of minimum income requirements for housing consumption (Bramley, 2012). In establishing the residual income as a measure of housing affordability, the argument was hinged upon the net-income of a household after payment of rent, and a minimum income reserve for non-housing related expenditure, as may be determined by a welfare system from time to time.

Subsequently other means of arriving at a residual income measurement were adopted. The argument for operationalizing these measurements of affordability have been hinged on the suitability and what constitutes an acceptable measure of non-housing needs which is mostly determined by the poverty line or budget standard methods (Ndubueze, 2009, Stone, M. E., 2006).

Affordability as a Function of Quality Adjusted Approach

The quality base approach identifies households to be experiencing an affordability challenge regarding the cost implications of obtaining housing of a given physical standard within a specified location, or a particular type and within a given housing market (Lerman and Reeder, 1987). Even though they empirically limited their evaluations to rental affordability, due to the difficulties that they have faced in operationalizing it for owner occupier affordability, the essence is as described by Ndubueze:

"*Distinguish households that have too little income to rent minimally adequate but descent safe housing for less than the specified (30%) of income from households whose income is adequate to bear such costs*" (Ndubueze, 2009).

By implication, this approach seeks to establish a threshold of income baseline that differentiates the capable households, who are well able to maintain their housing needs within an acceptable housing quality standard, separate from those who are not able to maintain their housing needs within an acceptable threshold standard. This is in effect establishing the housing poverty line within given populations (Ndubueze, 2009). Lerman and Reeder (1987, pp 390) typically summarized the core focus of this approach as being able to:

"Discern cases of high rent-to-income resulting from low household income from those that are due to high housing expense associated with strong taste for housing. Clearly high rent to income burden chosen by upper-income households with a taste for penthouse living warrant little public concern"

Furthermore, the quality based approach establishes income threshold that differentiates between households who are well able to fund their housing needs and living standards simultaneously, in comparison with households who are unable to fund their housing needs without excessively compromising their living standards (Lerman and Reeder, 1987). Bogdon and Can (1997, p. 50) summed up the consequence of Lerman and Reeder's quality adjusted approach as:

"Attempt to account for changes in quality by using the price of the lowest cost unit that meets minimal adequacy standards. It also accounts for some geographic differences in cost. Strong preferences for housing consumption will not be labelled as affordability problems although households who are content with units considered substandard may appear to have affordability problem using the Lerman and Reeder's measure."

Affordability as a Measure of Supply of Housing Units

In this measure, the report of vacancy rates for housing units supplied within a given rent parameter or as Bogdon refers to it as: "*the total number of units in different rent categories*" which was encapsulated as the measure of "*tightness*" of a given housing market condition (Bogdon and Can, 1997). It is believed that the number of vacancies reported provides a measure of the difficulty faced by households seeking to obtain units of houses that they can afford to pay.

Thus in this measure, an excessive vacancy rate in a housing market is a factor indicating supply is beyond the reach of a households ability to pay for rent or mortgages. This measure as seen focuses on the supply dynamics rather than the previously discussed affordability measures, which is seen from the demand perspective. This measure has also attracted some levels of criticism as itemized by Bogdon and Can (1997, pp 50):

"*the supply measures do not say anything about the condition, location or neighbourhood characteristics of the potentially affordable units*."

Thus, they assert that even those units considered affordable, lack attributed information such as sizes and distribution of the units and that these units may even become too small for lower income households (Bogdon and Can, 1997).

Affordability as a Function of the Housing Gap

The housing mismatch approach combines the demand and supply perspectives into a composite consideration to define a more comprehensive measure of housing affordability (Bogdon and Can, 1997). This approach has been described as "*shortages*", "*mismatch*" or "*gaps*" (Ndubueze, 2009). The idea behind this measure of affordability is finding the gap or mismatch between different categories of households based on income levels and size as well as categories of affordable housing types which are suitable to each of the itemised household categories. The assumption is that a certain category of household would attract housing most suitable to their affordable category using the rule of thumb (30%). The gap therefore is the quantity of units of affordable housing of a certain category to the number of households in that category. The surplus or deficit therefore establishes the gap or the mismatch (Bogdon and Can, 1997, Ndubueze, 2009). The unit of measurement arrived in this category as presented by Ndubueze (2009, pp 124):

"A less than 1.0 ratio suggests that there are fewer housing units affordable to households in a given income group than there are households in that. Group given the fact that some units within a given group would likely be occupied by some higher-income households, a ratio of slightly more than 1.0 tend to indicate that those in such income group may have difficulty finding adequate and affordable housing."

In comparison to other indicators discussed earlier, this approach as earlier pointed out, harmonises both the demand and supply dynamics in measuring affordability and considers different income levels against different rents or mortgage levels (Bogdon and Can, 1997). Despite the wholesome benefits brought by this approach, Ndubueze (2009) suggests that it is essentially a hypothetical approach as it requires assuming that there is a redistribution of housing according to various income levels, which is a situation that is difficult to fit as other non-economic factors determine household access to certain types and sizes of houses and not income levels and household sizes alone. This also is accompanied by the limitations of the 30% rule of thumb which was adopted by the HEIR (Ndubueze, 2009).

3.4 Affordable Housing Literature: The Nigerian Experience

The subject of housing affordability, though having been mentioned by a handful of social and environmental researchers in Nigeria, there has been little effort made to significantly theorize it. As a critical subject except, the PhD thesis of Ndubueze (2009), the works of Afolabi Aribigbola (2008, 2011) and a few other scholars have discussed the topic as a societal menace worth mentioning in the course of paper publications and not much has been dedicated to what it is and how best to measure it (Ndubueze, 2009, Aribigbola, 2011, Aribigbola, 2008).

Other studies focussed on establishing housing needs and obstacles to financing homeownership with little or no focus on theorizing what housing affordability really is within the Nigerian local context (Nubi, 2000, Ezinwanne Udechukwu, 2008, Makinde, 2014a). The works of Nubi essentially focused on the credit system and financing arrangements for housing delivery via the national mortgage system organized through the Federal Mortgage Bank of Nigeria (FMBN) and the National Housing Fund (NHF). However, the focus of Ezinwanne (2008, p 182) paper was focused on:

"*The various home ownership finance options available in Nigeria, and critically assesses how practicable these options are to the average Nigerian*". Makinde's (2014, p 49) paper focused on "*the past and current housing delivery programs in Nigeria and analysed the demand and supply issues*".

Despite all these efforts, Ndubueze (2009) significantly made an enormous theoretical and policy development contributions to Nigerian housing affordability literature compared to the other researchers. However, while Ndubueze (2009) and these researchers focused on establishing the affordability challenges of households in diverse housing delivery arrangements, only the works of Ibem made an attempt at examining the affordability of housing delivered via public-private partnership schemes (Ibem, 2011b, Ibem, 2010).

Thus distinguishing the approach adopted by this research as it is tailored towards Ibem's (2011b) pathway and examines the duo of social and economic driven paradigms and the subject of affordability via public-private partnerships in housing delivery. The essence is to understand the workings of the neo-liberal approach adopted in the housing sector in developing countries and in Nigeria in particular.

3.5 Building a Consensus

The fluidity associated with the housing affordability concept has resonated across these five approaches that have been discussed here, amidst several other measures which are also present. Each of these perspectives have made significant efforts at arriving at a measurement of this complex variable of housing. Several criticisms are rife against virtually every single approach presented, as no single approach has successfully described the ubiquitous phenomenon known as housing affordability or affordable housing. Despite the fact that several researchers and academics have made significant contributions in furthering the definition and means of measuring affordable housing, there is to date no consensus (Ndubueze, 2009, Bogdon and Can, 1997).

However, despite the criticisms of the HEIR, it has become the cornerstone upon which all other measures of housing affordability has been formed and remains mostly the easiest way to measure housing affordability and most applicable despite all of its shortcomings. Some researchers have suggested a combination of HEIR and a residual income approach to gain a more holistic view (Chaplin and Freeman, 1999). Despite the advantages of this integration there is difficulty that comes with interpreting the divergent views.

Thus, any measurement that is taken to integrate a few other measurements that are capable of reducing and not necessarily eliminating the HEIR deficiency may provide us with a more accurate measurement of housing affordability within any given locality and population. When dealing with housing as an essential service, it is also necessary to understand the consequences of affordability to the target group as suggested by Peters et al (2008), that the ability of users to pay, has tendencies to either include or exclude certain categories in the actual utilization of services.

This necessitates establishing how prices and payment options or housing acquisition financing are organized in service provision as critical elements of affordability (Peters, Garg, et al., 2008). Housing acquisition financing has added value to measurement of affordability (UN HABITAT, 2009). To foster this argument in achieving affordable housing UN Habitat (2009) suggested five processes that are necessary to organize an effective housing finance strategy. These include;

1) Adequate preparation, where all necessary stakeholders essential for financing acquisition are involved, identification of leaders in the process, definition of work objectives and an analytical program.
2) An analysis of the demand segments, stating the current and expected demand by each segment of the target group, documenting the current supply and the segment of the market this serves, impediments for expansion in terms of volume or coverage.
3) Strategy formulation that identifies options for closing identified gaps in demand and supply, determination of the most feasible and effective options, development of an action plan for implementation of selected options.
4) An effective monitoring and evaluation framework that encompasses both from the households standpoint, looking at their accessibility to formal and informal credit, as well as the supply standpoint, looking at the credibility of the borrower organization(s) and finally
5) A feedback mechanism for reviews and improvement.

The house price-to-income ratio is essentially an important factor related with homeownership and mortgages. The house price-to-income ratio utilizes the median of the free market price of a housing unit in relationship to the median income of a household to measure affordability. This approach reveals that as the prices of housing stock increases households will require to spend greater proportions of their income on housing.

Depending on house price as the determinant of *"home ownership affordability,"* this approach shows that increasing prices of housing stocks impedes significantly the affordability of households to secure initial down payments and other potential financing arrangements that comes with this increases as well (Ndubueze, 2009).

In building a consensus, this research posit that, it is essential that it is understood how the prices of housing units are first established in PPP projects, the housing finance arrangement or strategy needs to be carefully assessed and finally, the ratio of expenditure to income needs to be established in order to have an overview of the whole scenario.

This is particularly necessary in studies that have to do with measuring a specific target population under a housing program purposely aimed at owner occupier, thus it is therefore imperative that these three parameters are utilized to assess and plan affordable housing units that are tailored made to reach affordability.

3.6 Public-Private Partnership in Affordable Housing Delivery

A supply of affordable housing is very important if mankind is to stem the rising tide of high inequalities in our societies, and particularly the fast-lane urbanization trend in developing countries. The recognition that housing is firstly a basic need of any human being, and this should be seen as a human right, requiring that efforts must be made to ensure that it is delivered to meet the need before any other consideration.

Despite its significant social value, a huge financial fortune is often required to procure this essential human service. These social and economic nexuses predisposes the drive towards harnessing the natural instincts resident in public agencies, as drivers of social institutions, and private, as economic and for profit, organizations, to optimise the delivery of affordable housing. The three benefits of this collaboration as itemized by Susilawati et al (2004b) are; increasing both financial and non-financial resource portfolios of the partner organizations, improves each other's effectiveness and efficiency as well as opening up access for other stakeholders to participate in public housing policy implementation (Susilawati and Armitage, 2004b).

In furtherance of this notion, Quin et al (2017), reaffirms this position by stating that increased synergy is achieved and that the risks and responsibilities are better handled by the partner with the most skills and expertise in tackling such roles thus creating an aggregate high innovation and quality service (Qin, Soliño, et al., 2017). The most important consideration here is that these advantages applies in the case of affordable housing. Susilawati et al (2004) conducted a study in Queensland Australia on the capacities of PPPs to facilitate affordable housing delivery and came out with the following interesting findings.

1) The private partners were found to be most effective and efficient in bearing the construction risks and achieving value for money,
2) The public partners were most effective in asset management and performance measurement /decision support systems as well as possessing the advantage of utilizing their regulatory roles to incentivize affordable housing through the relaxation of planning regulations e.g. density bonuses.
3) Community associations were also found to be most effective in the role of managing tenancy for affordable public housing schemes.

However, there were constraints identified by the Australian and Chinese experiences of PPP in affordable housing. In the Queensland Australia study, Susilawati et al (2004) discovered that the stakeholders had not collaborated effectively as each of them performed their tasks with limited relational tendencies as they were driven by their individual interests rather than the collective engagement that such a partnership was to harness in the first place. This was intensified by wavering trust between partners and poor coordination. Thus the consequence was a constraint on achieving affordable housing in Queensland (Susilawati and Armitage, 2004). Susilawati et al (2004) observed that the partners required:

"*to work across boundaries to optimize the resources and maximize affordable housing outcomes*".

Other challenges from the Chinese experience as mentioned by Quin et al (2017) was the possibilities of *"cost-overruns, unrealistic pricing and faulty income projections"* that favoured the private interest as well as giving them increased chances for biases in the tender process with transparency issues and corruption (Qin, Soliño, et al., 2017). This position was also corroborated by the findings from studies of megaprojects across several continents that also assert that "promoters of multibillion-dollar projects systematically and self-servingly misinform parliaments, the public and the media in other to get projects approved" (Flyvjerg; Bruzelius and Rothengatter 2003, p i). Another experience of PPP in affordable housing from a Malaysian study found that a particular private developer engaged in a project *"reneged"* on their agreements in sharing the project benefits (Abdul-Aziz and Kassim, 2011).

The Malaysian PPP was organized with contractual intent that the private partners will develop 30% low-cost affordable homes and should sell 30% of the housing stock to Malays (an ethnic group in Malaysia). Since the private partners often prioritized economic consideration over social considerations, they relegated the low-cost portions as the last consideration after building and making their gains from the lucrative portions before considering the 30% low-cost affordable homes and if they did make the homes they often had very low quality finishing (Abdul-Aziz and Kassim, 2011). It was also reported on some occasions after they have completed their 70% market allowance that they simply absconded leaving the low-income portion un-developed.

Thus to minimize these failures Abdul-Aziz et al (2011) reported that public agencies only engaged with private firms that were considered to be reputable, although not completely fault-proofed (Abdul-Aziz and Kassim, 2011). The alternative measures taken was the introduction of monthly progress reports by private developers and oral presentations on a continuous bases to public partner top management committees within these agencies, this was also included as part of the contract document (Abdul-Aziz and Kassim, 2011).

The consequence of applying PPP for affordable housing taken from these examples, suggests that both public and private partners must carefully observe the two continuums; social versus economic considerations. The need for social consideration is by intent noble and subscribes to the principles of corporate social responsibilities. However, a private corporation will have to make profit to sustain its viability in a production or service sector in which it is operating, thus they require attractive financial returns to participate. It therefor calls for a genuine honest overview from the private partner, whereby excessive considerations for profit, needs to be curtailed on one hand, cost saving innovation that will maximize value for money on both sides should also be explored.

On the public partner side there must be incentives adequate enough to attract private partner(s) and at the same time ensure that the objectives are realized (Susilawati and Armitage, 2004). The interplay between public agencies drives to maximize social benefits and private partners push for optimal returns on their investments which is a necessary balance that must be carefully considered if PPPs are to deliver affordable housing. It is however observed that when PPPs are deemed not profitable, private partners shy away from participating (Susilawati and Armitage, 2004b) and even when they do participate, chances are high that standard compromises are inevitable (Abdul-Aziz and Kassim, 2011)

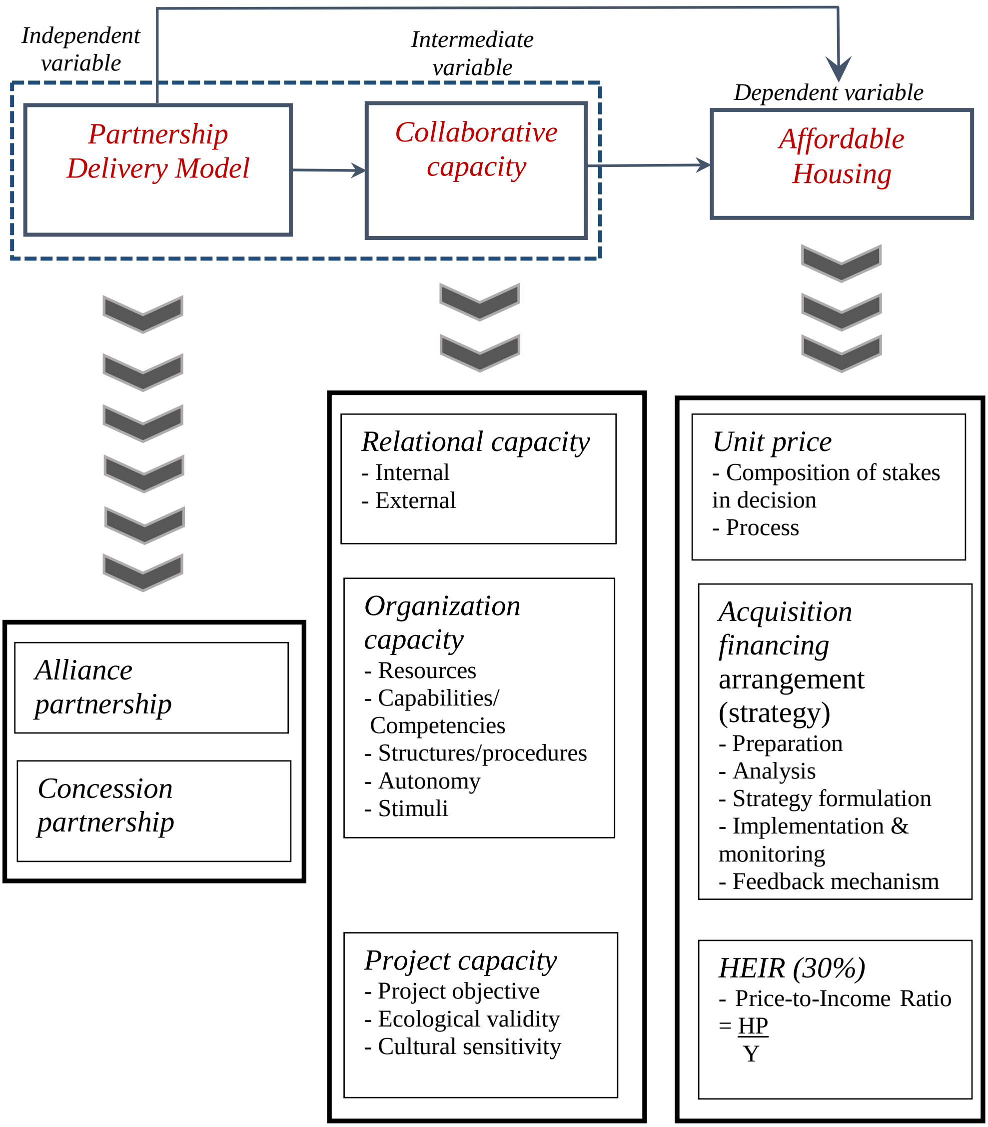
3.7 Conceptual Framework

This research was built around some lines of thought that revolves with the structure and agencies of PPP. The whole idea is to seek clarification on the possible relationships between these important components of PPP and the outcomes of projects particularly the affordability of housing delivered via PPP as a governing/procurement mechanism. The research question is: How do PPP structure and agency influence how to reach affordable housing? Informs the choice of PPP models and collaborative capacity as critical variables of the structure and agency of PPPs that determine affordability of projects. PPP models as discussed in chapter two were seen as key determinants in the nature of PPPs because they structure the nature of interaction between partners, and are responsible for how roles, risks and benefits are shared, and equally the nature and positions of influences stakeholders take in the decision making process, from project planning to implementation.

The structure of relationships as presented in Figure 3.1 shows that a PPP model is an independent variable, collaborative capacity is an intervening variable, while affordability of housing is the dependent variable. There are two pathways in the relationships between the independent, intervening and dependent variables. Directly, the PPP models, be it alliance or concession, have direct relationships with the outcomes of the project, that is affordability. This relationship can be seen by the structure of the model. For example, in a concession model, the project partners relationship have been characterised as independent, with the relationship described as "*little or no mutual interaction*" (Edelenbos and Teisman, 2008). The tendencies that social and economic considerations are carried out during project implementation is very important in achieving affordability. Therefore, the PPP model, to a great extent, is responsible as to whether social considerations, which supports affordability is active in the implementation process or not.

The consequence of the choice of a PPP model is therefore critical, as it influences at which project phase a party needs to interact or not. Therefore if only one partner is responsible and relating with most phases of the project implementation, it is most likely that this partner will prioritize individual goals rather than a collective goal (Park and Kim, 1997). Thus, on one hand if one partner, and in particular the private partner, dominates the roles in the implementation phase, there is a likelihood that their interest for profit will influence the housing costs and reduces the project's chances of delivering at affordable rates. On the other hand, where partners participate and contribute resources and where joint decision making, high and intense interaction takes place, where partners interaction is characterised as interdependent and complimentary, as seen in alliance models in both pre-implementation and implementation stages, chances are that since partners are relating at most of the project's phases, the projects social objectives will retain higher chances of being actualised.

Figure 3. 1: Conceptual Framework



There are however, conditions and choices that can be made by partners in either models to achieve targets. These assertions only goes to establish that there are direct relationships between the PPP models and affordability of housing in partnership projects. Indirect relationships seek to explain the influence of PPP models on collaborative capacities of partners and the likelihood of impacting affordability. Since, as described earlier, relationships between partner organizations differs from model to model, it goes to show that each model is able to exact different levels of influence on collaborative efforts.

For example, where interdependency and complementarity are promoted, for example in the case of alliance models, the advantage of joint resources and joint competencies offers project partners an opportunity to define challenges jointly and develop all-encompassing solutions together. By this means their collective capacity is deployed to resolve challenges. As the PPP model either encourages or discourages any of these chances which indirectly influence the collaborative capacity of the project and by extension this will determine the nature of the outcomes on the dependent variable.

It is therefore, the position of this research to establish the nature of these influences within the independent variables and between independent and the dependent variables. The overall interaction, as premised, on these critical structures and agencies of PPP in housing delivery, have informed choices which are made to explore the relationships in different projects. This conceptual framework offers an opportunity to study projects deductively using the hindsight of established theories and concepts, other notable and occurring phenomenon that have not yet been established in the literature will add to the existing knowledge, thereby improving and widening our understanding of these interrelationships.

The next chapter discusses the methodological approach that the research has utilized in order to contextualize the research framework for the selected projects. The preceding three chapters (1, 2, and 3) have provided the bases upon which data collection, collation, analysis and presentation approaches will be discussed. The conceptual interrelationships between PPP models, collaborative capacities of partner organizations and being able to achieve affordable housing propels choices made and steps taken to harness these relationships from the selected cases.

Chapter 4: Research Design and Methodology

4.1 Introduction

This section first outlines the independent and dependent variables for an in-depth understanding of the sub-variables, and indicators. As the target of this research is to provide an in-depth knowledge on the PPP delivery models, the collaborative capacities of partners and the affordability of the houses as outcomes, multiple case study have been adopted to provide an opportunity of studying four projects. Through qualitative techniques, data was drawn through triangulation: documents (contract documents, memorandum of understanding, draft stakeholder reports), interviews, and site observation.

Multiple case study methodology was identified as the most suitable research method, as this research seeks to understand and find explanations to the challenges faced by PPPs in delivering affordable housing projects. The advantage of multiple case studies is that it allows for the utilization of multiple lenses to view a single phenomenon by utilizing multiple data sources popularly known as triangulation (Stake, 2013, Baxter and Jack, 2008). Another reason that it was deemed suitable for these studies was due to the concepts of Yin et al (2008), where they posit that case studies allow for the exploration of individuals or organizations, simple or complex sets of relationships, communities or programs and as well as supporting either the deconstruction or reconstruction of phenomena (Yin, 2011, Baxter and Jack, 2008).

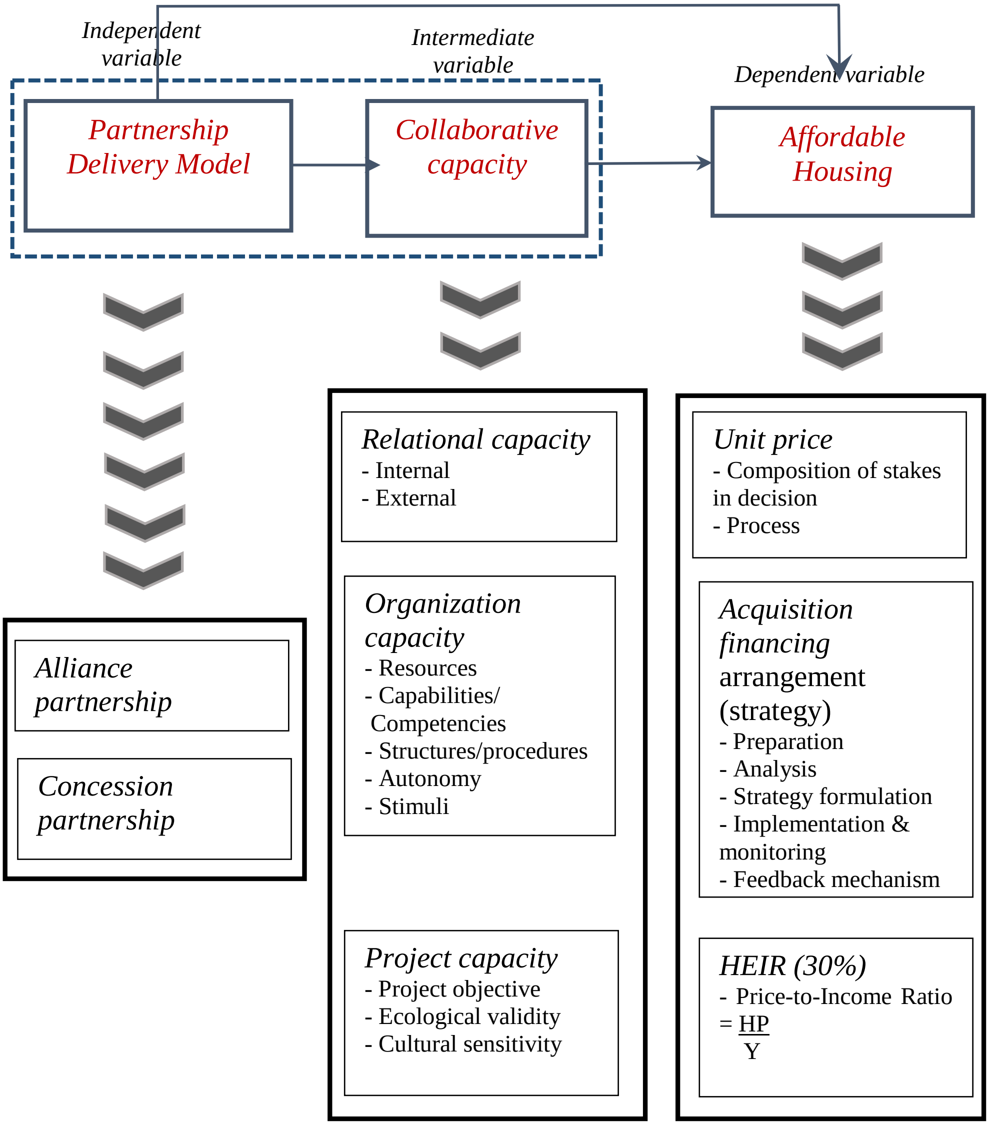
PPPs are phenomena that involve actors from multi-organizational settings and case studies research is the most suitable means for answering this kind of research question. The focus of this research is built around seeking in-depth knowledge that in turn will help to explain the nature of outcomes witnessed over time in PPP projects. Since case study methodology enables researchers to select a few related cases, chosen either by their context or content in order to gain an in-depth view of the issues of interest (Seawright and Gerring, 2008, Miles and Huberman, 1985, Stake, 2013).

However, as mentioned earlier, multiple case study designs for this research was organised into the following precepts: theory development and case selection in accordance with set criteria. The variable operationalisation tables presents key indicators, questions, data collection tools and methods. In order to examine each case, clear case statement profiles of individual cases were organised according to the project life cycle for coherence. Within and between cases analysis was performed to draw inferences. The reporting format is such that enables cross-case analysis and connection with theory.

4.2 Conceptual Framework and Operationalizing

Based on the conceptual framework presented in Figure 4.2, the research presents the variables in an operationalized format suitable for empirical analysis of data acquired and presented in the format contained here.

Figure 4. 1: **Conceptual Framework**



4.2.1 The Independent Variables

From the conceptual framework, the partnership delivery model is the independent variable. The idea of having a partnership delivery model as an independent variable stems from the notion of them being the tools that shape interaction and the behavioural mode of actors within a given partnership. Two broad categories; alliance and concession models have been identified and conceptualised and applied, and this research intends to gain empirical evidence of their influence in a projects outcome.

Partnership Delivery Model

This is the framework that encompasses variants of the partnership mechanism, shaping and ordering socio-economic relations. These determine what roles, risks, and benefits partners shoulder or benefit from in their participation within the project(s). In this research the sub-variables considered for evaluation are: range of stakeholders, types of relationship and roles in content development, role of contract, project scope, and management principles. The two broad categories identified and examined were alliance and concession models. The choice of these indicators were inspired and drawn from the classification done by Edelenbos and Teisman (2008). The suitability of these outlined indicators was due to their objectivity and clarity for application in identifying the true character of projects, in order to appropriately classify the PPP model.

Table 4. 1: Public-Private Partnership Models (Operationalised): Alliance/Concession

Indicator	Question	Data collection technique
Types of stakeholders	What is the range of actors in the project? What roles does each partner organization base on project life cycle?	
Types of relationship	What is the pattern of relationships in the project How is decision making structured in the project? What is the level of dependence that exist between partners? How close are partners relating with each other?	
Content	How is the project content developed? and what roles do partners play in such? How are problems defined? and how do you seek for solutions?	
Motive	What are the motives behind an organization participating in a project?	
Role of contract	What is the role of a contract in this project? and how do you ensure compliance? What purpose does the contract document serve for a participating organization	Structured interviews/Document and archival reviews/researcher's observations
Project scope	What is this project designed to achieve? What parameters are most important in defining an organizations boundaries?	
Management principles	What are the core values that guide the conduct of stakeholders in the project? What purpose do the chosen values help to fulfil?	

Source: Inspired by Edelenbos and Teisman (2008)

4.2.2 Collaborative Capacity

In this research collaborative capacities have been conceived based on the definition of Gazley (2010) and Foster-Fisherman et al (2001), where their emphases were on the processes and conditions which were necessary for multi-organizational arrangements to foster effective and sustainable community change or any endeavours through joint efforts.. These have been categorised into three sub-variables: relational capacity, organizational capacity and project capacity.

a) Relational Capacity

This has been conceived as the nature of internal and external relations between individuals and organizations in a partnership. This is necessary to foster strength, trust and as an effective mechanism for conflict resolution, to foster strong associations for the performance through shared goals and a culture of inclusivity.

b) Organizational Capacity

Organizational capacity in this context means the potentials that organizations possess from a variety of internal factors: resources, capabilities/competencies, and structures (procedures and guidelines) and an array of external factors: autonomy, and stimuli (threats and opportunities) that defines their ability to fulfil their mission.

c) Project Capacity

Project implementation capacity is premised on the capacity of partner organizations, either directly or indirectly through other competent actors, to implement the project. It is the presence of "*clear, focused programmatic objectives that are designed to achieve realistic goal(s) that addresses community needs in a unique and innovative way*" and are "*ecologically valid"* (driven by need) for benefiting users or communities.

4.2.3 The Dependent Variable

Housing Affordability

An operational definition, adopted for this research, conceives housing affordability as concerning the essentials of how prices of housing units are first established, the payment or financing arrangements available for target households, and the ratio of expenditure to income using the price-to-income approach. Firstly, to determine the prices of housing units, the processes and actors are important elements in analysing affordability because PPPs are defined by co-production. Since PPPs are multi-stakeholder endeavours and housing finance strategy requires *broad stakeholder involvement, a good deal of technical analysis, and strong political leadership* it is very crucial (UN HABITAT, 2009).

Table 4. 2: Collaborative Capacity (Operationalization)

Sub-variables	Sub-sub variables	Indicators	Questions	Data collection techniques
Relational capacity				
	Internal relational capacity	Cohesive	Do you have platforms for meeting with other stakeholders outside of your organization in this partnership? How many levels of platforms are available? How often do you meet?	Semi-Structured interviews /Documents
		Cooperative	Is the partnership cooperative or competitive?	
		Trusting	How would you describe trust between partners in this project?	
		Shared vision	What is your organizations goal in this project?	
		Power sharing/ Values diversity	Who is making the decisions and who participates in this decision making process?	
	External relational capacity	Participation of Users/Community	Are the targeted beneficiaries involved in the project?	Semi-Structured interviews /Documents
		Links with other organizations	Does your organizations partner have other likeminded organizations to facilitate your project?	
Organizational capacity				
	Resources	Ability to attract financial resources	What streams of resources does your organization have access to?	Semi-Structured interviews/Document and archival review/researcher's observations
		Availability of physical asset(s)	Do you have physical facilities for your organization to execute the mandate? How do you out source for such facilities if you do not have them within your organization?	
		Information management framework and facilities	How does your organization manage information in this partnership?	
		The reputation of the organization	How would you rate the organization in terms of accountability and transparency?	
		The employee experience	How experienced are the staff of your organization with PPP?	
		Trustworthiness of the organization	Can you trust the organization?	
		The managerial skills	What is the leadership orientation?	

Sub-variables	Sub-sub variables	Indicators	Questions	Data collection techniques
	Capabilities/ Competencies	Ability to utilize resources	What skills do the organisation's workforce possess? What can be attributed to be special capabilities of the organization in facilitating the project?	Structured interviews /Document and archival review /researcher's observations
		Performance in resolving challenges	How will you rate the performance of your organization in resolving project challenges?	
	Structures	Clarity of members roles/responsibilities	How specific are the organization's members roles and responsibilities?	Structured interviews/ Document and archival review /researcher's observations
		Availability of internal operations guidelines and procedures	Are there organizational guidelines and procedures which organize and guide the mode of operation?	
		Precision of work plan	How precise is the project work plan?	
		Availability and structure of working groups or committees	Are there work groups and committees to evaluate the projects performance?	
	Autonomy	Operational transactions, and social reliance on other organizations	To what extent is the organizations operational transactions dependent on external organizations?	Structured interviews/Document and archival review/researcher's observations
		Statutory and fiscal limits	What is the statutory limit of the organization? What are the fiscal limits of the organization?	
		Degree of exposure to political pressure	To what extent is the organization vulnerable to political pressure?	
	Stimuli	Presence and perspective to threats	How does the organization treat threat?	Structured interviews/Document and archival review/researcher's observations
		Ability to identify and utilize opportunities	How does the organization spot and utilize opportunities?	

Sub-variables	Sub-sub variables	Indicators	Questions	Data collection techniques
Project capacity				
	Projects Objective		What is the objective of this project? What target is sought to achieve?	Structured interviews/Document and archival review/researcher's observations
	Ecological Validity (Driven by Need)		What needs do the project seek to fulfil? How was it conceived? if at all?	
	Cultural Sensitivity		How culturally sensitive is the housing type and design that is adopted?	

Inspired by (Hudson, Hardy, et al., 1999, Foster-Fishman, Berkowitz, et al., 2001, Lerman and Reeder, 1987, Gazley, 2010, Harrison, Lynch, et al., 1990).

Thus it is necessary, because if PPPs are to deliver affordable housing, emphasis must be placed on stakeholder involvement in this crucial process. Secondly, housing acquisition financing has added value to measurement of affordability. For example as stated by UN Habitat (2009, pp 6):

"Loans for housing permit families to leverage the funds to spend each month on housing so that they can purchase a unit sooner or reach the next level of incremental development of their dwelling. The same monthly payments can go to loan repayments or they can be saved for years until the family can purchase the housing unit… where finance is limited, housing construction can be slow thereby driving up the price of housing services".

By implication it was concluded that, when housing finance is limited, a classical pattern is defined as to who receives what and who gains access to either the finance or the houses delivered. It is off course the well-off households who unfortunately do not exhibit their need of housing but for speculative and rental businesses (UN HABITAT, 2009). Thus, the UN Habitat (2009) proposed that in assessing or developing an efficient housing acquisition finance strategy, the processes should include; preparation, analysis, strategy formulation, implementation and monitoring evaluation and feedback mechanisms. The detailed elements of each stage of the process are expressed in the questions contained in Table 4.3.

Thirdly, housing expenditure to income ratio (rule of thumb 30%), is also expressed particularly when dealing with home ownership affordability, which is also measured by Price-to-Income Ratio (PIR) which represents median house prices to median household income as adopted by several studies (Hulchanski, 1995, Aribigbola, 2011, Aribigbola, 2008, Shaqra'a, Badarulzaman, et al., 2015, Sani, 2015). The PIR has been utilized in mortgage lending as a measure of affordability over time (Sani, 2015). The implication of the PIR is that it reveals that as prices of houses keep increasing, at certain point, where house prices out scale income levels of households it will no longer be affordable for such households to buy a house (Sani, 2015), thus sending them into an affordability crisis.

Hence, based on these three sub-variables, house price, acquisition finance strategy and price-to-income ratio, adopted for assessment of affordability, the indicators chosen are guided by their suitability to the home acquisition scheme, which is the unique character of the projects this research has assessed. Unlike the majority of affordability studies, which viewed assessment of home ownership as problematic thereby concentrating on the rent-to-income measurement of affordability, this reach has chosen these indictors as suggested largely base on the literature cited above to measure home ownership affordability.

4.3 City Selection Criteria

In this research, focus has been narrowed to selecting cities with the most experience and concentration of PPP-led housing projects. The reason being, that PPP is still a very urban phenomenon in Nigeria, with the private partners concentrating in the most populated cities having high investment turn-overs. Housing pressures were also a factor in this decision, as they are more endemic in the most cosmopolitan and megacities in Nigeria.

Three cities in Nigeria namely; Lagos, Abuja, and Minna, recorded the highest share of PPP-Led housing projects between 2002 and 2017. The cities of Abuja and Lagos are the most culturally diverse and cosmopolitan cities in Nigeria. Lagos has in its nature the favourable climate for business as a port /coastal city and it has a large concentration of high scale income generating opportunities. Abuja however, is a new capital city with constant activities in the construction industry, it is still a city in the making, just 38 years since its foundation was laid in 1980. Abuja city population as of 2016 was 4,978,600 (projection from 2006 NPC data at 13.91% growth rate) and Lagos Metropolitan was 21,000,000, Lagos State Government, (2016).

Due to these advantages, it places the two cities as private sector investment hubs, possibly for the quick return on investment envisaged by its population size. However, the small city of Minna in the north central region of Nigeria, 370,712 residents (National Population Census 2006), has a couple of PPP-Led housing projects, which are largely due to the state’s plan for leading in private-led approach for development in the sub-region. Thus, a unique opportunity has presented itself for exploration of the PPP phenomenon from the perspective of a non-cosmopolitan city.

i) Lagos

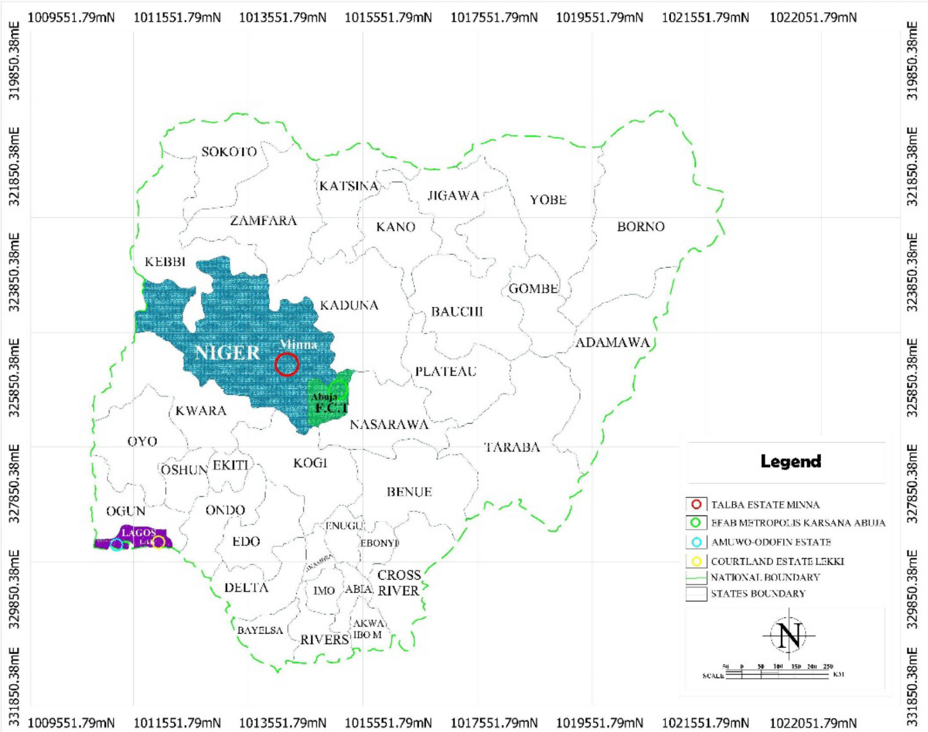
Lagos was the former capital city of Nigeria, since the 1914 amalgamation of southern and northern protectorates into a single country known as Nigeria up until 1991. It is the most populous city in Nigeria, with a population of 21 million people in (Lagos State Government, 2016). In a study of the Lagos megacity regions, it was observed that the Lagos State Development and Property Corporation (LSDPC), a public sector agency of Lagos State between 1980-1993, constructed 21,630 housing units out which 12,072 (55.8%) were dedicated to the Low-income group (Ibem, 2010). After Nigeria's return from military rule to

***Table 4. 3: Housing* Affordability (Operationalization)**

Sub-variables	**Indicator**	**Question**	**Data collection technique**
Unit pricing	Pricing arrangement	How was the pricing arrangement arrived at? Which stakeholders were involved?	Structured interviews/ Document and archival review (online/offline)
Acquisition financing Strategy	Preparation	Who are the leaders of the process? Which stakeholders are involved in the process? Was there a work objective? Who defines the analytical programme? and Who shall oversee it?	Structured interviews/ Document and archival review (online/offline)
	Analysis	How are the housing demand segments and estimates of the current and expected demand in each segment identified? What is the current supply of housing finance?, What segments of the market need which services? What are the impediments for expansion in volume and coverage? What gaps are there between demand and supply? Have they been identified segment by segment?	
	Strategy formulation	What options were identified in closing demand and supply gaps? How did you determine the most feasible and effective options?	
	Implementation and monitoring	Were there monitoring arrangements on the household side to establish their ability to pay, based on who earns from formal and informal sources? Is there monitoring on the supply side? such as borrowers profiles terms and liabilities	
	Definition of feedback mechanism	Is there any feedback mechanism?	
	Modes of funding	How many modes of financing arrangement are available for off-takers?	
	Tenor	How much time is available for off-takers to complete the payment?	
HEIR	Price-to-income ratio (PIR) HEIR 30%	Based on $PIR = \frac{HP}{Y}$ what is the, individual, current market value of housing unit to the total annual income of household?	Interviews and questionnaires

Inspired by (Sani, 2015, UN HABITAT, 2009, Hulchanski, 1995) democracy in 1999, Lagos State through the LSDPC initiated the Millennium Housing Scheme aiming to deliver 45,000 new housing stock. Between 1999 and 2007 5,250 housing units were delivered out of which 2,219 (42.3 %) were for the low-income group.

Figure 4. 2: The Four Cases in Three States



Source: Digitized map of Nigeria by the author (2018)

However, with the shift from direct public sector provision to private sector led housing in Nigeria through the National Housing and Urban Development Policy (2002), seven fully completed PPP-Led Housing projects were identified in Lagos Megacity Region delivering a paltry 1,267 units between 2002 and 2009 out of the 40,000 units that were targeted annually. Further to the slow speed and deficiency in the required output, the low-income group was allocated just 200 (0.16%) units, making PPP-Led Housing delivery in Lagos Megacity Region more exclusive, delivering only to the upper-middle class and the upper class and it was very slow in meeting the housing demand (Ibem, 2010, Oyebanji, Akintola, et al., 2011).

ii) Abuja

Being the new capital city of Nigeria, places it as the bride of the nation, giving room to modernist and neoliberal approaches dotting its landscape more prominently than any other city in Nigeria. As a city planned from scratch, with much of the infrastructure new and modern, it has been funded majorly from the oil revenue accrued to the Federal Government of Nigeria. In a rough estimate, about 40% of housing units, in the city of Abuja, were publicly delivered in the form of staff housing schemes for the civil-servants who were expected to be relocated from Lagos to Abuja in the wake of the formal relocation of the capital city of Nigeria from Lagos to Abuja.

A popular project, that occupied the landscape of Abuja, is the Gwarinpa Housing Project, which was later named Abuja Model City, it is a gated community of 5,000 housing units which were wholly delivered through the Federal Housing Authority (FHA). The 5,000 units accommodated the civil servants through the National Housing Fund, which was managed by the Federal Mortgage Bank of Nigeria. It provides civil servants with the opportunity to own a housing unit as it was part of a compulsory contributory fund that was directly deducted from every civil servant in Nigeria to provide mortgage facilities, especially for workers.

Abuja, two decades later, since its occupation from December 12, 1991 to 2011 has grown into an African sub-regional city, it has tourism and it is an administrative capital, housing the headquarters of ECOWAS, ECOMOG, and ECOWAS Court, multinational corporations, financial institutions and construction companies. With this status and investment in the construction of the new city through massive infrastructure projects, and a surging population due to immigration by job seekers. These came from within Nigeria, other African countries and other parts of the world. This rapid urbanization became a push factor for the Federal Capital Development Authority (FCDA) and allied government agencies, who were pressurized to meet the housing needs of the new arrivals.

By the return of the democratic government in Nigeria in 1999, President Olusegun Obasanjo initiated wide reach reforms, which witnessed the national adoption of neoliberal policies with the state withdrawing from direct housing delivery across the country and in the new nation’s capital city. Taking its cue from the National Housing and Urban Development Policy of 2002 Abuja joined in organizing PPP-Led housing delivery through several of the government agencies and particularly the FCDA and the FHA. The FCDA by 2000 established the Mass Housing Department and Public-Private Partnership purposely to deliver housing via the PPP with the department serving as the coordinating public agency. 365 private companies signed an agreement with the program coordinating agency and where allocated parcels of land, which was part of the agency’s (public partner) contribution to the program for the housing projects. Out of this only 113 actually mobilised to site (Ukoje and Kanu, 2014) and are still at various levels of completion. From the current statistics, twelve completed and occupied housing estates through the PPP have been delivered in Abuja with the allocation of over 90% favouring the upper middle and upper class residents (Ukoje and Kanu, 2014).

iii) Minna

A small city located in north central Nigeria, it is the capital of the Niger State. As home to over 370,712 residents (National Population Census 2006), dotted over the landscape are a couple of housing projects (Wushishi, Talba, Bosso Estates etc.), which have been delivered through PPP-Led approaches. The economy of Minna is predominantly agrarian, supporting both crop and animal husbandry.

Due to its status as the capital city of the Niger State, state and federal organizations are situated within its boundaries to run the state affairs and businesses. Thus, a significant proportion of its residents are civil servants. Minna is barely 150 km away from Nigeria's capital city Abuja by road and it is also connected by rail with some of the regional cities. Minna offers its residents ease and accessibility to transport related services as it is a nodal town between the southern cities of; Lagos, Ibadan and Ilorin as well as the north western cities of Kano, Katsina and Sokoto. Besides its road and rail transport advantages, Minna Airport, 10km northwest from the city centre, provides air travel services for domestic flights within Nigeria, thereby making it easy for businesses to commute in an out of this city with ease.

Apart from its advantage of being a major transport route in Nigeria, Minna has a number of Federal and State High Institutions of learning such as the; Federal University of Technology, Niger State School of Health Technology, Niger State College of Education, Headquarter of the Nigerian Examination Council (NECO) and a host of other non-conventional educational resource centres. Although it is not a city of the same hierarchy as the other two, its unique PPP approach that has benefitted the low and medium income groups makes room for its inclusion in this research.

4.4 The Case

Individual PPP-led housing projects were the cases utilized in this research. Every project that was selected, was studied independently, following a chronological procedure that was adopted in developing the statement of individual cases (this can be seen in chapter 5, 6, 7 and 8). Identifiable units of each case were organised and studied in line with the operationalised conceptual model.

4.4.1 Case Selection Criteria

Case selection in qualitative research is similar to sampling procedures in quantitative research. They are critical elements of the methodological approaches that triggers attention, although not as much as the data collection and analysis, particularly in qualitative research (Curtis, Gesler, et al., 2000). In qualitative research, an example of a single case research, it is the case itself is what triggers the need for research. Being the focal subject in the research question, hence leaving the research to only deal with case selection, as the case's peculiarity necessitates its choice to be studied. However, it only becomes paramount that cases are carefully selected, where there are chances for alternative cases that are likely to also be selected.

These conditions, are why attention in this study has been narrowed to the data collection techniques and analytics in qualitative studies and thus there is a lack of consensus approach unlike quantitative studies (Curtis, Gesler, et al., 2000). The prevailing circumstances presented by qualitative case selection procedures, is that they present the researcher with the privilege to select and examine cases through *generic processes* that are in turn pivotal to grasp new or established theories regarding the subject of observation. The opportunity presented here, is such, that the theoretical base of the research informs the case selection technique. Added to this is the opportunity to also utilise the outcome of the study for improving or establishing theory (Miles and Huberman, 1985, Curtis, Gesler, et al., 2000).

However, to obtain a logical framework for case selection, Curtis et al (2000) developed six points on a check list that should guide the selection procedures as inspired by the works of Miles and Huberman, (Curtis, Gesler, et al., 2000)

- The sampling strategy should be relevant to the conceptual framework and the research questions addressed by the research
- The sample should be likely to generate rich information on the type of phenomena which need to be studied
- The sample should enhance the *generalizability* of the findings
- The sample should produce believable descriptions/explanations
- Is the sample strategy ethical?
- Is the sampling plan feasible?

Based on these guidelines, four cases were selected and studied, these were: Talba Housing Estate Minna Niger State, Efab Metropolis Abuja, Amuwo-Odofin Estate Lagos and Courtland Estate Lagos. The choice of two projects, each from southern and northern Nigeria were to enhance generalizability. The two per region were a combination of one alliance and one concession model project. Beyond this reason, these projects provided a rich source of information that was suitable for the conceptual framework of the research and was able to help provide answers to the research question.

The Courtland project was a very peculiar one, based on the active involvement of the users, referred to as off-takers in this research. This particular case provided an opportunity to evaluate a user initiated partnership project which was unlike the normal public or private initiated approaches. There were fundamental outcomes that revealed that such kind of partnership are very effective and promotes tailored made housing delivery. The availability of willing and cooperating respondents also enhanced the choice of sampled projects. See details as shown in Table 4.4.

4.4.2 Data Collection Method

The nature of data collected and utilized in this research made it necessary for *triangulation*. Semi-structured interviews, assessment tools, documents and survey questionnaires were utilized. Documents such as: reports, institutional guidelines, written policy papers, augmented by in-depth interviews of actors in key decision points amongst participating stakeholders provided validity for the data. Other techniques such as the researcher's observation diary (researcher's log), and photographs of physical artefacts provided complementary extra data. The advantage of qualitative research, is that the researcher has the possibility to probe deeper into his case via *detached observation*, and this can be organised to support explanations of certain data whose linkages may not be as clear as possible from the documents or reports received through an archival review (Gillham, 2000).

Interview (Semi-structured)

Key-informant interviews have been utilised in this research, they were targeted at critical members of the project team in each organization, who participated sufficiently in the project under study. These were usually project managers, directors, site engineers, and in some cases they were heads of the organizations. The choice of having a wide range on respondents gave the research an opportunity of sourcing data from different strata within the project framework. Semi-structured questionnaires were developed based on the deductive approach of the research, which helped guide the interview process. The deployment of a semi-structured guide was essential to moderate the discussions along the pathway of the research question but also was flexible enough to accommodate unpredicted responses that in turn supplied more valid points and information concerning the cases.

The Organizational Capacity Assessment (OCA) tool

Within these partnership arrangements, the organizations are the cornerstone of these relationships, and in order to find better ways of validating data, the researcher decided to develop, in consonance with the already outlined indicators from the operationalised table, a separate assessment tool. This tool is essentially a confirmatory approach, it is quantitatively driven as a means of authenticating responses from interviewees by other members of their organizations. The usefulness of this tool is that while the interviewees' views concerning each of the elements might not be sufficient to validate such standpoints, the OCA tool increases the reliability and validity of information from each organization assessed.

This tool was inspired by the USA Corporation for National and Community Service (CNCS) (2017) where they developed an OCA tool for community organizations to assess and develop their capacity for service delivery and Bateson et al (2008) paper; Methodology for assessment and development of organization capacity also narrated key components that make up the OCA tool. CNCS (2017) suggest that in carrying out an assessment of an organization, it is very important that both qualitative and quantitative methods are utilised. In doing so, 2 or 3 members of an organization should be selected to take the assessment based on the checklist already design in the tool.

The OCA tool that was developed by CNCS was based on other patterns of organizational capacity which was made up of the following five parameters: leadership capacity, management and operations capacity, service capacity, community engagement capacity and evaluative capacity. Even though these elements are already common factors of organizational capacities, just as in the one reviewed in chapter two, this research modified the tool to reflect the framework and nomenclature that has been adopted and operationalised in this research. The OCA tool utilized in this research was also developed based on the five organizational capacity parameters utilised that is used in this research, namely: Resources, capability and competency, formalised structures and procedures, autonomy and stimuli.

The questionnaires that were developed for this research were based on the operationalized indicators covering each parameter of the organizational capacity. This tool does not measure a separate parameter but only seeks to validate the responses from interviewees concerning their organizations. In compliance with the respondent selection criteria as advised by CNCS (2017), three members each from an organization that participated in each case were selected, a total of 21 from 9 organizations, to answer the questionnaires. Each indicator represented by a question was rated by assigning scores from 0 – 5 against each question thus stating the capacity description of their organization as perceived by the respondents. Details of the tool is provided in Appendix ii.

The mean score from each organization was utilised to compute the score for each of the five parameters of the OCA. See the OCA tool in the Appendix ii. Bateson et al (2008) further developed an overall rating scale for presenting the OCA into six progressive levels namely; Nil, Basic (0-30%), basic-moderate (30-49%), moderate (50-69%), Moderate-High (70-89), and High (90-100) respectively (Bateson, Lalonde, et al., 2008). It was based on this scale that the OCA quantitative score was computed and graphically presented in this research. This can be seen in chapters 5, 6, 7 and 8 as well as within the overview of the four cases in chapter 9. The sum benefit of this tool is that, beyond increasing reliability and validity of the data from interviews, it provided both quantitative and graphical representation of organizational capacity of each participating partner in a partnership project. Thus, simplifying the analysis through visual expression of the organizations capacities.

Table 4. 4: Inventory of some identified Housing PPP projects in Nigeria/selected cases

S/No	**Geopolitical Region**	**Project**					**House Unit Distribution**			**Units delivered**	**PPP Model**	**Design Target**	**Project period**	**Project Status**	**Source**
		Location		Partners											
				Public	Private	User Rep	Low	Med	High						
1	South-West	Lekki Apartment	Lagos	LSDPC	Shelter Afrique		-	-	126	126		126	2002 - 2007	completed	(Ibem, 2010, Oyebanji, Akintola, et al., 2011, Ibem, 2011b)
2		Havilah Villas	Ogun	GCDCL	Nice Dreams Properties Limited		-	60	100	160		160		completed	
3		OGD-Sparklight	Ogun	GCDCL	Sparklight Eng. Comp. Ltd		150	250	-	300		300		completed	
4		Courtland Estate Lekki	Lagos	LSDPC	Legrande Properties Development Limited (LPDC)	CPMS			126	126	Joint venture	126	2014 - 2016	Near completion	http://www.lsdpc.gov.ng, http://legrandeproperties.com.ng
5		Paradise city	Ogun	GCDCL	Cornerstone Construction Nigeria Limited		-	100	200	300		300		completed	(Ibem, 2010, Oyebanji, Akintola, et al., 2011, Ibem, 2011b)
6		Ewu-elepe estate	Lagos	LSDPC			50	119	50	219		219		completed	
7		Amuwo-Odofin Estate	Lagos	LSDPC	MNL, F&CIL			54		54	FBT (Finance-Build-Transfer)	78		Completed	
8		Ikeja GRA	Lagos	LSDPC			-	-	36	36		36		completed	
9		Ilupeju Estate	Lagos	LSDPC			-	-	26	26		26		completed	
10		Luxury Town Houses	Lagos	FMLHUD	M/S Funtai Ltd		-	-	10	10		10		completed	
11		HOB Housing Estate	Akure	FMHUD	HOB Nig.Ltd					314				completed	(Adegun and Taiwo, 2011)
12		Sunshine gardens	Akure	OSMLH	Locke Homes Ltd					405				completed	
13		Shelter-View Estate	Ekiti	FMHUD	Shelter-View invest Nig.Ltd					220				completed	
14	North-Central	Apo phase 1	Abuja	FHA	ENL Ltd				458	458		1,300		completed	Federal Ministry of Land, Housing and

15		Efab Apo Estate	Abuja	FCDA/ FHA	Efab					80	Lease Agreement	80		completed	Urban Development 2013 (UCHENNA, 2013) http://www.slideshare.net/FMINigeria/mp2013-presentation-of-the-minister-of-lands-housing-and-urban-development
16		Sahara homes estate	Abuja	FCDA	Sahara homes Ltd		-	-	500	500	Design-build-Transfer	500	2009 - 2013	completed	
17		Citec Villas	Abuja	FHA	Citect Estates Ltd		-	-	300	300	Design-build-transfer	4,181		completed	
18		Brick City	Abuja	FCDA/ FHA	Urban Shelter Ltd					752	Design-build-transfer			completed	
19		Invest group Estate	Abuja	FCDA	Invest group					200				completed	
20		Aso Estate	Abuja	FCDA	Aso Savings and Loans ltd		-	250	750	1000				completed	
21		Locke Homes	Abuja	FCDA	Locke Homes ltd					430				completed	
22		Kaba Estate	Abuja	FCDA	APDC					550				completed	
23		City Shelter Estate	Abuja	FCDA	City shelters and properties Ltd					234				Completed	
24		Efab Metropolis	Abuja	FCDA	Blue Foutains Properties Limited (BFPL)				1500	1500	Leasehold	2500		Complete 2 phases	
25		Little Arcons Estate	Abuja	FCDA	Little Arcons Tunkey projects					225				Completed	
26		Urban Trends	Abuja	FCDA	Urban Trends INC					205				Completed	
27		Wushishi Estate Minna	Niger	NAPPP	Legend Konsult & Concept Ltd					500	Design-build-service-transfer	500	Wushishi Estate	completed	(Dalil and Usman, 2013)
28		Talba Housing Estate Minna	Niger	Niger state Min. For Land and Housing	Puzzy Construction Eng. Ltd		150	100	250	500	Joint Venture	500	Talba Housing Estate	completed	
29		500 Estate Lafia	Nasarawa	NSMHUD	CHIPA Nig.Ltd					500				completed	(Adegun and Taiwo, 2011)

30	South-East	Grace land estate Owerri	Imo	FHA	Tangent		-	74	67	141		225		completed	http://www.tangentltd.com/graceland-estate/
31		Ehinmiri Estate Umuahia	Abia	ABSH PDC			-	200	300	-				completed	(Ibem, 2010)
32	North-West	Kwankwasiyya Estate Kano	Kano	Kano State Housing Corporation	Aso Savings and Loans				700					completed	(Muhammad and Bichi, 2014)
33		Amana Estate Kano	Kano	Kano State Housing Corporation	Aso Savings and Loans				500					completed	
34		Bandirawo Estate Kano	Kano	Kano State Housing Corporation	Aso Savings and Loans				500					completed	
35	South-South	Trans Amadi Gardens Estate Portharcourt	Rivers	FHA	Bauhaus International Limited		-	170	183	353		353		completed	(Ibem, 2010) http://www.welbiltprojects.com/projects/project_details/trans_amadi_gardens.html
36		Trinity Gardens Portharcourt	Rivers	RSHPDC	Shelter Afrique		-	-	32	32				completed	
37		New Rainbow Estate	Rivers	RSHPDC	Rainbow World Limited		-	-	704	704		1181		On-going	
38		APICO-SA	Akwa-Ibom	APICO	Shelter Afrique		-	335	-	335		1000		completed	

Document Review

The third source of data in this research was essentially intended to serve as source of verifying data coming from the two other sources which were earlier discussed. However, there were challenges encountered with accessing a substantial amount of documentation which was necessary for this review. However, the minimal quantity of information that was made available by the organizations was fully utilised to verify and support the responses that were given. The documentation included policy documents and guidelines of the projects. For example the PPP manual for Lagos State, policy and operational guideline for PPP in Niger State

and the Guideline for Housing Supply in the FCT. Other documents such as minutes of meetings and contract document were not made available for review by these organizations. More details regarding this is discussed in the limitations of the research section 4.7.

4.5 Analysis

The conceptual framework formed for this research provided a structure that guided the understanding of the nature of relationships that exist between the variables within the study. By implication, we utilized the deductive approach, from the sets of relationships that were concluded from theoretical perspective, thus this this framework was set out for empirical evidence to support or disproves the outcomes of the research.

Deductive approach – this approach enabled the research to utilize predetermined conceptual relationships that were evolved from the list of variables and indicators that were represented and deduced from the theoretical reviews. This provided the guides for both the OCA tool and interview guide. In this research three key concepts are presumed to possess certain influences on each other, this is based on the theory of structure and agency as it pertains to PPP. These were; the PPP model and collaborative capacity of partners how they influence the reaching of affordability in partnerships. To organise data in this form for an informed and reliable analysis, the following three steps were taken:

Transcription of interview document: This research utilizes the FTW Transcriber Software to transcribed audio interview records. The FTW Transcriber Software lets the researcher play what has been recorded and type out the responses sequentially in an integrated interphase, allowing the researcher to pause, rewind and forward unlimited times. This software is available in both mobile and desktop formats for androids and IOS. The suitability of the mobile format ensures that at all times and with the aid of headsets, transcriptions can progress unhindered whenever a researcher wishes to work, thus providing high flexibility and it is user friendly.

Data organization: FTW is compatible with Microsoft Word. Thus once the transcription is concluded, the file is exported into Microsoft Word to be further formatted. Formatting was essentially done to prepare the data in an organized form suitable which was suitable for coding. The file was then properly named and exported into Atlas TI data analysis interphase for coding.

Coding: Some codes were generated from the list of indicators operationalized by variable deductively, while others were in-vivo and pattern coded from a list of reoccurring phenomenon found under study (inductive). The sub-research questions guided this process as statements that match and provide the description of codes which were linked to each other by the researcher. In this research, Atlas TI version 8 was utilised to carry out the analysis.

Validity and Reliability: Throughout this research the essence of every step taken and why such decisions were taken were consistent and systematic as in the qualitative study, validity is not just a step it was a process that encompassed most of the decisions taken along the research pathway. This involved steps taken in justifying the research approach, the case selection through sets of criteria, and methodological approaches. Even though there subsist contestations as to the right number of cases sufficient for a generalisation, for example in a multiple case study, the choice of at least four cases was decided upon for internal validation and generalization between cases in order to improve the quality of the findings (Stake, 2013, Yin, 2011).

Thus, the consistencies that were maintained in the procedures taken in studying and analysing the four cases has significantly made the outcomes of this research reliable and dependable to a large extent. Specifically, to increase the reliability and validity of the data in order to make the organization assessment, as many documents were unavailable to the public thus not accessible, the OCA tool was useful as an alternative means of validating responses from the same organization(s) thus increasing the triangulation approach despite limited access to documents.

4.6 Data Presentation

In this research, the conceptual cluster matrixes were utilised in most cases were efficient ways to present patterns and make comparative presentations of the outcomes measured (Huberman, Miles, et al., 2014). Conceptual matrixes have been considered effective in explanatory case study research. They possess the advantages of showcasing the patterns and sequence of events. Flow chats have been utilised particularly when presenting variables that seek to explain the relationships between the sub-variables that were measured. For example while presenting relational capacities, the flow chars were instrumental in depicting the connections between actors and their activities, as well as showing a description of the nature of such relations, whether it is positive or negative, strong or weak. Descriptive statistical tools and presentation formats in the form of graphs have also been utilised to present the supporting quantitative data segment of the independent variable.

Chapter 5, 6, 7 and 8 provided empirical outcomes case by case. These are the individual cases that the subsequent theoretical and methodological chapters inductively test to observe the case specific scenarios. The essence of these chapters is to provide the readers with the opportunity of understanding and appreciating the uniqueness of every project within its context.

4.7 Limitations of the Research

This research encountered a couple of challenges in the course of data acquisition. In particular, the request to access contract documents binding partners in these projects was vehemently opposed by both public and private partners. These documents were treated with such extreme secrecy and control despite the country's freedom of information act 2011 which mandates that public agencies should make public documents available for the use and benefits of public information or government activities. In order to stem the negative consequence of this on the reliability and validity of the responses, an OCA tool was developed, which was mentioned in this chapter, which contains key questions representing the indicators guiding the interviews, but was organised on a rating scale directed at the staff of organizations that the interviewees represents. Three separate respondents performed these tasks and the rated mean of these three ratings was utilized as the representation of the organizational capacity of such an organization. The results were then consequently presented within contingency tables showing the ratings of each organization vis-a-viz their individual capacities per five of the parameters measured. A more detail discussion on how this was applied is treated in section 4.6 data collection method.

A second challenge that was encountered, was in the administration of questionnaires, which was a component of the tripod nature of triangulation with which this research intended to confirm the information that was received from other sources. In one of the projects there were too few occupants who had taken over their properties to be administered questionnaires. Due to the limited research sample, this in turn limited the minimum number required to achieve significance for the particular project. Thus the research utilised the few responses to gain insight into the nature of beneficiaries, in addition the two other sources, interview and documents, also gave a substantial input of valuable information.

Chapter 5: Talba Housing Estate Minna – Niger State

5.0 Introduction

After the 2007 general elections in Nigeria, Governor Aliyu Babangida of Niger state, shortly after being sworn into office, established a PPP unit in the Governor's office to actualize his administration's vision 2020. Vision 2020 had a goal of "*Transforming Niger State to be one of the three top state economies in Nigeria, providing a conducive environment for living, through wealth and employment creation opportunities in collaboration with development and private partners*". This unit eventually spearheaded the creation of the Niger State Public-Private Partnership Agency (NSPPPA) as a regulatory body for all PPP activities in the state. The creation of the NSPPPA was to institutionalize the specific vision of the Governor of Niger State as an economically competitive state through the popularization and usage of the PPP concept.

The mission was: "*to create an economically friendly business environment, promote the economic potentials of the state and establish effective linkages between stakeholders for industrial development through value addition strategy of PPP*". To pursue this mission a policy instrument was drafted in 2011 with a focus to: "*pursue with vigour accelerated infrastructure development and effective and efficient service delivery using the NSPPPA to enhance PPP in the State to attain economic, industrial, social and technological competitiveness which will improve the quality of life of its citizens*" (PPP policy and operational guideline 2011).

Talba Project was amongst several other projects conceived to fulfil the program of the Governor. Puzzles Group of Companies (PGC) conceived this project as a proposal to the Government of Niger State in 2008. This company took advantage of the campaign manifesto of the Governor Babangida Aliyu's (Talba Minna) administrations first term policy on housing and urban planning, with the target to build 5,000 housing units across the state through the PPP framework. Due to the attractiveness of the benefits contained in the proposal, Niger State Government agreed and signed a Memorandum of Understanding (MoU) and Memorandum of Agreements (MoA) with PGC after modification and harmonization of any grey areas.

The project commenced in June 2008 with a target completion for 2010 but spilled over five years completing in 2015. The aim of PGC was initially to test run their idea of funding and providing affordable housing leveraging on the huge deficit experience across many states of Nigeria, with Niger State as its pilot scheme. The project was designed to build a five hundred housing stock made up of three hundred two bedroom type bungalows and two hundred three bedroom bungalows.

5.1 Structure of the Chapter

This chapter has been structured into four distinct but related sections. The three variables linked in the conceptual model provide the framework through which this chapter has been organized. The first section revolves around an attempt to examine and identify what form of partnership delivery model was utilized in the Talba project. This means identifying actors and their roles in the project, and how risks and tasks were apportioned between actors. In order to establish what partnership model was utilized for this project the research first establish the project life-cycle in order to chronicle the project development. This was helpful to understand the roles played by each organization in the project and establish the pattern appropriately.

Thereafter, studying the interaction pattern provided the researcher with the opportunity to see the inter-relationships between the two primary stakeholder organizations and other actors, whether they were public or private, regulator or collaborators within the process. These dimensions helped to build a narrative that reveals the features of the partnership and subsequent categorization. In the second section attempt was made to examine the collaborative capacity of the partner organizations in the project. This was necessary in order to establish the link between the identified project delivery model and the collaborative capacities of partners involved. In the third section, the project affordability profile was examined using three parameters of pricing, financing arrangement and price-to-income ratio. Lastly, the combined variables are discussed in the conclusion of the chapter in order to examine the interrelationships between these variables and the project outcomes.

5.2 Partnership Life Cycle

Tracing the life cycle of the Talba project and noting the pattern of interaction between the contractual (key) partners in the formulation and execution of the project, using the PPP life cycle structured into pre-implementation and implementation phases, has revealed interesting processes and outcomes. First, to institutionalize the PPP practice, the Niger State Government established the NSPPPA with the sole responsibility of organizing and providing policy and guidance to government agencies for specific PPP projects across the state. This organization provided a framework for actors and the context within which the Talba project, being one of the several projects that was executed, is hinged upon.

To begin the process, the Niger State Government declared an interest to partner with private housing construction companies. Interested private companies were required to register with the NSPPPA for formalization and coordination of participating private companies in the state's PPP program. Having registered, a private company can approach a government agency with a specific mandate, like the NSHC (Niger State Housing Corporation), with a proposal for a partnership.

The proposal must be convincing and appealing to the public agency as well as having a carefully organized Memorandum of Understanding declaring and specifying roles, risks and benefits. In response the public agency, in this case the NSHC, responded to the proposal and MoU with demands for modification and some adjustments where the contents of the proposal and MoU are considered beneficial to the public. Meetings are henceforth arranged between the management of the private company and the public agency where each article of the MoU and MoA are eventually finalized.

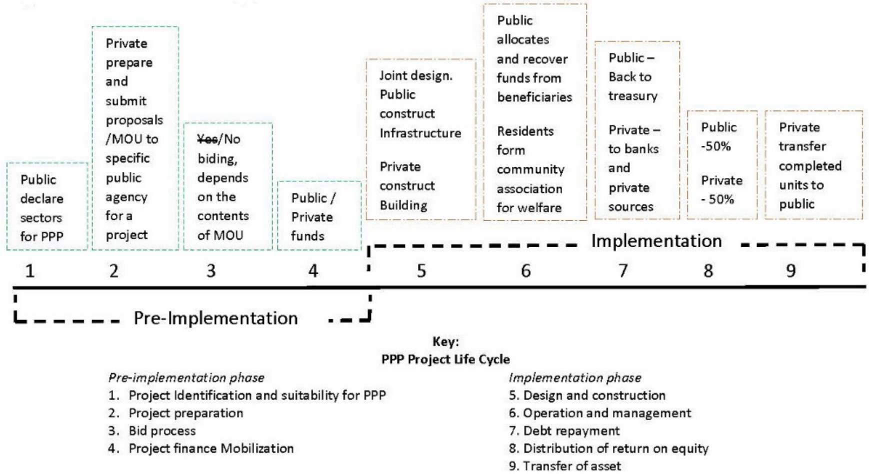
Subsequently, as a means of check and balance and procedural prudence established by the Niger State Public-Private Partnership Policy and Operational Guide, 2011, the agreed MoU and proposals are sent to the NSPPPA for further vetting and approval. The legal components were then verified and necessary advice obtained from the State Ministry of Justice. This bureaucracy is organized to take advantage of the technical capacity available in the State Ministries, Departments and Agencies (MDAs). The proposal, MoU and MoA once approved and certified are returned to the implementing public agency (NSHC) for eventual implementation. In this particular project bidding was not considered because the private partner conceived the project, designed as well as prepared the first draft of MoU

Fund assemblage in the project is a function of roles and responsibilities agreed by the parties. Initially contained in the MoU and MoA, the PGC was responsible for both infrastructure and buildings but this component within the implementation phase was renegotiated. NSHC, as the public partner took over the infrastructure and service provisions of the project, which was executed by the works department of the Ministry for Works. This include the roads and drainage construction, supply of electric power, water reticulation and solid waste management systems. PGC was solely responsible for mobilizing funds to finance and construct 500 units of houses from start to finish. MoU/MoA signed was utilized by Puzzles Group as a guarantee instrument to source funds from commercial banks.

The Talba project was jointly designed, even though PGC initiated the design concept, the technical staff of NSHC, equipped with technical and local knowledge, made modifications and reviews which were eventually harmonized in a joint meeting. In this project, the Ministry of Works, Housing and Land constructed a road network, drainage systems, water reticulation and electrical works. The advantage was that the ministry possesses construction equipment and personnel with the requisite construction experience, thereby acting essentially as a public enterprise in the project. This strategy ensured that the state’s own ministries, with their related experience and useful equipment, were involved as participating stakeholders within the project.

At completion, the NSHC was responsible for allocating the houses to the relevant applicants based on the repayment arrangements which were agreed upon. NSHC was hence forth responsible for the operation and management of the assets when the residents took possession of their units.

Figure 5. 1: Talba Project Life Cycle



Source: Author's construct 2017

Afterwards, the residents formed a community association to organize other welfare matters. Debt repayment was financed primary from the payments made by the benefiting homeowners. Since privately sourced funds have short tenure, the NSHC facilitate speedy repayment of the equity contribution made by the private partners to meet up with the debt repayments. The NSHC made payments to the state treasury, which were funds recovered from their equity contribution in the project. The MoU had a 50% distribution of return on equity.

Although, PGC made a request for a review of the distribution on returns to 40/60 which was due to the delay in the project and increased cost of funds incurred. This proposal was however resisted by the NSHC. Lastly, PGC transferred the completed houses to the NSHC which in turn ended their legal hold on the properties. NSHC through the project's Special Purpose Vehicle (SPV) repaid PGC's equity contribution on the project through part payments made by beneficiaries as initial deposits. NSHC recovered the government's equity funds from direct monthly deductions made from the beneficiaries' accounts, it also provided the beneficiaries with a Certificate of Occupancy collaborating with the Niger State Geographic Information Service (NIGIS) and the Niger State Ministry for Works, Housing and Land (NSMWHL).

5.2.1 Institutional Context of Stakeholder Interaction

A stakeholder's relationship is patterned primarily on the nature of role(s) they have played in the project. From Table 1 there appears three distinct categories, vision, coordination and collaboration that helps to view closely the activities of these actors in the project. Setting the vision was primarily propelled by the political will and "*wheel*" to drive the PPP program in the State. This political leadership was represented by the Governor who popularized the "*servant leadership"* posture as he was popularly addressed as "*Chief Servant"*. In the Governor's office a special committee on PPP, the Apex PPP decision making body, which was chaired by him but the personal assistant to the governor on PPP handled the correspondence.

This committee had the responsibility of reporting to the governor on matters of PPP in the State, since the policy and operational guidelines mention the governor as the state wide chairman of PPP. The committee comprised of a personal assistant to the governor on PPP, director general of NSPPPA, commissioners who heads various sub-committees in their ministries and sectors. Decisions taken here were operationalized via the NSPPPA as the program coordinator.

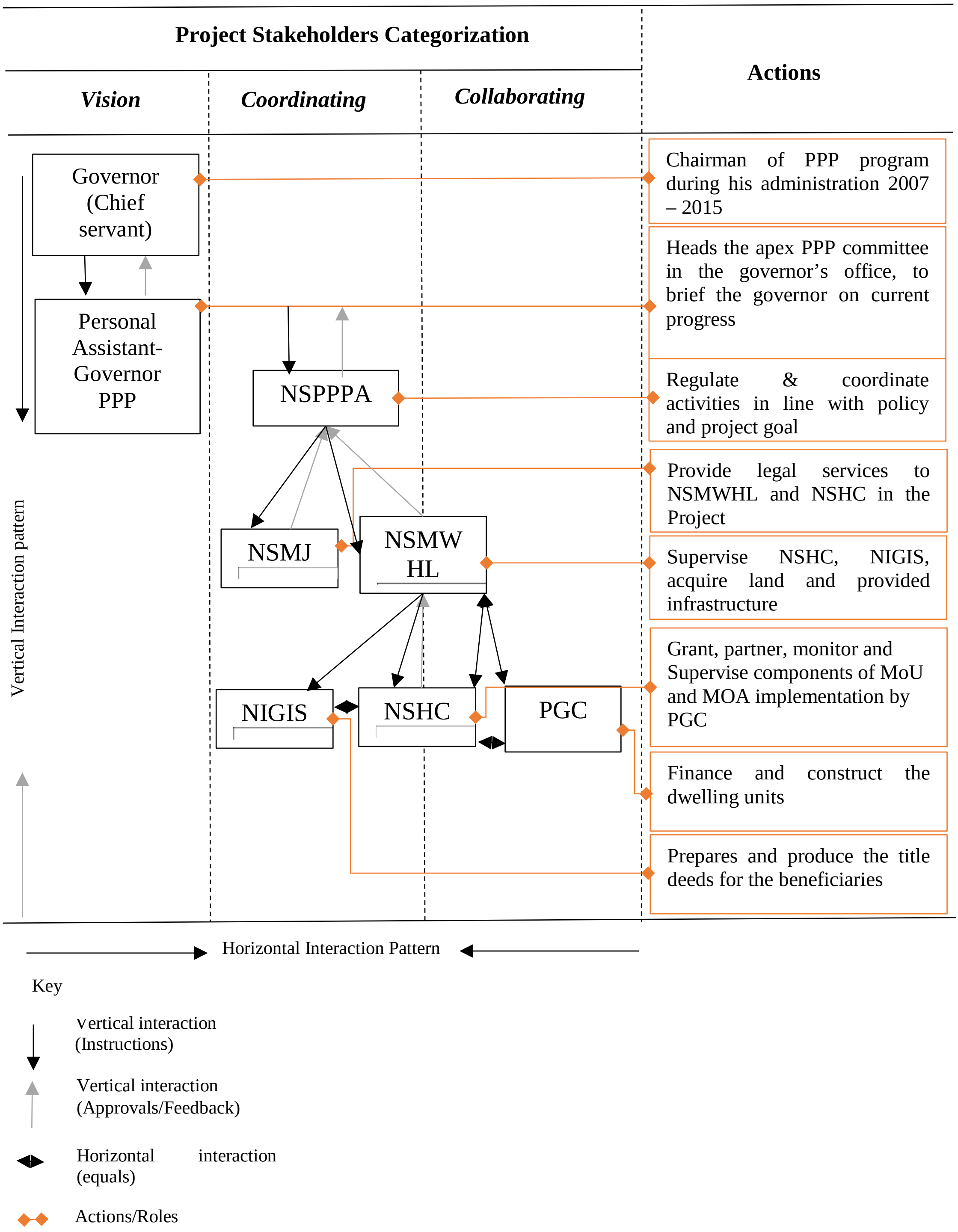
Saddled with the coordination role, NSPPPA worked in close relationship with the allied sectoral committees which was comprised of: ministries and departments specifically Niger State Ministry of Justice (NSMJ) and a sectoral PPP committee who coordinated the activities of state PPP granting agencies under their domain, their tasks included providing instructions and receiving feedback. Within this project specifically, NSHC will be referred to as the granting authority.

The procedure was that the Niger State Ministry of Justice (NSMJ) received and studied proposals, MoUs and MoAs from the NSPPPA once approached by the NSHC through the supervisory committee in the NSMWHL who provided legal guidance where appropriate. The same flow of communication from the NSMWHL took place regarding land acquisition and other technical components. NIGIS being the state repository of spatial data, related closely with the NSHC through pre-implementation and implementation phases providing Cadaster maps, land information services, processing and eventual issuance of title deeds to beneficiaries.

The interaction between NIGIS and NSHC in this framework is horizontal, as they relate as partner public agencies with no supervisory roles over each other and the NSMJ and NSMWHL, they shared and provided complimentary services as organs of the same system. However, while NSMWHL had a statutory supervisory role over NIGIS and NSHC had a vertical relationship, they were directly involved as collaborating partners with the NSHC and PGC. An observation is that NSMHL and NSHC overlap in their coordinating and collaborating roles.

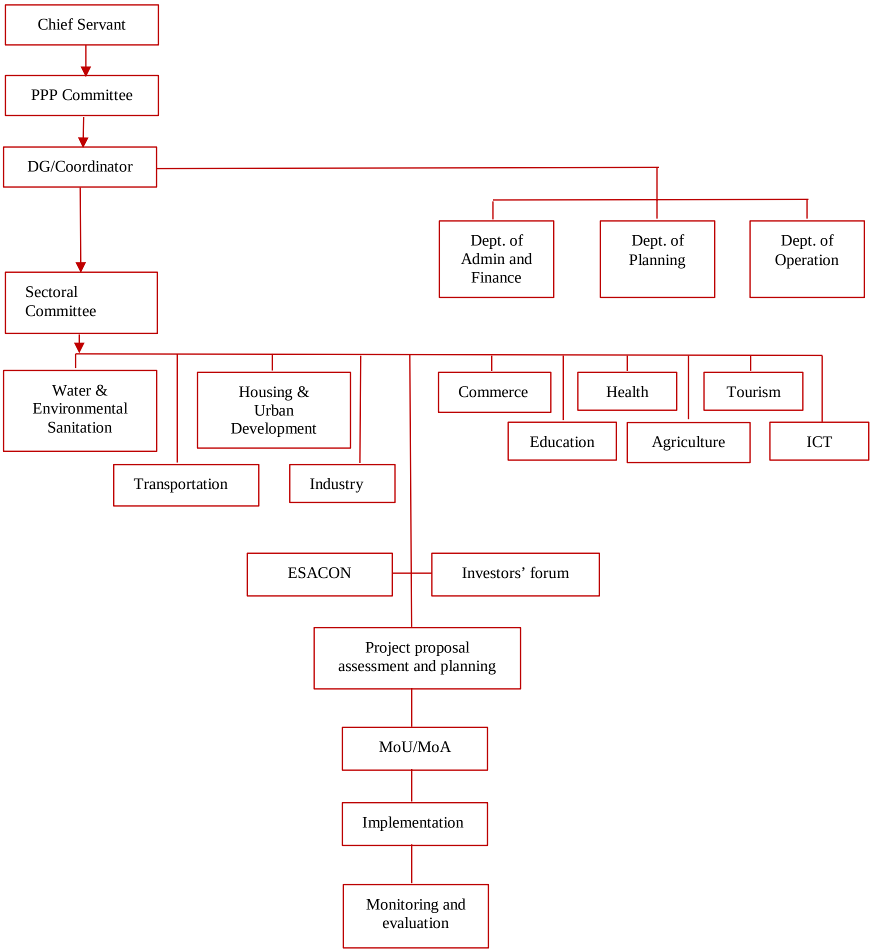
This duality singles out these two organizations. Thus, provides an insight into the dynamics that surrounds land acquisition processes, where actors began to switch places and the opportunities the private sector seize to consolidate its relationship. More horizontal interactions ensued in the sense that both partners had technical and administrative committees for the project.

Figure 5. 2: Actors and Pattern of Interaction in the Project



These committees met to deliberate and take decisions, e.g. the technical committees of PGC and NSHC met regularly and held site meetings to decide upon technical matters that had to do with standards and specifications. The administrative level committees of both groups also met to deal with complex administrative matters which were mostly related to funding and debt repayment issues. *"We have the meetings at two levels. We had the technical and administrative level" (Respondent 3).*

Figure 5. 3: Organogram of PPP in Niger State



Source: Policy and Operational Guidelines for PPP, Niger State Government (2011)

Figure 5.2 shows patterns of interaction, in relation to Figure 5.2, it is quite clear that the policy instrument has structured the pattern of interaction as seen in Figure 5.3. One thing that is obvious both from practice and supported by the organogram of the PPP program as contained in the policy document is the absence of the critical group, the beneficiaries or a representative form. However, at the initial conception of the policy, objective two section 1 set out "*identification of major stakeholders (private sector operators, financial institutions, community based organizations, NGOs, Donor Agencies)*" in the state's PPP program, this objective conspicuously was missing in the organogram. While the CBOs, NGOs may possibly stand as representatives of the public interest, target beneficiaries, systematically this objective suffers a setback.

5.2.2 Partnership Model

The share of roles and responsibilities, pattern of stakeholder interaction and the life cycle processes that were seen in the Talba project provided the research with a template to properly situate the project within the spectrum of various forms of partnership models represented in several nomenclatures in literature. To situate this project, the project organization has been structured in two dimensions: management of service provider and control of asset (Delmon 2009). Management of the service provider(s) and control of assets it is in the context of private, public and mixed (public and private).

From Table 5.1, five out of the eight key components of the project life cycle are shown to be of mixed responsibility of private and public partners jointly taking part. The basic elements of design and construction (building the houses), and project finance mobilization are a mixed and added to this is the share of return on equity being 50/50% as seen in Figure 5.1. However, the slight difference is that the operation of this asset after construction was completed returned to the public partner who shoulders the demand risk responsibility.

Table 5. 1: **Contractual Stakeholders Roles**

Service provider / Asset control	Project Identification and suitability for PPP	Project preparation	Bid process	Project finance Mobilization	Design and construction	Operation and management	Debt repayment	Transfer of asset	Distribution of return on equity
Private									
Mixed			-						
Public									

As seen in Table 5.1, the project significantly possess the character of a joint venture partnership, since the primary stakeholders jointly organized and mobilized resources in the delivery of the project. This project is a joint venture even though the public partner maintained the operation and management component.

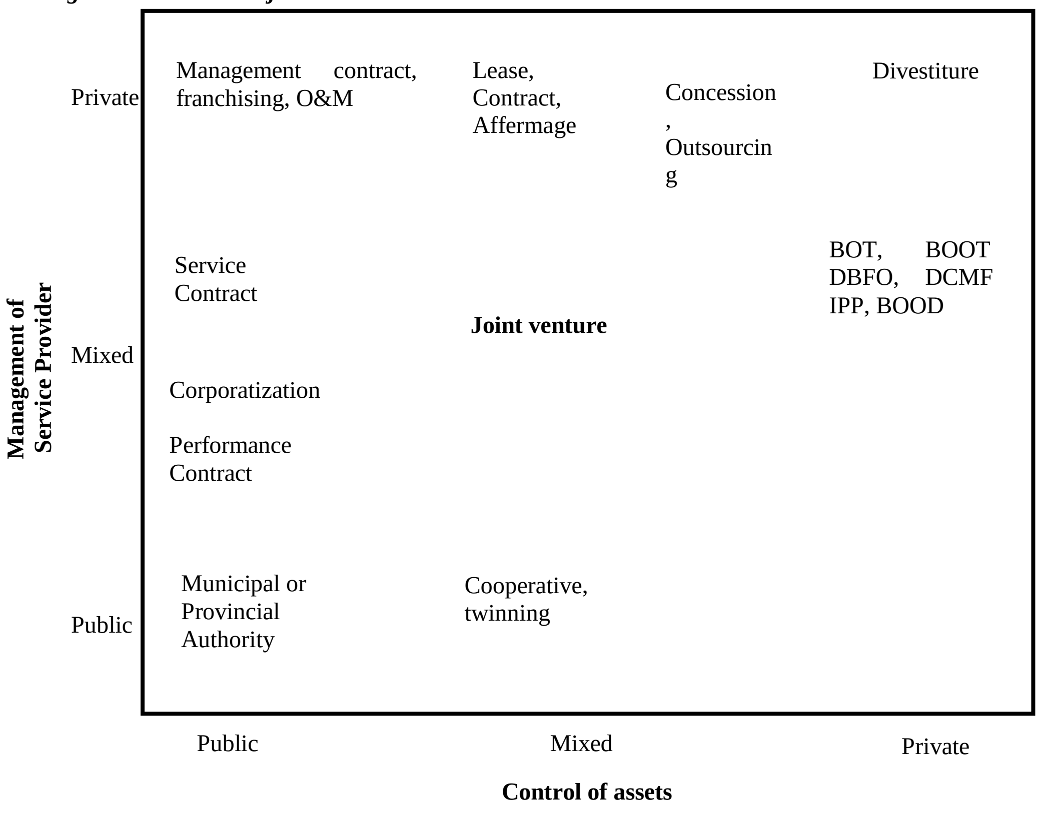
Table 5.2 above presents a summary of the first section of this chapter as it chronicles the project's profile and most importantly depicts the nature of the partnership model that has been utilized in this project. The parameters utilized in this summary were adopted from those used by Edelenbos and Tesiman (2008) in Profiling and categorizing partnership models.

5.3 Collaborative Capacity of Partner Organizations

Hocevar et al (2006, p. 256) defined collaborative capacity as "*the ability of organizations to enter into, develop, and sustain inter-organizational systems in pursuit of collective outcomes*". They argued that with each organization possessing distinct objectives in every collaborative endeavour, in pursuit of these objectives there are possibilities for misunderstandings or organizations possessing advantageous positions in partnerships that may circumvent gaining a collective benefit, the profit being for self rather than the collective good.

The ability of collaborating partners to harness their energies and resources towards achieving a collective goal is most essential, hence the need for collaborative capacity in partnerships. This has been analysed in three ways: relational capacity, organizational capacity and project capacity.

Figure 5. 4: Talba Project PPP Model



Source: Taken from: Delmon (2009) variety of PPP arrangements

Table 5. 2: Project's Delivery Model Summary

Characteristics	Description
Type of model	Alliance (Joint venture)
Type of actors	Public Partner (Niger State Housing Corporation) and Private partner (Puzzles Group of Companies)
Type of relationship	Public and private partners relate as equals Joint decision making at management and technical levels, Relationship: Close, Complementary Attentiveness/empathy for partner Highly Interdependent
Content	Design: initiated by puzzles, NSHC modified to suit local need. Funding: joint funding but towards specific roles (NSHC-Infrastructure & services) (PGC – Housing Construction) Costing: Initial price by private, government price then independent value for acceptable price for both parties Implementation: PGC handles unit construction and infrastructure initially but taken over by Ministry of Works and Transport the mother ministry of NSHC which financed and completed the infrastructure. Joint effort in problem definition and solution from the initial stage. Allocation and fund recovery organized through a Special Purpose Vehicle (SPV) resident in NSHC Demand Risk borne by NSHC Construction risk borne by PGC. But towards completion, the windstorm hazard on the project was taken over by NSHC. NSHC expropriate the land and built parameter fencing
Motive	Affordability Financing the housing unit to reduce overall production cost Partnership, Synergy Efficiency
Role of contract	Dependence on contract content for clarity and certainty but flexible in adherence
Management principles	Strongly based on project management principles (Clear objectives, schedules, supervision, and organized human resources
Attitude	Consideration for affordability of the target group and cost recovery/modest profitability
Time dimension	Five years delivery time as against two years target

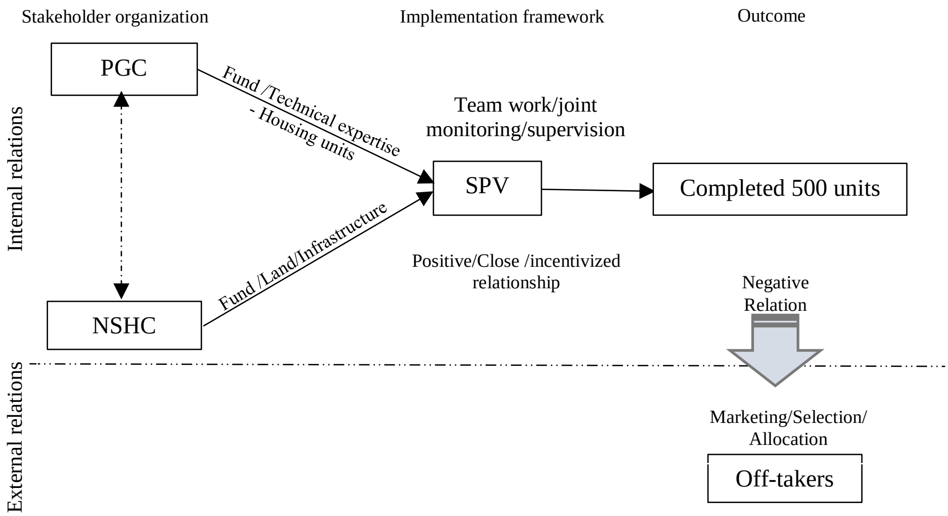
5.3.1 Relational Capacity

The research looked at this as the direct relationships between participating organizations. Intra and inter organizations social relationships in partnerships are essential life wires that fuel the realization of set goals and objectives (Foster-Fisherman P. G. et al 2001). This is basic because with expanded networks and meeting partners in the project web, an evolution is sparked and new forms of interactions are triggered. It is therefore expedient that if partners are to realize their set goals, positive internal and external relationships must be put in place.

In this example, both of the organizations had a close relationship based on the nature of the roles that they played and their equities in the partnership. PGC's fund and technical input were directed at constructing the houses whereas the

NSHC supplied the land and fund infrastructure delivery. While the relationship between the private and public partner was positive and close, the private partner sometimes had to incentivize this relationship since it was necessary to have the supervisors of both sides to endorse and give approvals for the project to progress to subsequent stages. This was essentially important, giving the requirement by the funding commercial bank to release the funds. It was required that a certificate of due diligence per lots (stage) in the project were signed by both partners before funds were released to PGC to continue the project. This made the private sector incentivize NSHC's supervisors to sometimes get such protocols settled.

Figure 5. 5: Relational Capacity of the Project Partners



The implementation frameworks organized under an SPV was comprised of the two organizations where the project implementation was coordinated. It is the nature of the relationship here that defines the chances of whether the project objectives will be realized or subdued. For example, the pricing arrangement was a rigorous one, since pricing proposals were made by the public and private partner. There was a disagreement with each of the prices that were offered, because they both had a substantial equity contribution in the project, which necessitated the introduction of an independent estate valuer, who in turn arrived at an acceptable price that both parties were comfortable with and the share of profit after the cost has been deducted.

The pattern of relationship can be relatively described as team work because there were instances were comradeship was displayed by both parties. At the initial stage of the implementation, there was a deadlock posed by the public partner's inability to settle land compensation, the private partner was able to settle it quickly to avoid excessive delay. There was also an example of the windstorm that damaged a significant number of the buildings just before completion, and the public partner funded the repairs to salvage the project. Both of these scenarios demonstrate the strength of the relationship between the two actors.

External Relational Capacity

While this relationship was internally quite robust, the two partners did not deem it fit to involve external stakeholders in the project. Of particular interest are the targeted off-takers. The project had civil servants as the first priority beneficiaries and that makes it relatively easy to reach out to this group in the project, the reason being that they were already organized and possessed relevant structures appropriate for engagement whether directly or through a representative form. The decision to involve them or not was an obvious one taken by both parties. The target off-takers were intentionally schemed out and not involved until the project was ready for allocation. This was due to some reasons presented by the primary stakeholders (NSHC and PGC).

"*To the best of my knowledge most of the arrangement was done with the government dignitaries of the day, and it was welcomed by the government of the day then. It was meant for the government. We did not go as developers to reach out with the people, to feel their temperature about the project*" Respondent 1

"You see, mostly the beneficiaries we assumed are civil servants because we have their records already. And most of the civil servants comes from the various Local Governments Areas of the State. Now when you build a house in Minna and he is interested in buying, he is a modern man, this is an urban center, he is never going back home. And already wherever he is staying has often challenges over time and that's why we try to provide for them". Respondent 3

"You see by the time you said you're planning for civil servants, we are civil servants too." Respondent 3

"Because there are some developers they will even tell you, we don't want to see, we don't want you to involve the beneficiaries" Respondent 2

"Yes of course, the main problem naturally if you involve the beneficiaries from the beginning you will have an easy going project [yes] but when you only impose the project on them, it is not bound to survive. Challenges will definitely come up at the end of the day. But then, we are in a situation whereby housing demand has been a problem all over the federation. What we have here is about, the estimate in Niger State is about eight hundred thousand (800,000) required. And what we are producing on annual basis is far below what we are expected. So the participation of the beneficiaries might not be so important because everybody is looking for a house". Respondent 3

Based on these views from the respondents, cutting across public and private organizations, factors such as extreme housing deficit made it difficult for project organizers to consider the final users and other stakeholders such as the community organizations involvement in such a project as less important to the mounting pressure for access to housing. There were also beliefs that by involving users from the beginning and at the implementation stage of the project could breed conflicts with investors knowing fully well that users may insist on certain demands which the investors could feel would be counterproductive to their profitability aim of the project.

Another perspective is the position taken by public partner employees who participated in most and at almost all of the stages of the project, they felt that their presence also guaranteed their colleagues interest since most of the people buying the houses would be public sector employees just like them.

5.3.2 Organizational Capacities of the Partner Organizations

Internal Capacities

Resources

As earlier discussed, organizations as bundles of resources (Wernerfelt, 1984). Suggest that organizations seek to assemble resources to feed their production processes. These comes as both assets and inputs, tangible and intangible (Bryan, 2011, Honadle, 1981, Wernerfelt, 1984, Judge and Elenkov, 2005, Vinzant and Vinzant, 1996, Ingraham, Joyce, et al., 2003b, Eisinger, 2002). We are going to treat resources in the context of tangible and intangible for the clarity it offers.

Tangible Resources

For monetary resources which is central for funding any endeavour, Niger State Housing Corporation being a State owned corporation rely mostly on budgetary sources and have paltry incomes that trickle down from the few public houses that are within their care. In contrast, PGC enjoys the avalanche of freedom to sourcing and assemblage of financial resources from multiple sources. These include financial institutions, and their internally generated funds from the companies advantage of being an "*octopus*" that is, with influence in several sectors within the Nigerian Economy ranging from; Building construction, technology, insurance, publications, facility management and international travels services.

Information and communication management are crucial roles in cementing and maintaining relationships, they are critical to the survival of partnerships. Both parties had existing mechanisms and strategies designed to keep all of the constituent parts of the project's network engaged and informed.

The NSHC had dedicated mobile communication lines for tripartite calls and text communication between themselves and developers at the pre-implementation phase as well as with the target beneficiaries during selection and allocation at the implementation phase. Emailing is a visible communicating platform that was deployed to keep the synergy and ensure that everyone was attuned to the projects focus. For PGC, the communication and information line was structured in two fold as opposed to the NSHC's tripartite dimension. This was responsible for the share of roles each played in the partnership. PGC's two way communication was mainly attributed to internal vertical communication paradigm of reporting work progress to superiors

"We usually used to have daily work report to see that we go in line with the work schedule" Respondent 1.

There also existed horizontal technical and administrative exchanges between PGC and NSHC. As for the NSHC, because it was saddled with the responsibility for allocating and selling the housing units delivered via an internally arranged Special Purpose Vehicle (SUV) within its purview, it further deployed billboards and handbills to manage information and communication between the project and the wider public located at strategic nerve points in the city.

Intangible Resources

There are resources that are intrinsically fundamental yet not visible, whose prominence greatly determines an organizations' capacity. An example is the reputation of an organization which is mostly seen through its leadership (Judge and Bono, 2000, Wernerfelt, 1984, Vinzant and Vinzant, 1996, Bryant and Davis, 2012). The styles of leadership exhibited by heads of organizations are important elements in this discussion. In the leadership literature, two styles of leadership have been categorized: transactional and transformation leaderships which greatly influences organizations capacities (Scholten, 2010, Keegan and Den Hartog, 2004, Voon, Lo, et al., 2011).

NSHC, being a government agency, has its reputation tied to the influence of the subsisting government. However, the private sector operating within the public domain needs to have a high reputation level to drive the process. PGC prides itself on the high reputation of its Chairman whose influence has spanned beyond the organization even through governments and financial institutions. For example PGC was able to gain funds and bank guarantees because of its reputation

"He has a strong personal reputation with those institutions, so it wasn't too difficult to secure a bank guarantee" (Respondent 1).

Another element of the intangible resources, is the knowledge and experience of the work force. NSHC have internal experts, but the number and specialists who vet and analyse proposals relying largely on different professional areas of the building industry. However, where they required independent and objective judgment, particularly in the valuation and pricing of the housing units, contractual partners deployed the services of an independent valuer to arrive at a suitable price that works for both parties, thus*:*

"Evaluation was carried out by a qualified independent valuer" (Respondent 2). As for Puzzles group, it was an open mindedness they possess as to making this a continuous learning curve owing to their peculiarity "we're very dynamic and innovative set of people" (Respondent 1).

Leadership as a fundamental resources defines the steering ability of any organization. Foster-Fishman et al (2001) described it premised on the consideration of management's abilities such as: administrative capacity, skills for conflict resolution, positive internal/external relations, vision, effectiveness in resource development, and task base work environment. A good leadership skill should transcend to great managerial skills, which are important resources that organizations require to fulfil the day to day task required for a vision to be actualized. The difference being that leaders should inspire fellowship, common vision, persuading and not commanding while managers makes people work for them, resource appropriation and agenda setting to meet group objectives (Weathersby, 1999). While this may exist separately in an organization, there are possibilities of this duality being found in a character.

Revelations from the interview linked the governor to the managing director as somewhat close allies. The managing director of PGC on one hand has an influential personality in the private sector housing development in Abuja and was well known by commercial banks in delivering successful funding portfolios for projects. Thus, exhibiting the characteristics of a boundary spanner (Scholten, 2010). He was able to manage "*inter-organizational relationships*" and bring in the funding assurances for the project in Minna.

These were also the driving factors that attracted and made the company's proposal viable for this partnership. Since the Governor intended to drive development in the state through PPP, the managing director of PGC was handy to facilitate this process, to enable the Governor to achieve his vision of making the State of Niger the third most vibrant economy among the Nigerian States. This project was realized as the first PPP project in the state and subsequently other projects were born due to the viability demonstrated here in several other sectors in Niger State.

Even though the project suffered some setbacks, being the pioneer project, the Governor realized that a possible change of administration might affect the chances of the project if it was not completed before the expiration of his tenure. This situation triggered the project to assume a new speed towards the completion target before the Governors tenure expired. The private partner's respondents simply expressed it, they claimed that the governor made it a personal target to ensure that the project was completed before he left the office. This singular act by the Governor, being the chairman of the state's PPP program, was an influential trigger, else the project would have been abandoned, particularly after the wind storm that left close to half of the roofs being blown off.

NSHC management however, claimed its position as being responsible to both the Government and the people. Hence they prioritized the place of the people, when they helped to make a policy guideline of one man to a house to avoid speculative tendencies, and ensuring that the benefit spread to all segments of the society. See the following quotation which was attributed to a public partner respondent:

"There's a policy on ground, two houses cannot be allocated to one person" (Respondent 2).

A key managerial strategy deployed by PGC was intervening at salvaging the situation when the government failed to provide an unencumbered land because compensations were not paid to the original owners to complete land acquisition process as agreed to in the MoU/MoA signed by both parties. To save the situation, PGC paid for the compensation, expecting NSHC to repay it later. This was influenced also by the fact that the company's guarantee has started running and the equipment was mobilized to the site but they were refused access by the land owners. See the following comments attributed to a private partner respondent.

"So we had to cough out money and paid the compensation pending when the government of the day repays us back" (Respondent 1).

"three months after materials and equipment had been mobilized to site, and of course our bank guarantee was running, we had to step in and see how we could salvage the situation" (Respondent 1).

This transformational/boundary spanning leadership style of the PGC chairman was also demonstrated when the project ran into a force majeure, since the bank guarantee was only for a scheduled two years project tenure. He networked with key stakeholders within the Niger State Government to renegotiate the contract and share losses acquired due to the projects inability to meet the planned schedule. Respondent 3 put it thus:

"And of course, after the force majeure, we had an addendum to the agreement, our chairman had to sit down with the state government and say well in an issue of a force majeure you cannot blame one side entirely, both sides had to reach a compromise and see how both could share the loss. So there was a shared loss there of which the state government bored path and we bored part so that was how we were able to dial through".

Trustworthiness as an intangible resource is essential within a partnership, particularly since risk in construction related projects can be high. The new Government, after the expiration of Governor Babangida Aliyu's (Talba) tenure, set up a committee to investigate the project because he had the premonition that the project was a conduit utilized to siphon the state's resources. Literally, the partnership was viewed as a means of financial impropriety of the previous administration.

Eventually, the committee's report exonerated PGC from such allegations, as claimed by the project manager representing them, who was respondent 3, noting that the government realized it had contributed much more than providing the houses at the prices it did. In addition, the OCA conducted separately, as a means of confirming the responses from the interviews for each element of the organization capacity showed that with resources capacity PGC attained a moderately-high capacity with a 71.4% score while NSHC was rated with a moderate capacity with 60.7% capacity performance in the project. This readily shows a significant resourcefulness of the two partners.

b) *Capabilities/Competencies*

Capability is regarded as implied or learned abilities which helps one to be able to complete a certain task. The availability of relevant and appropriate skills of the workforce of an organization speaks volume and reflects on its potential capacity.

NSHC had Architects, Quantity surveyors, Urban Planners, Engineers and other allied professionals who possess the requisite knowledge and professional licenses. These comments are from the people that reviewed the designs and proposals, which were sent in by the private developers such as the PGC,

"Yes we had a staff strength that was quite laudable [...] yes the committees on our side we had quite a couple of staff there. At the technical meetings level internally we limited it to myself [the project manager], the immediate other technical professionals, then supervisors". Respondent 1

"On the Niger State part, we had about thirteen [13] of them with their project manager and all of them were professionals. From the quantity surveyors, to the land surveyors, the Architects, to builders, to Engineers, all of them were their [as a constant face meetings] yes with them so that we pull through with the project" Respondent 1

"…make some modifications to suit our environment" (Respondent 2).

PGC also had relevant professionals; architects, quantity surveyors, civil engineers and other professionals within the built industry mostly at lower categories they also utilized the services of technicians. These technical skills possessed by both parties are requisite for architectural, mechanical, and electrical designs which address target needs of stakeholders in a most innovative way. These skills are necessary guides that shape decisions in the choices of materials and cost implications to the project budget.

While the availability of professionals alone do not necessarily mean utilization, it does indicate presence of capacity. But how these have influenced the outcomes, for example, as expressed above by respondent in the form of modifications to suit the local environment. Here competencies are rather the state and quality of an individual's work, the proven ability or the results of the application of capabilities in the project implementation. This was measured as the ability of the partners' deployment of expertise to solve and providing innovative solutions in the project.

The NSHC focus was to actualize the vision of the then Governor of Niger State, Babangida Aliyu, whose vision was to deliver 2,000 affordable homes in Minna from 2011-2015. The Talba Project was one of the several housing projects under his administration through the NSHC that was actualized. Meanwhile, PGC wanted to showcase its ability to provide housing solutions and possibly spread the gains to other states which they achieved by replicating the project, although on a smaller scale at Ilorin, Kwara State, North-Central Nigeria. Interestingly, both NSHC and Puzzles displayed some forms of competencies in dealing with crises. In the firsts place, we discovered that initially it was the mother ministry who oversaw the affairs of the NSHC, the Ministry for Works, Transport and Housing who first entered into the agreement with PGC, but eventually relinquished the project to NSHC because of their inadequacies in meeting the requirements of the agreement. Particularly their inability to facilitate speedy land acquisition, to make it available for the project to commence.

NSHC described their role as salvaging the situation owing to the fact that they were not involved from the beginning of the project. However, the private partners also complained that the public partner supervisors needed to be incentivized to be on site to certify the state of work at some points in the project, primarily to get their due diligence clearance in order to access funds from their financiers. This strategy which was adopted by the private partner made a significant contribution in reducing conflict, but increased the overhead costs of the project unnecessary and it was likely an inducement that can significantly erode the integrity of the project. See below the quotes that were attributed to this:

"In such project we only came at a situation whereby we were salvaging the project" (Respondent 3).

"So for each day they have to come to site you have to look for incentives. I didn't see it as a problem, I see it as a way of conflict resolution" (Respondent 1).

In confirmation of these assertions, the OCA results revealed that both partners' possessed moderate capacities, PGC scored 65% while NSHC scored 52.5%. This corresponds to the nature of the relationship that went on between the field officers, the supervisors, when the PGC resorted to incentivizing the technical staff of the NSHC to push for a progress report and release of the funds.

c) *Formalized Structures and Procedures*

Each partner understood clearly their roles/responsibilities and worked together to fulfil these. It is also interesting that when one of the parties lagged behind, they found ways of complimenting each other. Like in the payment of compensation, PGC took over the responsibility to avoid losing time and setting the project on course, and with regard to infrastructure, NSHC complimented PGC, while the infrastructural works lagged behind at a point, hence taking over the responsibility of delivering the infrastructure. They also joined efforts in arriving at a final design.

The internal operating procedures adopted by the NSHC was that which are usually adopted in the public sector, it is highly bureaucratic and patterned in a vertical order with instructions and decisions originating from the top. PGC was however, more concerned and seen to be conscious of a working plan, since the weight of the delivery timeline greatly influence their overhead costs and profit margins.

Interestingly, both the public and private sectors had working groups, these were in the form of management or administrative and technical committees, whose responsibilities were for monitoring and supervisory services. They met jointly and separately depending on which organization needed to take a decision to set the project on course.

"We have the monitoring team and we have the supervisory team", "we have the meetings at two levels. We had the technical and administrative level" (Respondent 3).

The administrative level was comprised of top management staff, who took critical high level decisions. This group also formed the monitoring group, whose responsibilities included visiting the project sites fortnightly. However, the technical level committees dealt with daily technical decisions on site, ensuring that standards, in terms of heights, lengths, mixtures, textures, and appropriate building materials that were agreed upon were the ones being installed. The confirmatory assessment on this parameter of the OCA, revealed a consensus, as both organizations were rated moderately-high, 70% on the OCA scale. This implied that the formalized structures and procedures present in the two organizations supported the above average performance. Since this partnership was a joint venture categorized as an alliance partnership model, trust and deepened relationships between the partner organizations subsisted over contract terms, this somewhat influence the results.

External Environment

d) *Autonomy*

Statutory Dependency is a key factor that also influence organizations' capacities in project delivery. The consequence for organizations susceptibility to external influence is premised on the nature and the extent to which its operational activities depends on external resources (Pfeffer and Salancik, 2003).

Pfeffer and Salancik (2003) further stressed, specific to private corporations, autonomy has been identified as a Critical Success Factor (CSF) for project implementation. In public sector agencies, the degree to which organizations are exposed to public and political officials, statutory (legal mandates and choice limits) and fiscal (monetary resources restrictions) influences are CSF for successful project implementation, hence, organizations with multiple revenue sources are more autonomous to single stream ones (Vinzant and Vinzant, 1996). The staff of NHSC wished for greater autonomy which was also reflective of the approval and procedural dependence that existed in the way and manner PPP projects are organized in the State of Niger. See quotes associated with the opinions of the respondents.

"we supposed to be independent of which we can source for funds, build houses, and revolve it, but we are for the government" (Respondent2)

"When we finished we send it to PPP afterwards to Justice, who will look at it and say yes it is ok and then. That's why you have to register as a developer, you must register with the PPP organization" (Respondent 3).

By implication, all government agencies seek legal approval and permission from the Ministry of Justice on the Terms of Agreement, as well as a NSPPPA. Their approval also has an influence on the decisions of NSHC, particularly in critical decision making as their performance depends on budgetary releases from the state treasury for their overhead costs. The consequences is seen as the technical staff became susceptible to inducement from the private partner for stage approvals. Chances are that compromises become inevitable. Whereas, the PGC have a built in internal capacity for self-funding, and have access to financial institutions to fund big projects. The character of a public partner that operates from a bureaucratic perspective, can limit both statutory and fiscal autonomy. The OCA test result for autonomy showed that NSHC was rated 60% (moderate performance) and the PGC (90%) high autonomy, reflecting that such capacity supports significant performance in the project. For the NSHC, they relied mostly on the interest of the Governor to drive the process.

e) *Stimuli*

Other external dimensions to organizational capacity that have been identified are threats and opportunities also conceptualized as “dynamic capabilities” (Judge and Elenkov, 2005), or “external stimuli” (Vinzant and Vinzant, 1996). These dynamic or external stimuli (threats and opportunities) possess tendencies that could disorient organizations if they are not creatively handled, but also serves as “powerful motivators” (Vinzant and Vinzant, 1996) which enables organizations to invent “value-creating strategies” (Judge and Elenkov, 2005) to sustain themselves and forge ahead.

PGC, had a couple of threats which it creatively manoeuvred and in some cases they were also dealt with by the NSHC. For example, they were able to halt theft and philandering of materials on site by recruiting local artisans, whom the NHSC had insisted must be locally sourced from the initial stage. Another example was the quick response to paying compensation to avoid losing time on their bank guarantees. NSHC as part of a great deal, deployed funds for renovations when a windstorm destroyed a number of roofs on the houses near to the completion of the project.

Political stability was observed to be a critical factor that shapes partnership projects, such that a regime change is equally a high risk factor. Private partners recognize this potential threat and suggest a strategy to cope with it. However, the challenge remains that most partnership projects require a longer time from conceptualization to finishing. To survive this threat, short tenure projects are mostly preferred or projects are forced to recover funds as quickly as possible. See the following quotation from respondent 1:

“Wow it is a high threat, I thought if you have to go into PPP, go in with your eyes open. If the government of the day has four years, work within the four years and make it, wrap it up and get your funds from that government” (Respondent 1).

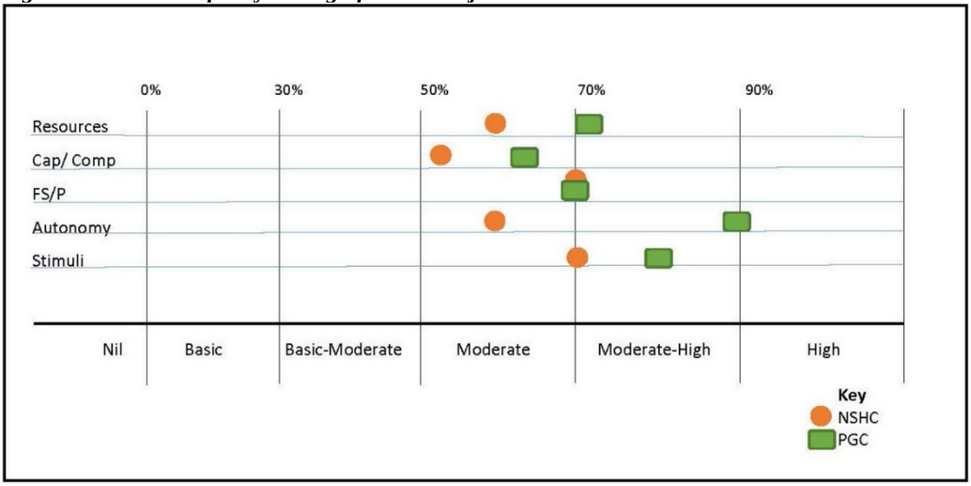
“The government spent over N600 million ($2.6million) to make sure that this project work” (Respondent 3).

NHSC dictated opportunities, based on the number of people who showed interest as a result of housing deficit in the city of Minna, to start up other projects afterwards. Key amongst indicators that guide their decisions is choosing sites along locations of high accessibility and nearness to influential activity areas. Meanwhile PGC rode on the rosy relationship that the management of their company had with the Governor Babangida Aliyu, utilizing the opportunity to project his political influence, it came of no surprise that the estate was named after his traditional title of “Talba of Minna”.

The confirmatory OCA results for this parameter showed that NSHC had 70% while PGC was also rated 80%, categorized as moderate-high capacities. By implication, their preparedness to respond to stimuli, whether as opportunities or threats supports the above average performance. The implied visual impression that Figure 5.6 helps to deduce is a clear display of the capacities of the private partner (PGC) in almost all the parameters were considered more significant compared to the mean scores of the public partner. But most importantly the cluster of their capacities between moderate and moderate-high revealed close range capacities that makes more effective synergies between these organizations. It further validates the importance of utilizing PPP to deliver this project owing to the pre-emptive motives that partners nurse in forging partnerships.

For example, public partners’ motive of accessing privately available resources and private expertise to deliver service to the public shows positive correlation as depicted on figure 5.6. The private partner had a mean score of 70% on resources compared to public partners 56%, and private partners capability/competency at 58% compared to public partner’s 52%.

Figure 5. 6: OCA Capacity Rating of Talba Project



The Talba housing estate project presents us with different strategies that the contractual project partners deployed to achieve the outcomes. It is necessary to mention that the way and manner the NHSC handled the issues of unit prices of the houses, which both parties alluded to as modest compared to similar scenarios in other arrangements. They delivered three bedrooms that were priced N4.3 million ($25,294) and two bedrooms at N3.3 million ($19,411) with an initial ten percent down payment and a monthly payment plan over the service year of the individual which termites at 60 years age limit or 35 years of service when the beneficiaries would have retired from civil service.

The benefit spread covers a wide range of ages and income groups from low-medium-high. Interestingly, even non civil servants who reside and had a verifiable income were also considered in the same scheme and were allocated a number of houses. The presence of the duo of technical and administrative committees in both organizations who worked collectively in monitoring and supervisory roles was to ensured standards and quality.

Comparing the organizational capacities of the two partners, the skills and competence of the workforce as deployed through modifications of the designs to suit the local temperature and cultural pattern are significant elements that synergies can breed. Though targeted at affordability, and aimed to benefit a wide spread of beneficiaries, results from the survey of the economic status of the beneficiaries proved that was the case. On the formalized structures and procedures, PGC had a clear focus on the work plan but that cannot be said of NSHC and most likely the eventual delay of the project completion.

Table 5. 3: Summary of the Capacity of Talba Project Contractual Partner Organizations

Capacity		**NSHC (Public)**	**PGC (Private)**
Resources		**Availability**	**Availability**
Resource Tangible	Finance	-Budgetary sources and incomes from public properties under their care	-Multiple sources, financial institutions, internally generated funds from subsidiaries
	Information and Comm.	-Dedicated mobile communication lines for call and text to developers and beneficiaries	- Internal vertical reporting work progress to superiors, -External horizontal technical and administrative exchanges with NSHC
Intangible	Reputation	-Tied to the influence of the subsisting government	-Chairman’s influence spanned through government and financial institutions
	Knowledge/ Experience	-Internal experts conditioned, vet and analyses proposals. -Deployed services of independent valuers for a win-win price	-Innovative and dynamic staff, continuous learning curve as guiding principle
	Managerial Skills/ Leadership	-Position as being responsible to both Government and the people.	- Salvaging the situation when government failed to provide unencumbered land
		-Clear policy guidelines: One man to a house to avoid speculative tendencies	-Clear vision from its proposal targeting the group with the most needs for housing, -Supported by the design.
	Trustworthiness	-State status	-New Governor investigated the project, but eventually vindicated

Capabilities/ Competencies	Skills of Workforce	-Architects, Quantity surveyors, Urban Planners, Engineers and other allied professionals who possess the requisite knowledge and professional licenses - Delivered 2000 homes between 2011-2015,	-Architects, quantity surveyors, Civil engineers and other professionals within the built industry and at lower categories, particularly the technicians
	Conflict Resolution	-Ministry for Works, Transport and Housing first agreement. -NSHC came into salvage the project	-Incentivizing supervisory officers from the NSHC to speed up supervision and stage approvals. -Employ local artisans who helped to control theft of materials on site.
Formalized structure and procedures	Clarity of roles and Responsibilities	- Roles/responsibilities, guided by the MoU - Complement each other, took over infrastructure to speed up completion	- roles/responsibilities, guided by the MOU -Paid compensation to avoid waste of time.
	Internal Operating Procedures	-Highly bureaucratic and patterned in a vertical order	-Daily and weekly reporting to superiors
	Presence of Work Plan	None	- Conscious of a working plan -Delivery timeline greatly influence their overhead cost and profit margin
	Presence of Working Groups	-Management or administrative and technical committees responsible for monitoring and supervisory services	-Administrative and technical committee
Autonomy	Statutory Dependency	-MoU vetted by Ministry of Justice, -PPP directorate Performs technical evaluation	-Developer to be pre-registered with PPP directorate
	Fiscal Dependency	-Fiscally dependent on budgetary provisions	-Internal capacity for self-funding, limited only to smaller projects -Depend on financial institutions to fund big projects
stimuli	Presence of Threats	-Windstorm destroyed a number of the houses near to completion -NSHC spent over N600 million ($2.6million) for repairs.	-Theft and philandering of materials on site -paying compensation to avoid losing time on bank guarantee
	Opportunities	-Housing deficit in the city of Minna	-Rode on the rosy relationship the management had with the Governor

Source: Author's Interview with NSHC and PGC 2016

5.3.3 Project Capacity

In this project, there were sets of internal and external goals intended to be achieved. The six internal gaols aim at: 1) Two years delivery time line, 2) Construct 500 units of houses with good quality finishing, 3) Collaborate with major PPP stakeholders for the project, 4) Reduced cost of housing and make it available to low and medium income earners, 5) Attract non budgetary fund(s), share project risk(s), ensure efficient and effective performance of the projects, 6) Ensure compliance with policy and regulation framework(s).

However, there occurred variations from intentions and outcomes. These are greatly a factor or combinations of partners' capacities which played out either at the pre-implementation phase or implementation phase of the project. For example, the project aimed to have a two years completion timeline through a simultaneous design and construction strategy. But the requirements of the operational guidelines were contrary to this motive as approvals from several stages were required before resources could be committed. Hence, at implementation rather than being simultaneous it became sequential and challenges were encountered, such as the land acquisition delay, which caused a three months setback, which was eventually solved by the private partner's compensation to customary owners of the land which was eventually refunded by the public partner.

Another contributing factor in this regard was the absence of a clear working plan binding partners to strict adherence. However, on a positive note, the project set out to deliver 500 housing units which were completely delivered. While the quantity was achieved 100%, the drive towards profitability, particularly by the private partner and the weak attitude of officials in the monitoring and daily supervision by the technical committee of the public partner, possibly influenced the low finishing quality of the houses. The infrastructure component that was also handled by the public partner was not optimal, the good finishing of the road network and the neighbourhood facilities were either absent or poorly provided for.

Initially, the Niger State PPP policy and guideline had a clear goal of engaging all relevant stakeholders in each of the projects, with the aim of gaining public acceptability for projects and ensuring that projects were tailored towards the needs of the potential clients. The guideline was specifically intended to identify major stakeholders including: Private sector operators, financial institutions, community based organizations, NGOs and Donor agencies, and sensitize the stakeholders to understand the State Governments position and accept their responsibilities through the use of bulletins, seminars, fliers, media and IP3 programs. But through the project development stage, as revealed in responses from interviewed officials who were involved, this crucial component was intentionally side-lined. Only the contractual partners and public sector stakeholders were engaged with no representative forms of participation from NGOs or CBOs. The NSHC justified this by including representatives of the public in government or that the deficit in supply made it of no relevance to involve either beneficiaries, NGOs or CBOs in the delivery process. This limited the ecological validity of the project.

Another goal was to reduce the housing production costs and make it available to low and medium income groups, since the extreme need is within these income groups in the Niger State. The strategy fashioned to drive home this goal, was using economics of scale to achieve reduction in life cycle costs, through prioritization of resources and establishing synergies and networking among stakeholders to understand a project and its symbiotic relationship, as well as partner with national mortgage institutions. While the elements of partnership and economies of scale may have significantly contributed in reducing the overall production cost, failure to secure a mortgage was a major setback in the project. Resorting to direct deductions and the introduction of a baseline income cap of N50, 000, which in turn disenfranchised some of the lower income group from being selected. It is the authors belief that mortgage arrangements could possibly make the monthly repayments lesser than it is currently practiced, since mortgages guarantee longer amortization schedules.

Furthermore, the Talba project had the goal of attracting non budgetary funds and it shared its project risks. This was strategically engineered through sourcing funds from subventions and grants, sourcing funds from public and private venture capitals, sourcing funds from banks, capital market and financial institutions, transferring operational risks to the private partner, sharing finances and performance risks while the public partner retained the residual risks.

The outcome from these strategies showed that the public partner attracted ₦ 1.5 billion ($7,6m) funds from subvention for infrastructure and ₦ 600 million ($3.1m) grant for resuscitating the project from the windstorm hazard. Private partners utilised the bank guarantee through the contract document to derive undisclosed amounts and privately available funds within the companies reach to fund the project.

The Talba project, also had the ability to ensure efficient and effective performance of the projects and compliance with the policy and regulation framework. To actualise this it planned to provide sufficient and efficient information and amenities to meet the needs of the private partner, the public partner provided an enabling environment, it promoted professionalism, undertook quantitative and qualitative performance evaluations, administered MoU/MoA, liaised with the Bureau for Public Enterprises (BPE, a Federal Agency) for expert advice, collaborated with the Ministry of Justice and other legal enforcement agencies.

However, the outcome was that to fulfil requirements the private partner had to incentivise supervision from the public partner officials to gain clearance for accessing funds from the banks based on the technical clearance certificate for each stage of the project. To ensure compliance, MoU/MoA were arranged and agreed upon by the partners and partnering public agency in this regard NSHC complied to the administrative procedures linking them with NSMJ and NSPPPA.

While there was a presence of working groups, they lacked motivation for effective discharge of duties. The competencies NSHC and Puzzles group and statutory dependency (autonomy) envisioned by PPP policy, as well as a strong compliance during the pre-implementation stages, were strong influential factors that possibly explains the significant compliance during the pre-implementation phase of the project. Contrary to these were the weak compliances at the implementation phase whereby "incentivising" the public partner agencies technical staff by the private partner became the only tool to sustain the projects funds supply from the banks within the guaranteed period.

External to this project, the Niger state government also aimed to utilise these kinds of projects to stimulate investment and give a positive economic profile to the State, enhance capacity for integrated solutions for infrastructure development, facilitate creative and innovative approaches to service delivery, and access skills, experience and technology of the private partners. From the interaction with the partners and the structures which was established for PPP in the Niger State, we can safely say that the learning curves might be challenging but significantly the goals are gradually being realised.

Photograph 5. 1: View of the Two (Blue) Bedrooms and Three Bedrooms (Green) Houses

Talba Housing Estate Minna

5.4 Housing Affordability

The subject of housing affordability can be viewed at from many angles, depending on the world view of those defining or making attempts at describing it. Several approaches to housing affordability have been grouped into four broad categories: Relative, subjective, family budget, ratio and residual affordability approaches (Stone, 2006).

Although there are arguments for and against the adoption and validity of any of the approaches, until now, in the Nigerian context, the ratio scale has been the most widely used approach both in research and policy dimensions (Aribigbola, 2008). This has been predicated on various scales ranging from 20-30% of the household income over the years through the national housing policies.

When dealing with housing as an essential service, it is also necessary to understand the consequences of affordability to the target group, as suggested by Peters et al (2008), the ability of users to pay has tendencies to either include or exclude certain categories in the actual utilization of services. This necessitates establishing how prices and payment options are organized in service provision as critical elements of affordability. Thus, the housing affordability question here resonates along three paradigms which are; how were the prices for the units arrived at, what are the payment options available to prospective off-takers, and what is the ratio of income dedicated to payment (housing expenditure to income). By using a combination of these three dimensions, this author wishes to give an overview of the affordability of a project to targeted off-takers.

Affordability as a function of price and payment modalities invariably determines the actual utilization of a service. Niger State Housing Corporation being the public sector partner in the project had the primary mission as described by Respondent 2:

"The main aim of this our corporation is to ensure that the government provide houses for the masses that are affordable both in quality and quantity"

"When you're dealing with people you know what they can afford. So you look for what is affordable for the people"

The implication here depicts NSHC as a public organization established to primarily pursue affordable housing delivery for the State of Niger. It therefore, expected that the choices made by this organization should reflect the critical elements that support their mandate. Thus suggesting that their participation in any scheme that does not satisfy this priority would rather be considered counterproductive to the organizations mandate. Henceforth, affordability has been reviewed which is the dependent variable in this research based on the tripod stand that was previously mentioned.

5.4.1 Pricing

The modalities adopted by the partnership to arrive at the prices for the two categories of housing units has been summarily encapsulated in the quotation below by respondent 2:

"Evaluation was carried out by a qualified independent valuer. The valuer did the valuation of which they arrived at a certain price and there's the government price. There's what we called first price, government price and acceptable price. And we arrived at acceptable price".

"Yea they [private partner] are involved because we partner with them. We don't just arrived at a price".

Eventually there was a consensus price and that was called the acceptable price, which represents a midway between the interest of the public and private partners, a situation that was considered win-win for the partnership. This is represented in monetary terms as N3.5 Million ($9,615) for house type A and N4.3 Million ($11,813) for house type B. An important dimension in this project is the collectivism that is associated with how the pricing was arrived at, thus suggesting that joint partnership, where resources and commitment at all levels, was shared by the participating partners provided opportunities for deliberating a consensus housing unit cost. This is a critical element is reducing deliberate market control of product pricing within a partnership. Thus, making PPPs assume the intended roles that they have been expected to perform, and not disguised as pseudo privatization, as often seen in most projects.

5.4.2 Acquisition Financing Options

The organization of payment options in service delivery, particularly housing, is an essential component of affordability, as pointed out within the earlier chapters. The second leg of the affordability tripod helps to examine the way and manner partnership projects organize housing acquisition financing. How can project partners prepare such options? How can the options in terms of suitability to the target market segment be analysed? What is the strategy formulation to reach these groups? What are the implementation/monitoring frameworks? and What is the feedback mechanism?

This project had three options that were available to it, namely; direct payment, two years payment and mortgage options (later on this was reviewed as direct deduction). Each option has its strategy imbedded in it. See the following quotation form the response of a public partner's respondent:

"Initially the arrangement is of three types; we have the direct payment – those that have the money and want to buy through outright payment. Secondly, we have those who are to pay within two years. Those within two years are expected to pay thirty percent of the selling price as down payment and we have those with mortgage arrangement who pays only 10% of the selling price". Respondent 2

Plan A: Direct Payment Option

Under this arrangement, prospective beneficiaries were able to make a complete down payment for the total sum of an individual unit. This target group included people with the financial capability of maintaining excess liquid cash, either because they were public officials, business executives, or wealthy speculators. Though the respondents could not provide the total number of units allotted to this category of buyers, in the event that more of the units might have been acquired through this means, the buyers can be put in the category of speculative buyers.

Plan B: Two Years Tenure Payment

In this arrangement, an amortization plan for the beneficiaries to complete their housing payment is structured within 24 months. Beneficiaries in this category require more financial capacity to complete their home acquisition in two years, with an initial thirty percent down payment. Respondent 2 states further:

"After payment [30% initial deposit], we look at what we called rent payment ability, that is the ability to pay back which is being determined by the ability of paying back within a certain period of time. All this things has to show, there should be a way that every month, that a person's salary is coming in, we take our money".

Based on a N50, 000 ($137) baseline for participation, plan A and B were mostly available for those outside the civil service structure. Hence they have to either pay the complete cost of the houses as suggested in plan A or provide strong evidences for option B.

Plan C: Direct Deduction Option

In this arrangement, the potential house owners were expected to make a ten percent (10%) initial down payment once selected. The national mortgage principle was expected to apply, where the amortization tenure will be a factor of the beneficiaries' age and number of years to remain in the active employment status. This category however, experienced a setback, due to the primary mortgage institutions earlier arranged to organize the mortgage delivery it had liquidity issues. The next option adopted was a direct deduction from beneficiaries' salaries. The deduction was from its source, the Niger State Government. The criteria utilized for this was a baseline benchmark of N50, 000 ($137) monthly income. This is reflected in the quotation attributed to respondent 1:

"The mortgage was a failure at the end of the day, it didn't work because currently it's now that they have a model in place. Because right now the state government is deducting from source"

"For the three bedroom we are deducting N30, 000. ($82.2) and two bedroom N20, 000 ($54.8) on a monthly bases".

How do the low to medium income earners fare in the allocation of the houses?

"But at least to my great understanding the houses goes to the masses. At least over four hundred, at least out of the five hundred houses, at least four hundred are low income earners". Respondent 2

"So there are certain people when you tell them they are not qualified, they'll say ok we're going for two years, they will go and look for money and pay the 30%. Some of them say is not just them based on their salary, they have other sources. Somehow, some of them were successful some were not successful. There's a stipulated period and if they didn't meet up, they missed out" respondent 2

With the payment options, A and B provide advantages for those with funds, and the chances to speculate in the project, leaving room for those with large sums of money to benefit more. However, the one man to a house policy, if effectively policed could help douse the potential threat of speculation. Although the public partner respondent insisted that the majority of the people that got the allocation were within the target group, absence and unwillingness to release data of the subscribers makes it quite difficult to measure the reliability of this assertion. Furthermore those who could not gain selection due to the credibility of their salaries, devised other means of sourcing capital for outright acquisition, to be able to use option A or to make the initial 30% down payment and subsequent payments within the two year tenure.

5.4.3. Housing Expenditure to Income Ratio

The project eventually utilized a baseline for the selection of off-takers with failure to organize a mortgage. These were those earning a minimum of N50, 000 ($137) monthly. Since there are two types of buildings and two payment options, one option for each type, let's see how this applies to the rule of thumb (30% of housing expenditure to income) for measuring affordability. For housing type A with N30, 000 ($82.2) monthly flat rate deduction, from a N50,000 minimum income is equal to 60% that income. House type B with a N20, 000 monthly deduction from a N50,000 income represents 40%. See the quote from respondent 3:

"I know the range is between N50,000 and above, your salary must be above fifty thousand and above, yes fifty thousand and above" respondent 3

Table 5.4 below was constructed using a survey of those who are already occupying the houses in order to confirm the responses and prepositions contained in the plan as explained by the organization. This user's perspective helps to validate the actual utilization of the houses by those suggested to be within the target income groups.

Table 5. 4: Distribution of Beneficiaries by Income and Housing Types

		Housing type/monthly housing expenditure				
		Two Bedroom (₦20,000)	%	Three Bedroom (₦30,000)	%	Total
Monthly Income Estimate	***- Low*** 50,000 - 100,000	5	55.6	0	0	5
	100,001 - 150,000	3	33.3	4	25	7
	150,001 - 200,000	1	11.1	3	18.8	4
	200,000 - 228,124	0	0	1	6.2	1
	228,125 - 250,000	0	0	1	6.2	1
- Middle	250,001 - 300,000	0	0	3	18.8	3
- High	300,001 - 350,000	0	0	4	25	4
Total		**9**	**100**	**16**	**100**	**25**

This Table reveals that the projects substantially to achieve delivering houses to the target group. Based on the income categories of respondents which range between N50,000 – N350,000, 100% of those who subscribed for the two bedroom houses were within the low-income cadre. The upper lower-income and middle income bought about 50% of the three bedroom houses. Although the target was mainly for lower to middle income groups, 25% of the houses went to the high income category amongst the respondents. These were the ones that bought the houses outright, paying the whole sum using Plan A. The low cost of the housing was attractive to the higher income earners and they were accommodated in the project. This however gave a 25% reduction in the houses that were targeted to the group with most housing needs.

Table 5. 5: Households Monthly Income Estimate / Monthly Housing Expenditure Cross Tabulation

		House type/monthly housing expenditure				
		Two Bedroom (₦)	Ratio (%)	(B) Three Bedroom (₦)	Ratio (%)	Total
Monthly Income Estimate (Raw Data)	1. 50,050	20,000	40			
	2. 270,000			30,000	11.1	
	3. 300,000			30,000	10	
	4. 220,000			30,000	13.6	
	5. 65,000	20,000	30.7			
	6. 156,000			30,000	19.2	
	7. 103,000			30,000	29.1	
	8. 68,000	20,000	29.4			
	9. 267,000			30,000	11.2	
	10. 318,000			30,000	9.4	
	11. 315,000			30,000	9.5	
	12. 68,000	20,000	29.4			
	13. 157,000			30,000	19.1	
	14. 233,000			30,000	12.9	
	15. 176, 000	20,000	11.4			
	16. 71,000	20,000	21.2			
	17. 319,000			30,000	9.4	
	18. 123,000	20,000	16.2			
	19. 125,000	20,000	16			
	20. 300,000			30,000	10	
	21. 159,000			30,000	18.7	
	22. 145,000			30,000	20.7	
	23. 125,000			30,000	24	
	24. 146,000			30,000	20.5	
	25. 115,000	20,000	17.4			
Total		9		16		25

Source: Author (2018)

It was decided to take raw individual monthly income estimates that were given by the respondents in a simple random sampling, to confirm the income of beneficiaries against the project's target income category. This was essential in order to make a calculation based on the price-to-income ratio, and the housing expenditure to income ratio, of respondents who subscribed through the monthly deductions of N20,000 and N30,000 option of financing their housing acquisition as presented in Table 5.5 above. The difficulty of accessing the income data of the beneficiaries of the scheme made the assessment of the actual income of beneficiaries difficult. It was however challenging to calculate affordability of those who made direct and complete payments for their houses. Also, those who utilized bank loans, had support from family ties, and other informal sources to fund their houses, which has not been included in this Table.

Taking a cue from Table 5.5, the two house types A and B revealed that for off-takers on the selection baseline (N50,000) taking the Option A units (two bedroom bungalow) based on the 30% rule of thumb, shows it is not affordable. This is because their monthly housing expenditure is 40% of their income. Thus meaning that only those earning close or about N68, 000 and above would satisfactorily meet the affordability mark, thus committing about 29.4% of their monthly income to housing. On the other hand, in option B those earning N100, 000 and above, based on the rule of thumb (30%) revealed that their housing expenditure was affordable. By implication, those whose income range was above N100, 000 satisfactorily attain affordability within the two arrangements.

While this analysis considers only the household head's income as the bases for the comparison, households where the two partners earn increases their affordability. It is also possible that partners may collectively pull their resources together to acquire a house and it will be affordable to such a pair. Our decision to utilize a household's head income is primarily based on the project's rule, which considers only one partner's income for selection as beneficiary and due to the nature of family income characteristics of the Niger state where the majority of households have the family head as the only source of income.

5.5 Conclusion

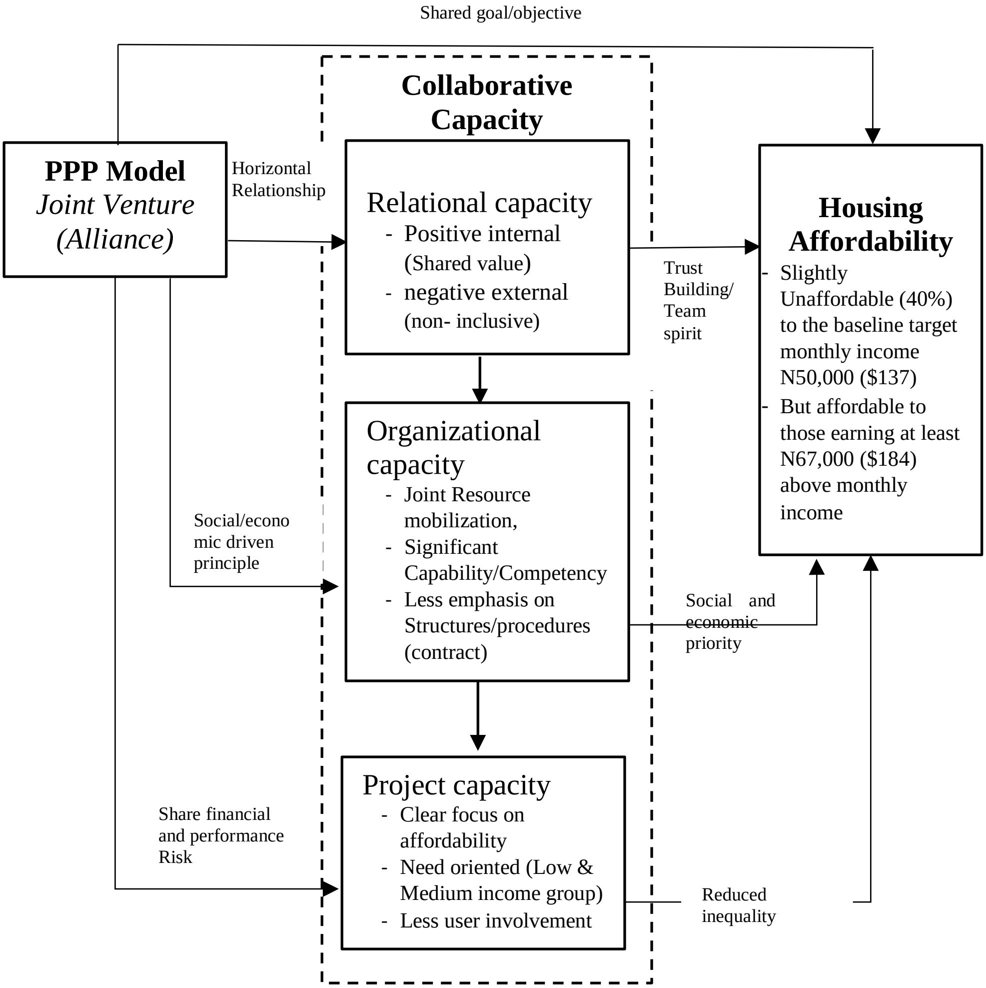
There have been two pathways to this discussion, both are patterned based on the conceptual framework which has been utilized in this research. The first pathway is the direct relationship between the project delivery model (independent variable) and the affordability of the housing (dependent variable) which is delivered in this project. This direct relationship, as will be discussed further, is hinged on the shared goals/objectives of the project by the public and private partners because they both had strong influences in the conceptualization and design of the project.

A key element in their shared goal was a clear commitment to deliver affordable housing that should be within the reach of their target population. Other objectives were itemized and can be seen in Table 5.6. Partnerships with shared goals and objectives propels stakeholders to be committed and perform better. Details of this pathway is presented in 5.5.1. The second pathway revealed that beyond the partnership model, collaborative capacity, as a mediating variable, has proven to influence the reaching of affordability in housing projects.

As alliance models promote horizontal relationships, the relational capacity (internal and external) of partner organizations enhances trust building and team spirit thus promoting the reaching of affordability as a shared goal. It is also observed that since, public and private partner organizations commit their resources, capabilities and competencies both economic and social considerations are given priority because the public sector is poised with the social considerations, while the private sector is economically focused.

The midway path between these considerations is to promote the reaching of affordability. Since both public and private stakeholders share the financial and performance risk(s), their project capacity in this project was directed towards meeting the needs of the target population but not necessarily involving them in the project. Since, the need of the users was considered a priority, despite the weak community engagement, this projects reduced inequality which was in access to the project. See 5.5.2 for the details of the second pathway and Figure 5.8 for a diagrammatic expression of these relationships.

Figure 5. 7: Summary of Variables in Talba Project



5.5.1 Alliance Partnership Model Influence on Affordability (Direct Causation)

In an alliance model, PPPs both private and public partners jointly engage in decision making, design, and in some cases implementation processes, the relationship is close and highly interdependent and they relate as equals (horizontal relationship) (Edelenbos and Teisman, 2008, Willems and Van Dooren, 2011, Weihe, 2008). Just as the name implies, actors form an alliance that; collectively define problems and creatively innovate solutions. Since there is high synergy, integration of ideas eventually leads to trustworthiness and efficiency (Willems and Van Dooren, 2011). There is less emphasis on contract in alliance PPPs, with the shift in a partners focus to trust building, and operating through the principles of process management (Edelenbos and Teisman, 2008).

From the theoretical perspective the assumption is that the choice of a PPP delivery model in housing delivery potentially influences directly the affordability to target off-takers. This project conforms to an alliance partnership, with most of the features indicating such. NSHC and PGC collectively designed the buildings even though the initial concept and proposal was initiated by PGC, the NSHC participated in contextualizing it to the local climate and culture and was able to reach the target beneficiaries. Affordability was a priority for both parties, hence, the design and choice of building materials were made recognizing the cost implications, which was based on the local economy of the city of Minna.

The choice of two or three bedrooms was intentionally made looking at the family size and affordability dynamics. Even though the family size may demand more rooms, cost was a limitation and the target group’s rent payment ability was utilized as the guiding principle. As it is an alliance model, the interaction was more robust between the private and public partner organizations despite the non-inclusiveness of the user group (off-takers). This interaction was demonstrated particularly during the pricing process. As has been detailed in this chapter, there were a series of processes undertaken to arrive at a price per unit for all of the housing options. The decision to involve an independent valuer to finally arrive at an acceptable price, which was considered a midpoint and a win-win situation, potentially regulated the way and manner in which the cost implication to off-takers was negotiated.

The price for the two housing types was for house type A (two bedroom bungalow) N3.5Million ($9,589) and N4.3 Million ($11,780) for house type B (three bedroom bungalow) potentially delivered affordability on a significant scale. Even though those on a baseline income would have to seek extra sources of income to reach the affordability benchmark, the consequences were leant towards the wider macro-economic indices which significantly influenced the building materials costs and logistics for the project.

In Nigeria, a significant proportion of the building materials are imported into the country, hence, the exchange value, taxes, and logistics costs cumulatively add up in defining the cost of housing. Secondly, the national wage income in Nigeria, is significantly low compared to other countries in the West African sub-region. This poor income regime is not proportional to the inflationary rates and does not reflect the actual income required for subsistence in such an economy. By implication, the role played by the public sector in defining the target group and structuring the payment modalities such that off-takers have the leverage of time to payback their loans and the resources committed, due to the nature of the relationship, have significant direct benefits to the partnership model adopted in this project.

5.5.2 Collaborative Capacity as a Catalyst for Realizing Affordability (Mediating Causation)

Hudson et al. (1999, p 236) described collaborating capacity as "*the level of activity or the degree of change a collaborative relationship is able to sustain without any partner losing a sense of security in the relationship*." Sullivan (2002, p 290) suggested that in order to conduct an evaluation of collaborative capacity researchers should approach it as multi-dimensional in nature. Thus as earlier conceptualized, the relational dimensions, organizational and project capacity dimensions will be discussed in more depth.

Relational Capacity

The Talba project partner organizations internal working relationships were positive ones. They were united on a common front to achieve affordability. However, they did not officially involve the target off-takers in the project delivery process, but were poised to deliver a project that they thought would be affordable to them. From the interview of one of the staff of NSHC, the interviewee insisted that the civil servants who working with the public sector were involved in the partnership, they were not only collaborators but potential off-takers as well, since the civil servants were the first priority off-takers that the project intended to give the housing to.

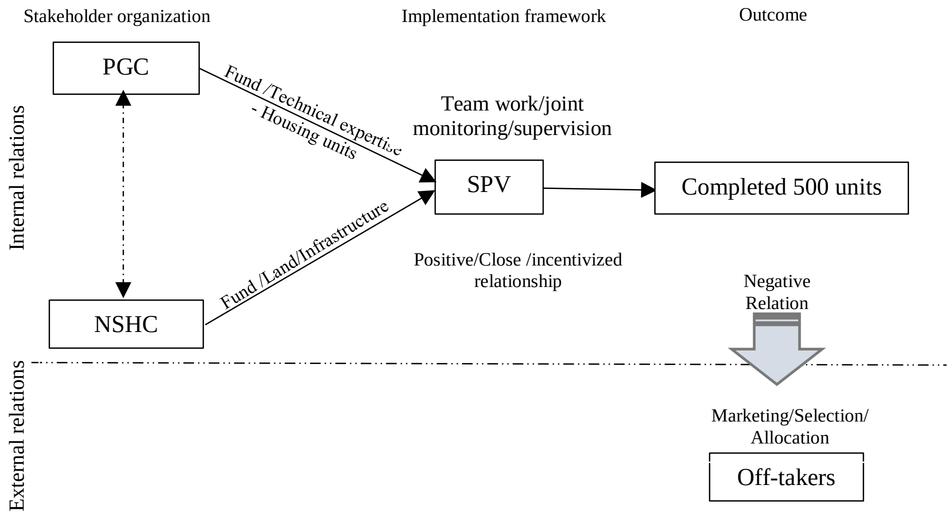
Taking a cue from the nature of relational capacity that was exhibited in this partnership, it showed that the major priority was reaching affordability and this depended on the nature of the choices that were made and the ability of the experts engaged by both private and public organizations to pilot the project towards the set goals. One advantage that the Talba project had was the prioritization of the affordability along the developmental stages of the project. The priority was, the choice of materials, construction techniques, housing type etc. which was constructed in such a way to keep the budget within the target framework.

Another important dimension was the joint monitoring and supervision framework that the project set. The monitoring was more directed to the administrative level where top managers of both public and private partner organizations met fortnightly to review the progress and sort out any grey areas concerning the project. With regards to the technical level, technical officers such as architects, quantity surveyors, planners, structural engineers and many other skilled personnel from both organizations performed the supervisory roles in the construction process. These joint efforts were primarily to avoid one partner from taking advantage over the other. But the Talba project, at some point in time, when the public partner's technical personnel were not forth coming regarding the daily supervision, there was a certain rule that was put into place which necessitated the PGC's site project manager to incentivize the public partner supervisors.

The bank guarantee protocol made it mandatory for daily site reports from both parties to ensure the continued release of funds to the project. This condition was crucial for the PGC because without these daily reports being filled out and consented to by the public supervisors, no funds would be released for the construction of the houses. Since the NSHC did not need bank guarantees but were funded from the government treasury, the NSHC dealt with the infrastructure construction with laxity, as they developed cold feet in frequenting the site largely for poor supervisory incentives from their employers. However, since the daily reports were very crucial to sustained fund releases for the private partner the PGC site project manager momentarily boost their morale with financial incentives. Thus, creating opportunities for financial illegalities and extra overhead cost to the private partners, an areas obviously overlooked.

The advantage of such a protocol by the funding bank, to an extent, ensured transparency in the way and manner in which the project was progressed and it also meant that the cost and expenditure were monitored, despite the loophole observed in the preceding paragraph. The overall outcome had the advantage of avoiding excessive costs that sometimes do not necessarily reflect the actual cost of the project. Taking this opportunities for malpractices out of the costing component could reduce waste and unnecessary costs and invariably ensures that people pay relatively the due prices for their houses. Thus the housing affordability chances for the target beneficiaries increases.

Figure 5. 8: Relational Capacity in Talba Project



Organizational Capacity

The Talba project significantly targeted reducing the costs of housing production, making it available and affordable to benefit the majority of the target group, low-medium income. Just as has been discussed earlier the nature of the individual members behind this project's partnership organizations were a crucial component in evaluating the collaborative capacity of the project. One important consideration was the leadership that was provided by the two heads of the arrow head organizations. The Governor of Niger as the Chairman of the PPP in the State and the Managing Director (MD) of PGC had an equal standing and they shared strong similarities that were transformational and had a boundary spanning in nature.

Prior to the emergence of governor Babangida, PPP was an alien concept in the housing development process of Niger State. Upon assumption of duty he saw to the institutionalization of public-private relationships in public projects. This is, to an extent, a display of the political perspective of his boundary spanning capacity. The MD of PGC also pioneered the private sector led proposal for PPP in the state. He recognised the potential to work with the public sector and as a result of the housing deficit which already prevailed in the country he took the opportunity of the Governor's vision for his State, this is also an example of such a boundary spanning leadership.

The drive from these two leaders propelled the desire to make the project achieve its objectives. Their influence was pivotal during the initial stages and the governor's particular emphasis on the completion of the project. This particular role played by the governor directly and significantly helped in rescuing the project from the windstorm devastation. The project technically navigated around the personality of the governor and ultimately had the project named after him, it is known as the "Talba of Minna" Talba housing estate. The transformational leadership styles exhibited by the leaders enabled them to achieve certain goals, like delivering the projected quantity of housing units, attracting private funding, and sharing the project risks effectively and others.

From the array of resources and other essential elements of the organizational capacity parameters, the capabilities and competencies of the two organizations in navigating the projects objectives through the delivery process demonstrated to a large extent that possessing the right skilful manpower who are able to tailor substantially the affordability objective were instrumental to the outcome. For example PGC and NSHC's skilful personnel contributed in contextualizing the housing type, material selection and logistics such that the highest value off the baseline (N50, 000) was the 40% affordability cost to the off-takers. By implication the target's error value was 10% off the affordability mark.

In a report for McKinsey Global Institute it was posited that average annual income of median households for Nigeria is beyond $7,500 ($625 per month) (Dobbs, Fiorini, et al., 2014). This shows that a household with a monthly income of N120,000.00 ($625) per month who commits N30,000 ($82.2) will require 11 years and nine months to complete its housing acquisition of a three bedroom bungalow (house type B) at N4.3 million ($11,780.82). Hence, a household within the baseline N50,000 ($137.0) committing N20,000 ($54.8) on a monthly bases will take 14 years 8 months to complete acquisition of their home (house type A two bedroom bungalow) at N3.5 million ($11,780). Even though those on the baseline income category need to pay an extra 10% above the affordability rule, the project stakeholder's ability to navigate close to this margin is a combined capacity that has been displayed.

Another important milestone, was due to the private partner's competency, they were able to mobilize a two year bank guarantee in funding the units' construction. The public partner's ability to fund infrastructure and essential services in the project significantly reduced the production costs of the houses delivered. Since the public partner's fund for the project was a proceed from the treasury, this attracted no extra costs, thus providing a cheap capital for the project, that is able to be recovered on a long term bases. This opportunity helped in reducing the overall cost of production thereby increasing the affordability of the houses delivered.

The project partners jointly monitored and supervised the project to achieve the set standards for safety and average comfort of housing which reflected on traditional project monitoring principles as the guiding principle (Edelenbos and Klijn 2006). However, the proactive attitude displayed by both partners at critical moments in the project reveals interdependence amongst them. For example, when the Puzzles Group took over the payment of compensation to speed up the projects take-off and maintain the schedule. This was also complemented by the public partner during the windstorm which also had an effect on the project, NSHC through Niger State government sourced and expended N600million ($3.1m) for repairs to the damaged parts of the buildings. These interdependencies were products of an increased confidence by the partners with each other's capacity to evolve in the development phases of the project, since it was considered as one of the pilot projects to utilize Public-Private Participation.

It is also important to observe that, the public partner's consideration for profit over its equity on the finances deployed in the project may considerably have influenced a higher production cost, for example as reflected in its 50/50 percentage sharing formula for profit after return on investments that was made in the project. The need to focus on achieving this financial goal might have driven the public partner (NSHC) to focus its energy on the financial considerations.

This, in a way, reduced its presence within the social (people) component e.g. the need for profit, as expected, which might have made it reach for more than the selection baseline utilized. The OCA results that were conducted as a confirmatory assessment to establish the validity of the data gathered from interview revealed that the capacities of the two organizations reflects a constellation ranging from moderate to moderately-high. With the private partner possessing higher capacities in most of the parameters measured. This dimension further crystalized the organizational capacity of the partner organizations in piloting the outcomes that were seen.

In essence, one may ask, how have the organizational capacities influenced the outcomes of the project, particularly the affordability component? 1) Leadership as a resources came to bear, as the Governor, even though he had the role of overseeing the whole state of affairs was particularly focused on the project to deliver the set objectives, 2) Public funds, which accounted for about 50% in the project, came at zero extra costs and the loan was for a long term at least for up to 15 years 3) The choices that were made by the partner organizations, regarding the type of houses and type of building materials were carefully made with a focus on the overall costs for the target group 4) Joint monitoring and management considerably helped in eliminating excessive bills regarding quantities and outrageous costs. Thus being able to keep the prices within the agreed range.

Project Capacity

A key indicator in assessing this component of the collaborative effort, as described by Foster-Fisherman et al (2001, p.256), is the presence of: "*Clear, focused programmatic objectives that are designed to achieve realistic goal(s) that addresses community needs in a unique and innovative way*". This project had four clear goals targeted at making house ownership affordable for the target group; 1) Reduced cost of housing, 2) make it available to low and medium income, 3) Share project risk, attract non budgetary fund and 4) Ensure efficient and effective performance of projects.

Firstly, to **reduce the cost of housing** through this project two strategies were adopted 1) Use economics of scale to achieve a reduction in life cycle costs through prioritization of resources. To achieve this the project initiated the construction of 500 units of houses knowing fully well that when they procure building materials in bulk and other building logistics, the unit production costs will be reduced, therefore through optimization, the project affordability was enhanced and 2) establish synergies and networking among stakeholders to understand the project and how the symbiotic relationship works. While the second component would be better if the project considered stakeholders external to the project but whose contribution would improve the objectives of the project, the second strategy was restricted to people within the circle of those internal to the partnership.

Secondly, the **low to medium income category were the target group**. The realization that working with the minimum wage benchmark was not feasible to ensure what the partnership considered a 'rent paying ability', a baseline benchmark of N50,000 was introduced, as the cut-off for off-taker selection for the allocation after efforts to secure mortgage financing for off-takers failed. It was believed that only those with income at and above the baseline could satisfactorily guarantee cost recovery in the project.

Thirdly, **sharing project risk was designed such that both public and private partners shared the financial and performance risks**. To drive this process, PGC secured bank guarantees to fund the construction of houses, while budgetary means were utilised through the public treasury to construct infrastructure and service facilities in the project. With a significant proportion of the funds came without any additional cost of funding unlike the private funds which attracted a two digit interest rate, the overall production costs were certainly reduced.

Fourthly, **to ensure efficient and effective performance of projects**, the public partner undertook to do the following; provide sufficient and efficient information and amenities to meet the needs of the private partner, provide an enabling environment, promote professionalism, and undertake quantitative and qualitative performance evaluations.

Table 5. 6: Project Goals, Strategies, and Outcome

Project goal		**Strategies**	**Outcome**
Internal	Two years delivery time line	-Discourage design changes during project implementation to avoid unnecessary delay -Incorporate reward for the private partner on-time project completion through more patronage, award a plaque and publicity for the private partner -Design and construction to occur concurrently rather than sequentially to achieve timely completion	- Design, modification and harmonization sequentially organised before construction commenced. - Change in infrastructure component at implementation - Five years completion period = Three years behind schedule
	Deliver 500 units of houses with good quality finishing	-Provide the land and partner with private partner to fund unit construction and infrastructure	-Provided the land and infrastructure Private partner fund and construct 500 units (three hundred two bedrooms and two hundred three bedrooms). -Structural integrity maintained but finishing poorly done.
	Collaborate with major PPP stakeholders for the project	-Identification of major stakeholders (Private sector operators, financial institutions, community based organizations, NGOs, Donor agencies) -Sensitization of stakeholders to understand state government position and accept their responsibilities through bulletin, seminars, fliers, media and IP3 programs -Entering suitable MoU and MoA with relevant stakeholders	-Only private partner and financial institution involved. -Sensitization was only through fliers and media for subscription to benefit as house buyers not in decision making -MoU and MoA signed with Puzzles group of companies

	Reduced cost of housing	-Using economics of scale to achieve reduction in life cycle costs through prioritization of resources -Establish synergies and networking among stakeholders to understand project and symbiotic relationship	- Two bedroom – ₦ 3.3million ($19,411) - Three bedroom – ₦ 4.3 million (25,294) Stakeholder restricted to only contractual partners. -Prices and payment plan beyond the reach of low income group.
	Available to low and medium income	-Secure mortgage for off-takers	-Not able to secure mortgage, but utilised N50,000 baseline benchmark for subscription
	Attract non budgetary fund	-Sourcing fund from subventions and grants -Sourcing fund from public and private venture capitals -Sourcing fund from banks, capital market and financial institutions	-Public partner funds from subvention – ₦1.5billion ($7.6m) for infrastructure. And ₦600m ($3.1m) grant for resuscitating the project from windstorm hazard -Private utilises bank guarantee from public partner through the contract document
	Share project risk	-Transfer operational risk to private partner -Share finance and performance risk -Public partner retains residual risk	-Private transferred operational risk to public partner. -Financial risk effectively shared
	Ensure efficient and effective performance of Projects	-Providing sufficient and efficient information and amenities to meet the needs of the private partner -Public partner provide enabling environment -Promoting professionalism -Undertake quantitative and qualitative performance evaluations	Evaluation incentivised by private partner
	Ensure compliance with policy and regulation framework	-Administer MoU/MoA -Liaison with Bureau for Public Enterprises (BPE) for expert advice -Collaborate with ministry of justice and other legal enforcement agencies	-MoU/MoA arranged and agreed by partners -Collaboration between NSMJ and NSPPPA providing legal services.

External	Stimulate investment & economic profile	-Source funds from banks, capital market and financial institutions -Sourcing funds from public and private capital ventures	-Bank guarantee obtained for the project for two years -Private partner organised the bank facility but guaranteed backed by contract document
	Enhance capacity for integrated solutions for infrastructure development	-Develop guidelines for project implementation -Establish committees to monitor and supervise project implementation	-Policy and operational guidelines for PPP 2011 realised -Technical and administrative committees established
	Facilitate creative and innovative approaches to service delivery	-Allow bidding to stimulate competition Technical assessment of project delivery strategy -Conduct screening to determine project viability and value for money -Close monitoring and evaluation of project	-No bidding took place -Monitoring and evaluation committees established at technical and administrative levels
	Access skills, experience and technology of private partners	-Ensure private partner is on the team during technical project analysis but excluded during the final decision making -Ensure technology transfer to local project participants.	-Skill and unskilled labourers directly involved in construction work sourced locally. -Experts sourced both from within and outside Niger State

Note: Project goals and strategies were curled from the Niger State PPP Policy and Guideline 2011 and interview extracts 2016.

Chapter 6: Efab Metropolis Karsana - Abuja

6.0 Introduction

In the year 2000 shortly after Nigeria's return to democracy after over two decades of military rule, the Federal Government adopted the neo-liberal orientation to service delivery in the country specifically including housing and infrastructure delivery. The government's new role changed to that of an enabler and regulator, a departure from the previously help position of a provider. The policy was an offshoot of a presidential panel reported which later would henceforth be referred to as the Odili Report 2001 which enabled private sector developers to take critical positions in infrastructure delivery.

The most notable PPPs started in Abuja with other forms of infrastructures and later on in the delivery of housing. Adopting and putting into practice the new national neo-liberal housing policy in Abuja the seat of government, the Federal Capital Territory Administration (FCTA) developed its operational guideline to operationalize this new approach in 2011. The central principle of the mass housing program was to make available parcels of land to private developers to construct affordable housing through partnership.

To address the challenges of housing and infrastructure development which became overwhelming to the government. The Federal Capital Territory Administration had earlier initiated the mass housing scheme in the Federal Capital Territory (FCT) in the year 2000 but only created in the year 2009 the Department of Mass Housing and Public Private Partnership (DMHPPP) to better coordinate and fulfil this desires of the Government. Just as the name implies, the department was set up to drive the mass production of houses in the capital city of Abuja and the entire territory with the mandate to coordinate the activities of mass housing development and the procurement process for infrastructure delivery to be executed through Public-Private Partnerships.

Since affordability was the primary focus of the program which targeted supplying houses in mass, to purposely reduce the high prices of housing acquisition in the FCT, private developers were asked to construct and develop within their given parcels, housing units and secondary infrastructure while the Federal Capital Development Authority (FCDA) provided primary infrastructure to link such sites to the city system.

The implementation anchor of the mass housing program as vested on DMHPPP, empowered it to recommend to the Department of Land Administration (DLA), in FCDA, who allocated parcels of land to qualified prospective developers through a bid process on a PPP framework to deliver housing in Abuja. To drive home this program, private developers were not issued Rights of Occupancy (RofO) over the parcels of land but were given a "*letter of intent*," which allowed them to source funds and a development lease agreement was signed with specific conditions. These conditions included; mobilization to site within six months from the date of agreement indicating right to commence construction on the site. As a motivation, land rent charges are suspended on such parcels until beneficiaries take over their individual houses. Thereafter, the beneficiaries are issued the right of occupancy and a certificate of occupancy, hence the land charges payment resumes.

Blue Fountains Properties Limited was one of the successful company allocated 250ha to deliver 2500 housing units in the Karsana District of Abuja. Blue Fountains commenced development on their site in 2011 with a six phase structure but currently had completed two phases of about 1500 houses and sold most to beneficiaries. The estate is currently named Efab Metropolis, built as a gated community about 22km kilometres from the central business district.

6.1 Structure of the Chapter

This chapter has been structured into four distinct but related sections. The three variables linked in the conceptual model provide the framework through which this chapter has been organized. The first section revolves around an attempt to examine and identify what form of partnership delivery model was utilized in the Talba project. This suggest identifying actors and their roles in the project, how risks, and tasks are apportioned between actors. In order to establish what partnership model was utilized for this project the research first establish the project life-cycle in order to chronicle the project development. This was helpful to understand the roles played by each organization in the project and establish the pattern appropriately.

Thereafter, by studying the interaction pattern it provided the opportunity to understand the inter-relationships between the two primary stakeholder organizations and other actors, both public and private, regulator or collaborator within the process. These dimensions helped to build a narrative that revealed the features of the partnership and subsequent categorization. In the second section an attempt was made to examine the collaborative capacity of the partner organizations in the project. This was necessary in order to establish the link between the identified project delivery model and the collaborative capacities of partners involved. In the third section, a project affordability profile was examined using the three parameters of pricing, financing arrangement and price-to-income ratio. Lastly, the combined variables are discussed in conclusion in order to examine the interrelationships between these variables and the project outcomes.

6.2 Partnership Life Cycle of Efab Metropolis Project

The Efab project had a procedure in place which showcased its approach in the PPP cycle. First, the Public agency which was here represented by the DMHPPP, made a public intention to engage private firms which were presumed to be investors to partner with them in the mass housing program of the FCT. Both print and mass media were platforms which were often utilized to reach out to investors.

In response the private firms made submissions, in the way of both technical and financial reports to prove their viability and capacity to deliver as projected.

Tender documents were submitted by Blue Fountain Properties Limited (BFPL) alongside several other firms in order to participate in the programme. Interestingly, the programme had sites spread across the fast developing capital city, to be allocated to firms whose technical and financial viability proves to be worthy. BFPL eventually was issued 250ha of land in the Karsana district of Abuja phase four after it fared satisfactory both in the technical and financial viability.

A lease agreement and letter of intent certified the participation of BFPL in the mass housing programme and a N250, 000.00 ($684) was paid to DMHPPP for a copy of the operational guidelines for a mass housing delivery in the FCT. Both the letter of intent and the Lease agreement served as guarantees for the private developers to source additional funds to finance the housing unit construction, secondary and tertiary infrastructure. Meanwhile the FCDA through Department of Engineering Services (DES) provided the primary infrastructure to service the site(s) through public budgetary allocations but it was implemented using construction companies through the traditional contracting approach. This phase moved to the implementation phase where pre-conceived plans are given expression.

The implementation segment of this project had the BFPL designing the units in accordance with the development guidelines governing the location of the sites which were allocated to them. The Abuja master plan contains clear zoning regulations and governing principles where residential developments are mostly structured in accordance with socio-economic/density categorization of residents into low-income (High density) –medium-income (medium density) – high-income (low density) dichotomy.

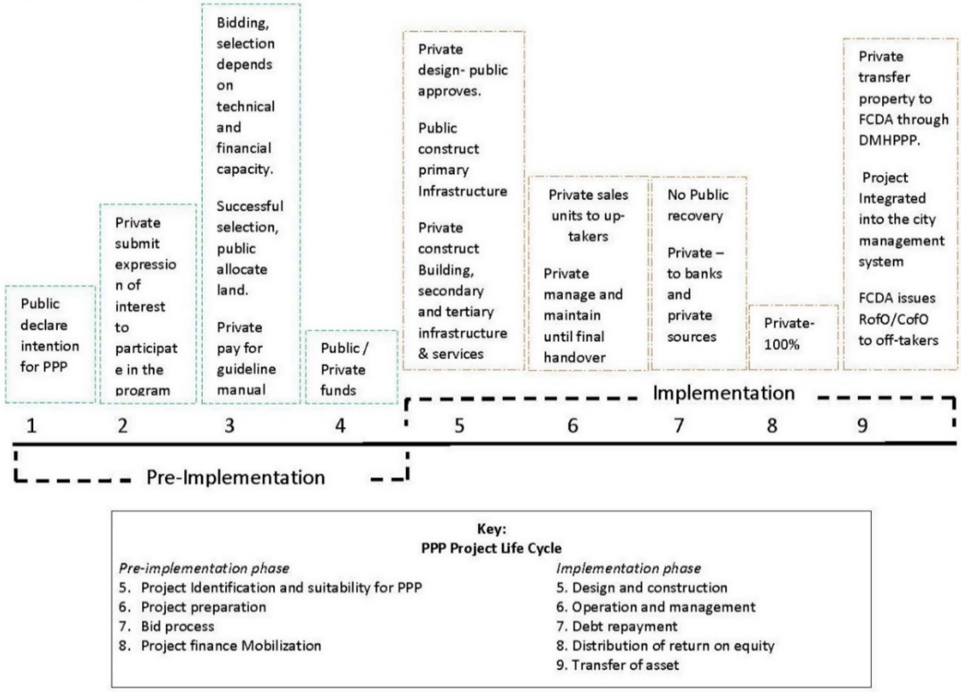
This zoning approach which was adopted in the master plan of the city, greatly shaped the character of the building designs and choices of construction materials. Just as contained in the FCT mass housing PPP program operational guideline 2005 BFPL had its site located within the high-income (low-density) development corridor as contained in the master plan and FCT development control guide, hence its choice of designing fully detached five bedroom duplexes with two-bedroom guest houses for construction numbering 2,500 units seating on 250 hectares of land.

As the large volume of units to be constructed required, BFPL subcontracted the units' construction to smaller construction companies who were unable to meet the technical and financial scale set originally for the project. This was to leverage the finance and experts available in smaller construction firms to meet its target. In this regard, the BFPL further became more of an enabler and supervisor of smaller firms engaged in their project.

To buttress more the life-cycle of this project and in particular the operational and management component of the Efab project as contained in the operational manual as well as confirmed by a Daily Trust News Paper article of May 4th 2015 it was noted:

"The Executive Secretary of the Federal Capital Development Authority (FCDA) gave an insight into the way mass housing projects are run in the FCT. He said that the Development of Mass Housing (MH) Scheme in Abuja is based on Public Private Partnership (PPP) concept whereby Private Developers are provided with land on leasehold. According to him, the allocated land will be built by the developers and the houses sold to interested members of the public who are then issued with Certificate of Occupancy (C-of-O) by FCT Administration. He said that the policy of the scheme envisages that government provides land to developers; Primary Infrastructure to the area; Title deeds to the beneficiaries after completion and sales. He said that the private developers on the other hand are expected to provide secondary/tertiary infrastructure to service the houses in the allocated plot areas. He said the developers are to design and build the houses. Ensure sale of the houses to the public to recoup their investment".

Figure 6. 1: Efab project Life-cycle



Since the project is still in progress with two out of the six phases of the housing units completed and some are already inhabited, the introduction of another tear of service by BFPL was by the facility managers, whose responsibility was to provide essential services to the gated community, such as private security to all its residents, maintenance of lawns, cleaning services, and other specialized facility management services. It is worth noting that despite the equity contribution of FCTA by providing free land and primary infrastructure, the BFPL solely allocated houses to those who made their payments for the housing units. Funds recovered by the private party here were proceeds considered returns over their investment in the project. Interestingly, the DMHPPP did not participate in the decisions regarding allocation nor share of profits from the housing sales proceeds, hence making BFPL the sole beneficiary of profit maximized from the project.

The project's last phase was structured in a way that the beneficiaries' details were communicated back to the DMHPPP who eventually supplied the same details to the DLA and AGIS for onward issuance of RofO and CofO to the final off-takers. Henceforth, the project is handed over to the DMHPPP once the BFPL fully recovers its funds and it then becomes integrated with other parts of the city that is managed by FCDA.

6.2.1 Institutional Context of Stakeholder Interaction

It is important to understand the segmentation of roles each stakeholder plays before delving into the discussion on stakeholder interaction in the Efab Project. Figure 6.2 presents a schematic framework that analytically presents both the stakeholder map and interaction pattern in the project. The four structure categories of: vision, coordination, collaboration and actions is utilized in this context to reflect hierarchical vertical and horizontal flows in the interaction process.

The project vision was inspired by the national housing policy of 2006, which was developed from the Odili report of 2001 which became the pedestal upon which private participation in the housing delivery process in Nigeria is anchored. The then FCT Minister Nasir El-Rufai, a revolutionary personality in the Obasanjo government federal executive cabinet 1999-2007, who was ambitious to demonstrate the federal housing policy leaning in the nation's capital city, domesticated this idea by organizing a mass housing delivery on PPP bases. While this was a quickly organized intervention program there was no clear administrative structure set up differently from the onset but anchored by the already existing FCTA structure. Lands were leased out to selected private participants on the framework of design-built-sale. This was to be the first large scale PPP program particularly in the housing sector in Nigeria. This was not without attendant challenges which included a sizeable amount of public land ending up in a land grabbing scandal. However, despite earlier challenges, the minister through this initiative provided the political anchorage for the national vision of mass housing production on PPP bases to address the existing deficit experienced in Abuja.

The administrative structure is such that FCTA oversaw the affairs of the Federal Capital Territory Administration and its subordinating agencies. Amongst these agencies, the FCDA was the technical urban development arm of FCTA which was headed by a technocrat who was the executive secretary overseeing the various departments. FCDA coordinated the housing PPP program which was delivered through the FCTA in Abuja. In 2008 the DMHPPP was established to specifically focus on the mass program. The operation of DMHPPP was largely an administrative one, with the technical and legal components handled by those specific departments which already existed and were staffed within the FCDA structure. With this scenario, it was no longer necessary that DMHPPP required separate technical staffing but they sourced the staff from the allied departments. Actively in the coordination category, these supporting departments were: Department of land Administration (DLA), Department of Engineering Services (DES), Abuja Geographic Information Services (AGIS), Department of Development Control (DDC), Department of Urban and Regional Planning (DURP) and Legal Services Department (LSD).

The DMHPPP was the collaboration segment in this stakeholder interaction. They acted as the contact link with private firms who expressed willingness to participate through the tender processes which the DMHPPP organized. For the Efab project there were three key actors in this segment. BFPL as one of the successful private firms in the mass housing program, was the legal entity that was bound through a lease agreement with the DMHPPP to deliver 2,500 housing units. The redistributive strategy that was used by the BFPL was the introduction of down-liners, this is synonymous to network interactions known as sub-contractors. BFPL utilized this framework to recruit smaller firms who were allocated either single or a multitude of plots through direct land sales for units to be constructed to various stages of completion and either sold back to BFPL or sold directly to prospective individuals. This diversified the entry and exit of funds, personnel, materials, skills and investments in the project.

The categorization of these stakeholders in the delivery processes of Efab project having been elaborated upon, the actual active roles these stakeholders play in the process will be discussed, as depicted in Figure 6.2. The public sector stakeholders which were led by the DMHPPP coordinated the activities of the sister departments who offered specialist services based on their capabilities for the operation of the mass housing program. The DLA together with AGIS oversaw the administrative and technical components of land management in the scheme. The decision of the size and choice of location of the site of the Efab project was mainly the role of the DLA as well as the preparation of the lease agreements in conjunction with the DLS. Since the AGIS provided the land Cadaster services for the FCDA, specific land Cadastres such as the topographic sheets, property parameters, hydro and geophysical analysis of the site allocated to BFPL were the key responsibilities of the AGIS. It not only performed this role at the pre-implementation phase, it likewise updated and provided the Land Information System (LIS) which invariably integrated both bio-informatics of off-takers at the end of the project for eventual issuance of title documents in the form of Rights of Occupancy (RofO) and Certificate of Occupancy (CofO).

“When we finished selling what you’re given is allocation letter and a receipt for the evidence of purchase. So when we finish the whole estate then we now apply for individual CofO from FCDA” Respondent 5

Respondent 5 was a staff member of BFPL, his/her remarks were corroborated with a private planning consultant and researcher who worked closely with BFPL who said:

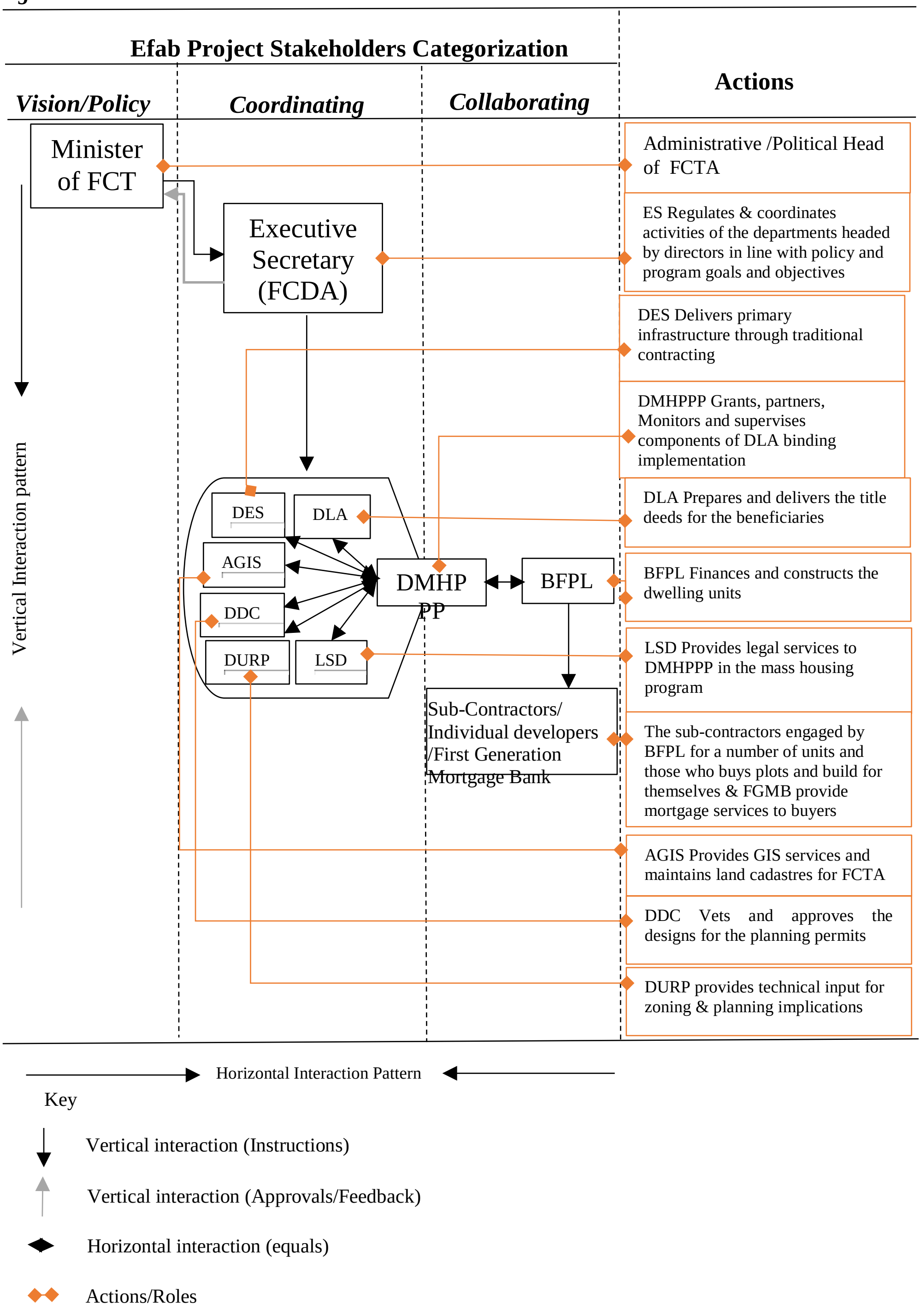
"When the estate is fully sold, they take the names of all beneficiaries to Mass Housing [meaning mass housing department], then mass housing will now forward to AGIS for onward allocation of, like preparation of CofO to each off-taker". Private planning consultant

The DES were in particular instrumental in the functions of designing and reviewing as this concerned civil engineering components of the project, like the circulation detail designs (road, drainage, utility lines, and other structures e.g. culverts, bridges, embankments etc.). These were very important and necessary as they had a direct effect upon the secondary and tertiary infrastructure components, which needed to be ready for the approval processes before the planning permits were able to be issued by the DDC.

The primary infrastructure which is connected to the project site, was implemented by the DES through traditional contractual processes, as these were part of the local distribution networks which connect the various districts of the city. The Efab project, which was located along the Kubwa highway, is connected through the western lane of the Clover Leaf Interchange which connects the Kasana District to the primary arterial route which connects Abuja to its suburbs such as Kubwa, Zuba, and the regional thorough fare of Lokoja-Kaduna-Kano highway. The URPD played an important role, they provided technical guidance in the choice of project location, they were specifically concerned with land use management and density guidance in the development process of Abuja. The URPD also dealt with the traffic forecasting as a result of the developments and possible upsurges that would take place when the new areas came into fruition, they handled the design processes. The Department of Legal Services (DLS) provided the legal input in the preparation of the lease agreements, and administration and other possible legal issues that arose/may arise in the process of this partnership.

The private partner BFPL having been selected and allocated 250 Ha of land in Kasasna District, proceeded to prepare the design but first of all they paid the sum of N250,000,00 (two hundred and fifty thousand Naira) for the operational manual, which served as a guide workbook and other regulatory guidelines that oversaw the physical development in the FCT. The strategies that were set out by the BFPL to implement their own part of the deal were: outright sales of plots of land, sub-contracting, and direct construction. The first strategy of selling of the undeveloped plots of land to interested off-takers was quite attractive as it directly opened the

Figure 6. 2: Stakeholder Interaction Pattern



opportunities for an individual unit flow of capital into the project. To achieve this, those who indicated interest to pay for plots of land were bound by an agreement to develop their properties in-line with the approved prototype for the area. Adjustments were however permitted internally but not externally apart from the texture and colours of the outside finishing. Secondly, sub-contracting of the units' construction was adopted as another way of funding the project. Smaller firms who could finance either one or many units, negotiated for allocations and were granted them (or not) by the BFPL after payment for the plot prices to construct to the agreed different levels of finishing, ranging from foundation levels, foundation and column frames, to sub-structure and super-structure as well as those with roofs and complete finishing. At whatever stage a contractor is no longer capable of funding his/her unit(s), negotiations were/are made with BFPL for re-acquisition or outright sale to prospective off-takers. If a plot/house is re-acquired by the BFPL, they either invest more funds into improving the finishing level and resale the house to any off-taker who is ready to pay the higher price. For example respondent 5 confirms this by stating that:

"If you want to resale, you can buy land from us when we were still selling land for 29,960 [N29, 960,000]. You understand and build with everything to carcass level at N40milliom. You can decide to sale everything at N50million, the carcass. And our carcass the company is N109million." Respondent 5.

Lastly, BFPL themselves also constructed some units from start to completion before selling them to off-takers.

6.2.2 What has shaped these Interactions?

Funding large projects like EFab, potentially poses a tremendous challenge, particularly when it is the sole responsibility of the private partner to construct units as well as secondary and tertiary infrastructure components. While it is obvious that the insatiable quest for profit maximization that is significantly known as the landmark of private ventures, hence requiring the collaborative efforts of the public sector partners input as a stabilizing factor for public interest. The unexplainable silence and preference of DMHPPP to not engage in the detail of pricing and allocation of sub-components of the delivery process, invariably in a significant measure, determines the outcomes of the program. Respondent 4 who is an official of DMHPPP expressed this situation by saying:

"They decide the prices per units, they decide prices per unit, but we're looking into it. Government is not putting money, but government is giving them land [That's the equity contribution] and then government is also providing primary infrastructure, but they do the physical development. So we have not giving thought to sitting down to price the units, because we do not audit their account to ensure or know how much they spent and then how much is the marked up and things like that. But it's an area we can really look into". Respondent 4

It is noble to adopt subcontracting, but the possibilities of multiple exchanges in ownership prior to the completion stage, unequivocally can be considered as sabotaging the essence of partnership.

6.2.3 Defining the Model

The quotation below represents the overall motive behind the project and eventual model chosen to deliver set objectives.

"The motive is to make houses available at the shortest possible time because of the massive influx of Nigerians into Abuja and government cannot meet up with the provision, so that was the motive so that people who have money can bring in their resources help develop and recoup back their money overtime" respondent 4

The following outline; share of roles and responsibilities, pattern of stakeholder interaction and the life cycle processes that have been seen in the Efab project, have enabled the researcher to form a template to properly situate the project within the spectrum of various forms of partnership models that have been represented in several nomenclatures in literature.

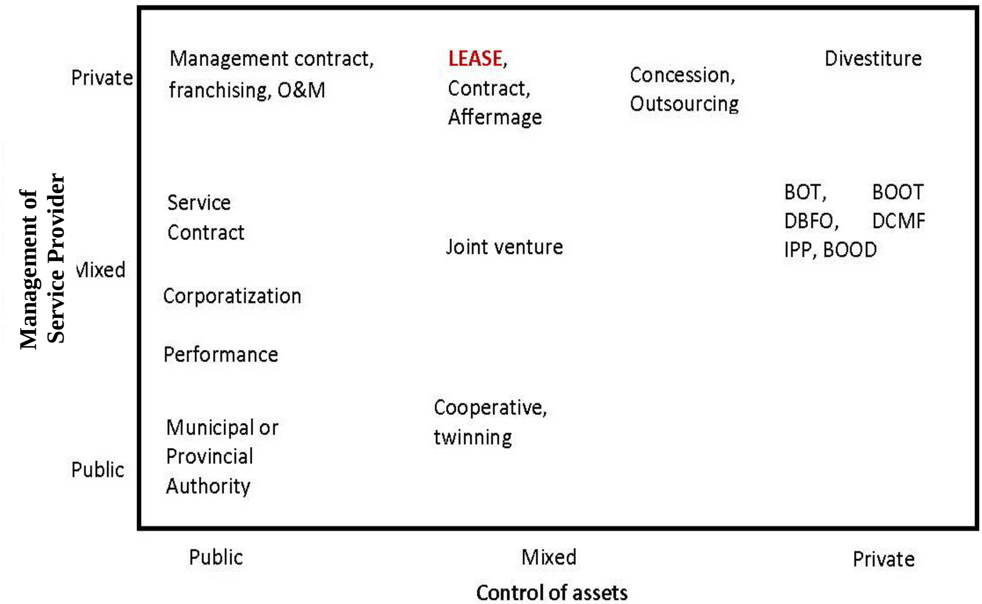
It is possible to see from Table 6.1, that five out of the first three components of the project life cycle are clearly the responsibility of the public partners that have organized the pre-implementation phase. Bidding processes were necessary to weed out a possible large number of interested firms who were interested in participating. The implementation elements of design and construction (building) of the housing units, secondary and tertiary infrastructure were clearly the role of the private partner. The projects finance mobilization, looking at it from a wider perspective beyond the project site was both public and private. This is because the site did not exist in isolation but as a sub-component of the city network. Since, as earlier seen, the DES provided the local distribution network that serviced the district, thus connecting the project site to other land uses within the district and the city at large through traditional contracting and funding from budgetary sources. The private partner shouldered the demand risk responsibility, as it determines the prices, allocation or sales based on the ability to pay. The debt repayment was also the sole responsibility of the private partner to either sub-contractors or other financiers with whom it engaged e.g. banks, and other mortgage service outlets. It was also noted that, once off-takers meet the pre-determined conditions for sale, location letters were first issued by the BFPL and subsequently after the project completion, the entire database of off-takers is communicated to the DMHPPP, which in turn communicates same information to AGIS for onward processing and issuance of Rights of Occupancy (RofOs) and Certificate of Occupancy (CofOs) to individual off-takers. This signifies the formal transfer of assets and rights to off-takers. However, since the DMHPPP do not consider that public land that is leased out without any payment or compensation is substantial equity in the project as well as connecting the site to primary infrastructure such as local distributor roads, water mains, sewerage mains, and 110 KVA electricity lines etc., distribution of return on equity remains the prerogative of BFPL in the Efab project.

Table 6. 1: **Contractual Stakeholders Roles**

Service provider /Asset control	Project Identification	Project preparation	Bid process	finance Mobilization	Design and construction	Operation and management	Debt repayment	Transfer of asset	Distribution of return on equity
Private									
Mixed									
Public									

The project organizations can be analysed in two dimensions: management of service provider and control of assets (Delmon, 2009). In this case the management of the service provider and controlling of the assets was private, public and mixed (public and private).

Figure 6. 3: Efab Project PPP Model



Source: situated in Jeffrey Delmon (2009) variety of PPP arrangements

The project significantly possess a lease agreement character as exemplified by the description of the legal document binding the partnership as "lease agreement" noting that the land is only leased to the private developers to invest, recuperation and the transference of title deeds to the off-takers using the public partners (DMHPPP) instruments. Due To this, this project can be classified as a lease oriented PPP, as also described in the context demonstrated in Delmon's (2009) framework of PPP arrangements. Hence, it remains evident that while there exists a mixed partnership in the control of assets during the life-line of the project implementation, the management of the service component remains the responsibility of the private partner (BFPL).

Table 6. 2: Summary of the Project's Contractual Stakeholders' Partnership

Characteristics	**Description**
Type of model	Contractual (LEASE)
Type of actors	Public partner (DMHPPP) and Private partner (BFPL)
Type of relationship	Public and private partners relate as grantor-grantee Distance relationship and role specific Highly independent
Content	Design: Initiated by BFPL, DMHPPP and supporting public agencies approved it based on the city's development guidelines Funding: Independent funding by BFPL, DMHPPP only funded the primary access road to the site as an incentive Costing: Independently determined by BFPL Implementation: BFPL handled unit construction, secondary and tertiary infrastructure while DMHPPP and supporting public agencies provided primary infrastructure to the site Independent effort in problem definition and solution. Allocation and fund recovery independently organized by BFPL Demand Risk borne by BFPL Construction risk borne by BFPL. DMHPPP provided the land through the DLA
Motive	Reduce housing production costs Partnership Synergy Efficiency
Role of contract	Contract specific
Management principles	Strongly based on project management principles (Clear objectives, schedules, supervision, and organized human resources
Attitude	Highly economic based, less consideration for needs of the target group
Time dimension	Three years target delivery time but only 60% completed within target delivery time

Table 6.2 above presents a summary of the first section of this chapter, chronicling the project's profile and most importantly it depicts the nature of the partnership model that has been utilized in this project. The parameters utilized in this summary were adopted from those use by Edelenbos and Tesiman (2008) in Profiling and categorizing partnership models.

6.3 Collaborative Capacity of Efab Metropolis Project Partners

6.3.1 Relational Capacity

Intra and inter organizations social relationships are essential life wires that fuel the realisations of set goals and objectives (Foster-fisherman P. G. et al 2001). The outcomes regarding these components are further discussed in two separate categories; internal relationships and external relationships.

Internal Relations

In the FCDA, the DMHPPP, as earlier discussed, coordinated the mass housing program in Abuja where this project was one of the many that were being carried out in. While other complementary departments performed specific roles according to their expertise, it was the DMHPPP that collaborated with the private partners directly in the program. Based on the nature of the partnership model adopted for the project, the relationship between the public partner and the private partner was limited to monitoring responsibilities on the part of the DMHPPP of the BFPL. However, their relationship was not robust because even the monitoring suffered significant setbacks due to a shortage of manpower and logistics. Thus leaving the private partner on their own and exercising the lease power with almost no fidelity checks.

External Relation

BFPL having been selected and allocated the land based on the lease agreements, which was the model that was adopted throughout the entire program, adopted three strategies: contractor developers, individual developers and to develop directly by itself with funding from the First Generation Mortgage Bank (FGMB) to implement the project and mortgage facilities for the potential off-takers. The nature of the lease hold model limited interaction, therefore weakened the relationship between the direct partners namely DMHPPP and BFPL. Poor monitoring of activities aggravated the weakness which had already been induced by the delivery model. This is corroborated, by the description expressed by the respondent from BFPL, asserting that they (DMHPPP) hardly visited the site and had only visited the site once in the last three years.

"Because the normally come for approval when we first started, they will come and we will show them the approved plans and all that (...) But they have not come for quite like two to three years now" Respondent 5.

The consequence was that the private partner almost made the project a purely private entity project. The terms of the partnership agreement allowed BFPL to be responsible for the daily supervision of the project, but it gave DMHPPP the monitoring role.

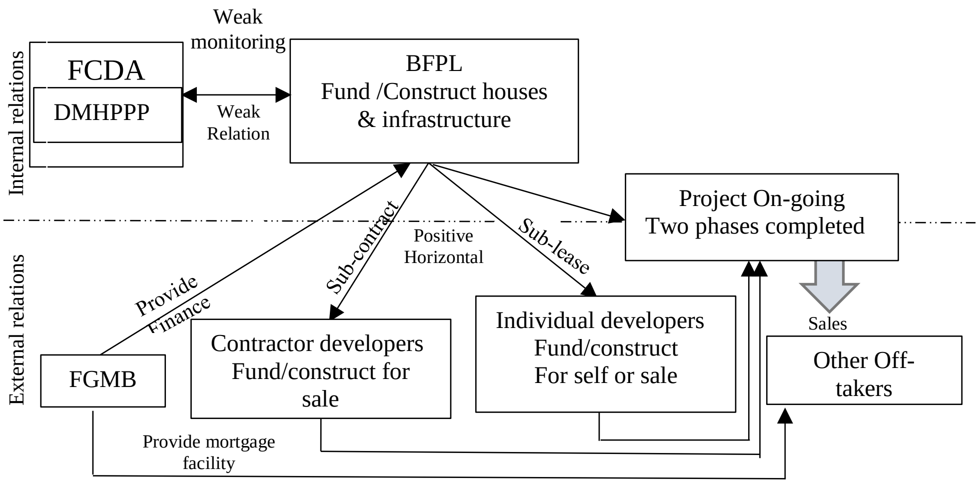
BFPL took advantage of the weak monitoring navigating the project to favour its organizational interest. This corresponds with what Park et al (1997) discussed, they assert that where one partner is more closely related to the project and the other partner is not readily available, the partner who is closely dealing with the project either because of their expertise or role in the project are likely to internalize the benefits towards their own objectives in the project. He emphasized that due to the weak relationship of the partner that is not participating on a daily basis to the project they might not maximize the benefits of the joint venture to promote their interest.

How did BFPL explore this opportunity? The land that was provided with a lease agreement by the FCDA through DMHPPP with a N1,000,000/Ha (one million Naira per hectare) processing fee, turned out to be a lucrative way for BFPL to make a great deal of money.

- Firstly, BFPL parcelled the land and then sub-leased it to individual developers with average sizes of 775m^2 at N21.96 million ($60,164) per plot. BFPL through this sub-lease gained N 285,480,000 ($782,136.9) in exchange for the value paid to government per one hectare (i.e. N1000,000 ($2,739)) making N779, 397.9 million ($2,135,336) after the initial value paid as processing fee to the government.
- Secondly, sub-contractors were able to sub-lease in the scheme, by paying the same amount as the individual developers, which was able to fund the development of the lots that were allocated to them and in turn they either sold it back to BFPL or to interested buyers.
- Thirdly, BFPL directly funded and constructed some units and also sold them directly to the public.

Since this relationship had high benefits that satisfies the three actors in the construction phase the relationship was positive and strong.

Figure 6. 4: Relational Capacity in Efab Project



Just as Figure 6.4 above shows, the First Generation Mortgage Bank (FGMB) the mortgage bank that was the industrial partner was involved in the project. One interesting dimension of their involvement is that the chairman of the BFPL doubled up as the chairman of FGMB. The advantage was that the financial partner had a reliable financial capacity backing it in the project, since it was just about solely managed by the same individual. To facilitate the acquisition process by the intending off-takers, FGMB also were able to provide mortgage services to off-takers who subscribed with them. The analyses of the nature of the stakeholder's participation in the project will be further discussed using the following four themes: involvement, diversity, arena and approaches of engagement with the target beneficiaries.

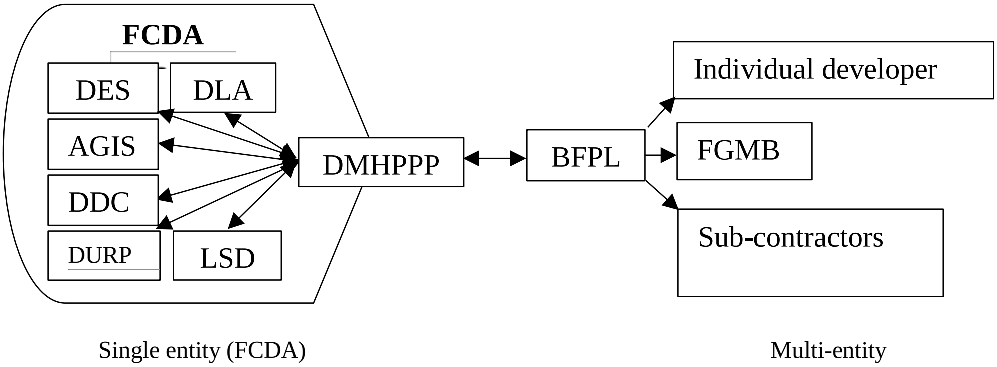
Involvement

Who were involved in the delivery process of Efab project? The three prong nature of the stakeholder make-up of these housing PPP projects as earlier explained includes the public partners, private partners and end users or beneficiary group. Using these tripartite groups the following step was to examine how the various stakeholders were involved in the project.

Firstly, as discussed in the beginning of this chapter, specifically the project life-cycle and model shows that the public sector partner initiated this project through the instrumentality of FCT mass housing program initiated in Abuja during 2000 by FCDA. The public sector partner stakeholder group was led by the DMHPPP which is the collaborating partner as well as the coordinator of public sector group comprised of DLA, DURP, DES, LSD, DDC and AGIS. The involvement of these departments within the FCDA was to provide all of the relevant technical support for the DMHPPP as the frontline coordinator of the mass housing program of FCT. The specific functions these departments performed were earlier discussed in details within the stakeholder interaction analysis.

Secondly, the private sector was represented by BFPL being the collaborator, however, since one of the basic pre-qualifying conditions in the bidding process was the ability to convince the panel of financial capability either through self-funding or financial instruments issued in support of bidders by reputable banks, the First Generation Mortgage Bank (FGMB) came into the fore as the financiers. Others were sub-contracting firms and individual developers.

Figure 6. 5: Stakeholders Involved in the Project



In the project design, the partnership viewed BFPL as the only partner that DMHPPP had established a relationship with, being the sole private stakeholder in the project. This was exemplified by the following statement of the director of DMHPPP;

“The up-takers are not expected to partake in the decision making processes, the legal arrangement is between the Government [DMHPPP] and the organized private sector, who intends to participate in the Mass housing program” Respondent 4.

Even though the participation of FGMB can be associated with the FCT housing policy thrust, e.g. the pre-qualification requirements as stated in subsection 3.4 financial requirements which include: a) Memorandum of Understanding (MOU) between the developer and the project financiers or b) Evidence of a self-financing ability. The advantage of having the BFPL and the FGMD being co-chaired by the same man made the synergy exceptionally strong. Furthermore, the introduction of sub-contracting firms and individuals who wanted to finance and build their units, were helped by the initiatives of BFPL, who had the advantage of supervising all of the site related activities as provided for by the guidelines for housing development in the FCT 2011. This is ascertained by the following statement from Respondent 5;

“In the construction phase we bring in smaller contractors to handle construction” Respondent 5.

These contractors bring in their experts and unskilled workers to build units depending on the number allocated to them either to a finishing state or at certain level of carcass by the BFPL management. Afterward, BFPL at the expiration of the sub-contractor(s) takes over the units delivered either to make further improvements to a finishing state or to sell off to individuals who prefer buying carcasses to make the finishing improvements themselves. Being prime land in one of Africa’s fastest growing capital cities provided opportunities for capital flight in the project. Probing deeper into the motives that attracted smaller contractors and individual developers who also committed their resources both human and financial to the project, they reported that it was a quick and reassured profitable turnover on investment within a short span of time as indicated in the following response:

“If you want to resale, you can buy land from us when we were still selling land for N21, 960,000 ($60,164). You understand, and build with everything to carcass level at ₦40milliom ($109,589). You can decide to sale everything at N50million. And our carcass the company is ₦109million ($298,630)” respondent 5.

Private partner(s)and up takers, beneficiaries, were involved at two different levels, first as owner developers where they paid for a piece of a plot and once allocated, they were given a prototype design as approved by the Department of Development Control (DDC) to proceed with their owner built initiative. These individual developers invest their funds and brought their experts to develop their properties themselves, but they were supervised by the in-house engineering department of BFPL. They also had the leverage to sell after completion or occupy the properties as dwelling homes for their families. A second category were those up-takers who either bought the carcasses or completed houses that were developed by the BFPL or the subcontractors. Since the deciding factor in this project was largely the economic capital, individuals who possessed the correct amount of funds had free entry and exit in the project.

Arena

In this project, two sorts of participation took place. Both management of BFPL and DMHPPP reported that they met to review the progress and take critical but necessary decisions for the implementation process. However, it was rather a wider spectrum of participation beyond a singular project that was discussed and not on a regular basis. The following words of respondent 4 reveals this:

"We used to have stakeholder meetings with the developers, if we identify key areas of challenge, or an area that is commonly discussed as a problem area from there end. Then instead of addressing them one by one we said ok let's have a stakeholder meeting. We invite all the FCT directors, and the developers and then we discussed and trash it out." Respondent 4

These meetings were at management level of both partners and were expected to prompt discussions amongst stakeholders. The management teams of the various partner organizations attended, they provided necessary information and answers to questions related to their project(s). The essence was to establish common patterns in the possible challenges occurring across a wider spectrum of the mass housing program.

The FCT (2011) Housing Development Guideline 2011 section seven, supervision of works, mandated developers to have a technical team who should be held responsible for the quality of the houses and the infrastructure being provided and to be composed of registered professionals with a minimum of 6 years cognate experience in similar projects to include: architects, builders, civil/structural engineers, electrical engineers, town planners, quantity surveyors and land surveyors. The essence being that, these crop of professionals are to guide the execution of projects to the best of their professional callings. In response to these expectations respondent 5 confirmed a formation of such e.g. Engineering department but with reference to an Operations and Reliability officer (OR) who oversees the project since other experts were enlisted in the skilled labour supplied by sub-contractors and individual developers.

"We have like in engineering department we have somebody, the head Engineer there that will oversee the whole thing. Then likewise other marketing departments and of all of that, and admin department, account department. Then we have one person, OR that goes round to make sure that all the things are alright" respondent 5

The guidelines and focus of the project proponents were directed more towards the technical issues rather than being a clear guide regarding the project objectives. After delivery or takeover by up-takers a community level participation ensued between the project developers and the new community. The up-takers community met momentarily with the BFPL management to discuss community related matters, in terms of facility management issues such as security, waste management, community relations etc. this was organized by the BFPL and its in-house facility management to discuss challenges facing the new community.

"We discuss our problems, what they are facing, and the whole thing. Because after us, we are the first contact, after us they meet with the facility, they meet with the Engineers on the site, after construction, they meet with the facility people." Respondent 5

The trend as noticed in this project is that there were no technical interrelationship between BFPL and DMHPPP based on the guidelines and partnership model (leasehold), where the management of assets is mixed but the management of service provision is wholly a private responsibility as displayed in Figure 6.3 at the beginning of this chapter.

Diversity

The public sector partner (FCDA) was the direct contractual partner spearhead by DMHPPP. They participated both at the pre-implementation phase of the project and the implementation phase. However, the private partner's presence in the pre-implementation phase was first represented by their indication of interest to participate through the bidding process as well as proof of financial capability based on a Memorandum of Understanding (MoU) with the project financiers. Sequel to this FGMB became a contractual partner since a MoU that bound it with BFPL was a prerequisite for wining a selection. Another important partnership from the private sector participants were BFPL's facility managers. This was in response to Section 10: Provision of the FCT (2011) Housing Development Guide 2011 which states that: "...A developer shall maintain the infrastructure in his estate until completion of the development and complete sell-out of the houses".

Table 6. 3: Project Stakeholder Diversity and Depth of Participation

	Direct Project Contractual Partners		**Indirect Project Contractual Partners**	
	Public	***Private***	***Group***	***Individuals***
Pre-implementation	DMHPPP DDC DES DLS DLA AGIS DURP	BFPL FGMB		
Implementation	DMHPPP DDC DES DLS DLA AGIS DURP	BFPL FGMB BFPL facility managers	Sub-Contractors	Individual Developers Up-takers

In the implementation phase, there were also other players which is here categorized as indirect project contractual partners, principally because these were not captured in the initial phase (pre-implementation) but were a result of the effect of BFPL's funding and expert outsourcing strategy to implement the project. These were sub-contractors and individual developers who obtained subdivided plots of lands and who also double as up-takers or individual investors depending on the individual cases.

d) ***Approach***

This project is a direct product of a region wide program as earlier indicated, known as the: "Federal Capital Territory Mass Housing Program" which was initiated in 2000. It was a project that was executed in combination with several other projects both within Abuja the Federal Capital City (FCC) and in other locations across the FCT. The platform that commenced the private partner's participation was the biding process that was initiated through a public invitation to interested private firms who satisfactorily meet the pre-conditions stipulated for participation. After the successful selection process and having satisfied the pre-construction conditions, a lease agreement was signed.

The implementation phase witnessed other strategies which were adopted by the BFPL through a land subdivision scheme for individual developers and there was also an invitation to smaller scale contractors. The motivation being that the BFPL agreed with these subcontractors to buy the units at a price higher than their investment. But the subcontractors were required to pay for land and fund the project either to an agreed carcass level or to a finished product, then the subcontractor would sell the property themselves or they would sell it back to BFPL. Then BFPL either sold the completed property or the carcass to up-takers at higher prices than they paid the subcontractors. These incentives became the attractive component that got quite a number of individuals and subcontractors drifting into the project for its speculative benefit.

"If you want to resale, you can buy land from us when we were still selling land for N29, 960,000 [$82,082.19]. You understand and build with everything to carcass level at N40milliom [$109,589]. You can decide to sale everything at N50million [$136,986], the carcass. And our carcass the company [BFPL] is N109million [$298,630]." Respondent 5 representing private partner.

But with increased pressure for higher compensations to subcontractors and the influx of buyers, the price of completed units which started at N149milliom ($408,219) increased in price just as corroborated by respondent 5 statement thus,

"That's why the value is now ₦175 million [$479,452] that is it here, it makes the value high". Respondent 5

6.4 Organizational Capacity

6.4.1 Internal Environment

Resources

Tangible Resources

These were made up of the financial and information/communication management that was available to the organizations. DMHPPP had a singular source, budgetary allocations for financing her activities being a government department. This however was a limiting factor and hence justified the need to engage the services of a private partners in the form of delopers. The chairman of Blue Fountain Limited also owned the First Generating Homes Mortgage Bank who financed and managed the mortgage arrangement for buyers of the houses in the Efab metropolis, this was also seen as a tangible resource.

"Our financial resources are usually budgetary based and when there's low performance in budget implementation it affects" (Respondent 4).

"We're constrained accessing fund because the normal operation of government agencies is that whatever resources comes in goes to the central pause and then through budgetary provisions you now access it. So that is a major challenge" (Respondent 4).

However, on information and communication management the DMHPPP utilized the internal memo to coordinate information and communication with other departments of the FCDA that they coordinate in the mass housing program. It had no direct role as to the decision of how the houses would be constructed, it concentrated on the tendering process to select the most appropriate developer to engage in the program. The Blue Fountain relied on its long experience as a private property developer in the housing sector in Abuja, and at the commencement of the project did not consider to publicise the project, but later in the project, after selling over 100 units without raising even a billboard on the site, they advertised themselves on the internet and they also advertised on the radio.

Intangible Resource

The knowledge base and employee experience within the department were challenges in meeting their responsibilities. Although they had a pull of manpower from other affiliated departments but these departments also had their own primary functions to attend to, this was a frustration that was expressed by the DMHPPP. The program guide document also limited the department from being more involved in the allocation of housing and with respect to selling of the completed housing. That was why they stuck to their initial belief that market force will sort out the equation. Being brave in the game and survival tactics were key resources

The BFPL took advantage of the windows of opportunity that the program presented. They appreciated the secondary infrastructure and set the goal to finish the houses as the selling point.

In respond to the knowledge base and employee experience challenge, DMHPPP engaged in training and retraining the manpower that was available to them. Leadership as a resource and managerial skills, played a pivotal role in the way and manner that the BFPL succeeded in the program implementation for itself. The chairman of the BFPL showed visionary prowess, an ability to predict the future for the organization and charting a path that most often led to success for the company as explained by respondent 5.

"The department does not poke its nose into the developers' activities as to who and how many people buys the houses" (Respondent4).

"The chairman has his own way of seeing things, he sees tomorrow not today, he can make a forest a massive city", "I say this is a bloody estate that doesn't have a sign post and it's selling. Only he (the Chairman) knows the reason how he's selling" (Respondent 5).

This trait is essentially associated with transformational leaders who are able to project into the future as well as lead other team members into believing and forging ahead to achieve goals. The leadership resourcefulness was also complimented by the managerial skills of Blue Fountain as the heads of the various units were able to organize the delivery process. Another dimension is trustworthiness, as a resource it is built over the activities of an organization both in the services and its response to the needs and concerns of their clients. Blue Fountain gained prominence through its track records of being a leading property developer in the capital city over a long period of time. This is highly associated to their knowledge of the market

"He is selling based on track record" and *"we don't joke with our infrastructure and we do have town hall meetings with them (our clients)"* (Respondent 5).

b) Capabilities/Competencies

The skills of the workforce transcends the ability of organizations to convert opportunities and in some situation threats into tangible benefits for organizations. The workforce had the requisite skills: Architects, Engineers, Builders and Planners etc. although there was not enough skilled labour to cover the magnitude of the program. The staff of the DMHPPP carried out the preliminary review of the submissions by the developers before sending it to an expanded mass housing evaluation committee within the FCDA. The Blue Fountain had an Engineering department comprised of technical staff as well as supporting departments. However, to meet the huge demand for personnel, they resorted to sub-contracting the construction of the housing units with sub-contractors, and they used their own engineers to oversee the construction. Thus, the Blue Fountain Personnel primarily did the supervision activities.

Within the projects the competencies were measured by the state and quality of each individuals work, their proven abilities or the result of the application of capabilities. While DMHPPP had projected to stimulate housing production using its equity contribution of leased land and primary infrastructure, to the sites allocated to developers with the aim of reducing the overall construction costs by removing the land acquisition costs in the process. Their aim was to, with a coordinated effort, bring down the unit cost of houses in the city through a simple interplay of demand and supply. They had hoped that with increased supply, prices will in turn be forced down. The DMHPPP acknowledges the failure of the programme in achieving this target. The question then is, how did the developers outsmart the DMHPPP? By stimulating speculation: The Company innovatively, deployed the strategy of supplying the housing at various stages of construction.

- They sold land directly to single individuals who wished to construct their housing by themselves with the use of their personal engineers,
- They sold properties at various levels of carcasses and
- They sold completely finished houses.

The buyers who bought at a specific stage were able to invest, they were able to upgrade at the finishing stage and were free to sell the property/properties to interested buyer(s) who were also interested in speculative opportunities.

"Yes that's why the value is now 175 [meaning N175 million] that is it here, it makes the value high. If you want to resale, you can buy land from us when we were still selling land for 29,960 [N29, 960,000]. You understand and build with everything to carcass level at N40 million. You can decide to sale everything at N50 million, the carcass. And our carcass the company is N109 million" respondent 5.

"There's one man that bought 35 of the five bedroom duplexes and each has two boys quarter attached, with each priced at N149 million ($407,941.14)" (Respondent 5).

"Yes that's why the value is now N175million ($479,125.50) per unit." (Respondent 5).

"But we may have to look at it again because we are not actualizing what we expected" (Respondent 4).

The implication is that an individual paid $14,277,939.9. The benefits of the project were made very attractive to the investors in the project. However this went without a consequences. The results were an obvious geometric increase in the prices per unit due to such a level of speculation. From the response of the private respondent (respondent 5) the prices changed from N149 million ($407,941.14) to 175 million ($479,125.50) within the first two years of the project. In response to the project's failure to meet goals and objectives set by the public partner, DMHPPP acknowledged the need to review the programme (see respondent 4 quote) as the public respondent emphatically alluded to the fact that the project had failed to achieve its goals.

c) Formalized Structures and Procedures

There were housing guidelines laid down that clearly stipulated the responsibility of each participating partner. In these guidelines they stipulated each party's role, e.g. DMHPPP would provide the land and primary infrastructure services as well as coordinate the issuance of Certificate of Occupancy (CofO) which signified the conveyance of the title of the property to the beneficiaries, and this has been described in the case of Abuja as "up takers". Meanwhile Blue Fountain provided secondary infrastructure and constructed the housing units. The internal operating procedures as envisaged by DMHPPP was firstly to issue a development lease agreement to the developers signifying parcel allocation and giving the approval to commence construction. Upon completion, a list of “up takers” was sent back to the DMHPPP for onward processing and the issuance of CofO to individual “up takers”.

There was also a stage of approval that each developer needed to obtain from the DMHPPP to proceed to the subsequent stages towards completion. The DMHPPP was challenged with an inadequate number of staff to police their responsibilities. Blue Fountain also had its internal arrangements, whereby it subcontracted construction to smaller developers and to individual developers etc. They also engaged the infrastructure services of facility managers to manage the phases that were already sold and occupied by their clients, particularly regarding solid waste management, security services, and other services as agreed to by the partners. This left the core staff of Blue Fountain managing the remaining construction activities as the project was comprised of four phases. The standards needed to be inspected. As the properties were sold at different stages of completion to sub developers, Blue Mountain’s in-house engineers had the responsibility to supervise the various private engineers.

It is however evident that both organizations had not recognized or were not motivated to work with a project work plan. DMHPPP alluded to having a project work plan within which each developer was expected to comply with, but acknowledged their inability to track and implement such a project plan due to a manpower shortage and meagre financial resources which were allocated to police the plan. It therefore subverted DMHPPP’s expectations to influence market forces. It could also have been the strategy played by the developers to regulate supply in the housing market, potently to control prices to their advantage. The DMHPPP being a coordinating department working with the departments of: planning, survey and mapping, development control, resettlement and compensation, engineering design and evaluation, also periodically organized stakeholder meetings with a wider network of developers to discuss and develop solutions to challenges that were common amongst the partnering organizations. Meanwhile in Blue Fountain the various departments formed working groups to actualize their project goals and objectives and monitored, to the best of their abilities, to ensure that the work was done correctly.

6.4.2 External Environment

d) Autonomy

“We check the designs of course you know Abuja is a planned city with a master plan that guides the kind of development that should go on in all the areas” (respondent 4).

This statement refers to the statutory powers of the Abuja Master Plan which is a legal instrument. The implication here is, if a zone to which a developer is assigned has been designated low density, meaning a high income zone, the kind and cost of the housing to be delivered will be mirrored by the class of expected beneficiaries. By using this parameter the DMHPPP limited itself, as it decided on the housing type and density.

The allocation of land for the mass housing program in a low density location, was consciously the initiating steps towards derailing the housing for low income groups. Blue Fountain exploited the opportunity, according to the city's master plan, to gain land that was allocated to a low density zone, to maximize profit in the program, particularly when the DMHPP gave them a free hand to determine prices and who will buy what.

Just as DMHPPP is statutory limited, its fiscal dependence was budgetary based, hence its performance was dictated by the budget performance of every fiscal year. Although the department also generated its own internal revenue, through tendering fees and associated services, it lacked the power to appropriate and use such revenue, which eventually went into the central fund and was only able to be appropriated via the same budgetary means.

The DMHPPP acknowledged the non-interference role taken by the Minister of the Federal Capital Territory who oversaw the affairs of the FCDA, DMHPPP's mother agency, as being appreciative of the issues particularly when it came to deciding on the selection of developers who would be engaged in the program. As Blue Fountain is a private company it was not fiscally limited and it had an internal enabling partner, namely the First Generating Homes Mortgage Bank, which was owned by the chairman of Blue Fountain, and acted as its fiscal partner both in funding and managing the companies' projects and finances.

e) Stimuli

The presence of threats and how an organization responds to them, as well as how it is able to sense opportunities or convert threats to opportunities, greatly reveals its capacity to not only survive, but to maintain relevance in the market place. As for DMHPPP, they considered their challenge was to deal with the conflicting interests of its primary duties and those of the departments with whom it partnered with to deliver the services.

"We're coordinating these stakeholder departments, so sometimes our activities are not a major priority to them, because they have their own core activities" (Respondent 4).

However, although political pressure had been a concern in the past, at the time of the housing project the pressure was considered as minimal.

Blue Fountain experienced the same economic crunch that currently (2019) affects every business and prospective client in Nigeria which is due to the current financial stress since Nigeria's major national income product is crude oil. In response to this, the once self-acclaimed estate developer who did not advertise the properties via billboards, eventually resorted to advertise via radio jingles and adverts. Blue Fountain prides itself in the quality and sorts of services that it offers, hence its ability to attract high profile clients, "*and believe you me, people that come here to buy are top officials*" (Respondent 5).

Another innovative approach that Blue Mountain adopted, was their decision to sale at different levels of completion, which saved costs and maximized profit. It also stimulated speculative opportunists which invariably boosted the value of the houses, as money flowed in and out of the project freely at different stages.

In summary a description of how the two organizations' capacities fared in the Efab Metropolis project has been outlined in this chapter. The DMHPPP is grossly under resourced in comparison with Blue Fountain. DMHPPP's capability is due to the skills of its employees. The DMHPPP is a public agency, the personnel are highly skilled with regard to their levels of qualifications and training programs that they undergo on a regular basis. Blue Fountain had no training programs and relied heavily on the external skills supplied by subcontractors and individual developers in their project.

The competencies of the two partners depended on their ability to achieve their goals and overcome conflicting situations. It was revealed that the DMHPPP performed poorly on their predetermined goal to influence Abuja housing market prices through an increased supply of housing stock. Meanwhile, Blue Fountain was able to guide DMHPPP's incompetency to their advantage. While DMHPPP outranked Blue Fountain in formalized structures and procedures, Blue Fountain performed optimally in compliance to the housing guidelines.

Interestingly Blue Fountain had a greater margin of performance compared to DMHPPP regarding the externalities of organizational capacities namely: autonomy and stimuli.

To buttress this further, the research further utilized an OCA tool for a quantitative assessment of the OCA parameters mentioned above using a set of 44 indicators and the result is presented in Table 6.6 below. The DMHPPP capacity was basically between basic-moderate to moderate capacity, meanwhile BFPL's capacity was between moderate to high capacity. Thus, giving them the opportunity for influencing most of the project's outcomes.

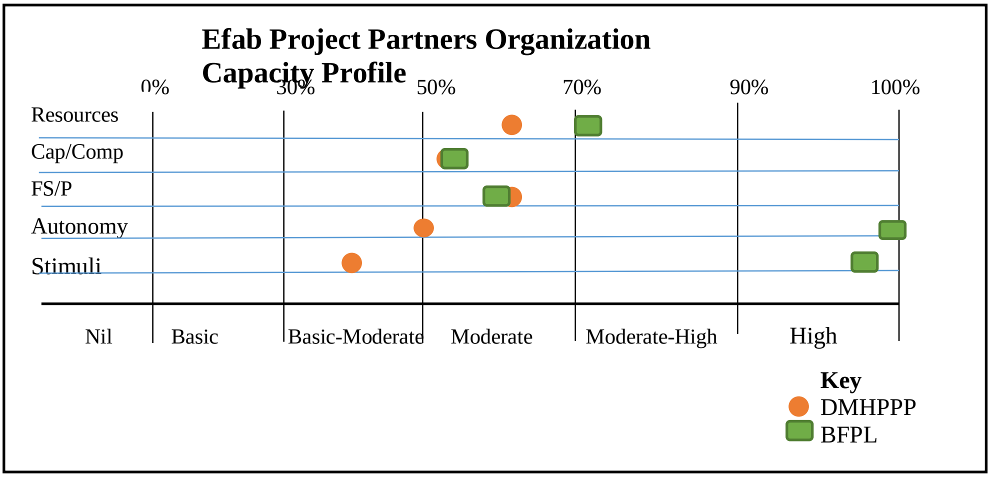
Table 6. 4: **Summary of the Capacity of Efab Project Contractual Partner Organizations**

Capacity		**DMHPPP (Public)**	**BFPL (Private)**
Resources		**Availability**	**Availability**
Resource Tangible	Finance	- Budgetary sources	- Multiple sources, financial institutions, access to funds from associate mortgage firm
	Information and Communication	- Internal memo/tender process	- supervisory reporting
Intangible	Reputation	- Tied to the influence of the subsisting FCTA administrator (Minister)	- Chairman's influence spanned through government, financial institutions and city's housing sector
	Knowledge/ Experience	- Internal experts conditioned, vet and analyses designs for approval	- Few in house technical staff - Outsourcing (Depends on skills and experience of technical staff supplied by sub-contractors and individual developers
	Managerial Skills/ Leadership	- Weak monitoring framework and policing. - Uncertainty and lack of defined term of tenure of FCT ministers	- Transactional -Stable transformational leadership and long-term experience in housing delivery
	Trustworthiness	- State status	- Track records in the industry as long-term player
Capabilities/ Competencies	Skills of Workforce	- Architects, quantity surveyors, urban planners, engineers and other allied professionals who possess the requisite knowledge and professional licenses in DMHPPP and sister FCDA departments - Delivering 4/6 phases of the project in 8 years against guideline 3years full delivery time-line.	- Architects, quantity surveyors, civil engineers and other professionals as supervisors were outsourced skills - Stimulation of multiple cash flow pathways into the project
	Conflict Resolution	-Non established, basically for the independent nature of the partners relationship	- Non established, basically for the independent nature of the partners relationship
Formalized structure and procedures	Clarity of roles and Responsibilities	- Roles/responsibilities, guided by the Lease Agreement, Guidelines for Housing Development in the FCT, Abuja Development Control Manual, Guidelines for Engineering Design of Infrastructure in the Federal Capital City (FCC)	- Roles/responsibilities, guided by the Lease Agreement, Guidelines for Housing Development in the FCT, Abuja Development and Control Manual, Guidelines for Engineering Design of Infrastructure in the Federal Capital City (FCC) - Payment of assessment fee, and meeting of legal requirements in the tender process

	Internal Operating Procedures	-Highly bureaucratic and patterned in a vertical order	- Daily and weekly reporting to superiors
	Presence of Work Plan	There was a presence of a work plan but it lacked adequate staff for effective monitoring	- In-house supervisors supervised outsourced skilled labourers - Daily and weekly reports - Working in defiance of delivery timeline which greatly influenced a higher profit margin
	Presence of Working Groups	- Weak management or administrative and technical committees who were responsible for monitoring	-Supervisory working group
Autonomy	Statutory Dependency	- Lease agreement prepared by LSD - DMHPPP department Performed technical evaluation	-Developer is a registered corporate organization, with tax clearance certification. Not dependent on any other organization(s)
	Fiscal Dependency	-Fiscally dependent on budgetary provisions	- Internal capacity for self-funding, outsourcing - Dependent on financial institutions to fund big projects
Stimuli	Presence of Threats	-Limited workforce - Associate departments' staff primary roles impeded on their dedication to the mass housing program	-Economic down turn 2015- date, which was due to the country's economy in recession. (High demand risk)
	Opportunities	- Inability to reduce housing deficit among the low income and growing population in the city of Abuja	- Patronage from top executives, foreign expatriate community, politicians, wide range of investors etc. since Abuja is the nation's capital - High rate of return on investment - Free access to public land - Free public supported primary infrastructure

Source: Author's Interview with DMHPPP and BFPL 2016

Figure 6. 6: OCA Result for the Contractual Partners



6.5 Project Capacity

A key indicator in assessing this component of the collaborative effort, as described by Foster-Fisherman et al. (2001, pp256), is the presence of "clear, focused project objectives that are designed to achieve realistic goal(s) that addresses community needs in a unique and innovative way." He further claimed that when projects or programs facilitated by partnerships are "ecologically valid," driven by need, there is a sense of ownership and commitment on the side of benefiting users or communities. The essence is that partnership projects should be able to be organized projects that are sensitive and met the desires of the target beneficiaries. The way and manner the partner proceeded to implement the project was necessary for evaluation.

This project, like any project, set clear intentions that were categorised into either internal or external to the project. The internal goals included:

- Provide adequate and affordable housing for the growing population of Abuja
- Reduce the cost of housing production through the instrumentality of publicly supplied land through leasing
- Collaborate with major PPP stakeholders for the project delivery
- Tap into the private availability of financing capability to deliver within a short period of time (five years) purposely to shock the housing market with excess liquidity 'mass housing' supply.

The external goal was to:

- Influence a quick fall in the housing prices in the city, since natural forces of demand and supply could drive the process.

Table 6. 5*: *Project Goals, Strategies and Outcomes

Project goal		**Strategies**	**Outcome**
Internal	Provide adequate and affordable housing accommodation for the growing population by reduced cost of housing production	-Remove cost of land acquisition by private developers -Reduce cost of connecting the site to city's existing network by providing the public primary infrastructure - Developer (BFPL) to submit the following documents: Cost of the houses, secondary and tertiary engineering infrastructure based on (i) above, proposed selling prices of the housing units performance bond in the sum of 2.5% of project cost from a reputable bank in Nigeria	- Public Partner Provided 250Ha of land and primary infrastructure - Private partner funded and construction of 1500 units (five bedroom detached duplexes) -Medium quality finishing on circulation, particularly asphalting due to high focus on profit maximization -The BFPL decided on the prices per unit(s), - "*But the government is looking at it from the angle that, if the houses are plenty[many], you know, demand and supply will force the prices to come down naturally*" -Five bedroom duplexes and each have two bedroom boys quarters (rooms for live-in house helps) attached, with each priced at N149 million ($407,941.14) at initial stage but the value as of December 2016 was N175million ($479,125.50) per unit -Prices and payment plan only for the affluent
	Collaborate with major PPP stakeholders for the project delivery	-Identification of major private sector operators, for partnership -Enter into partnership base on lease agreement -Transfer construction and demand risk to private partner -Public partner retains land ownership	-DMHPPP partners only BFPL. -BFPL sub-contract to smaller private contractors and individual developers - Private sector utilizes publicly leased lands to charge other developers exorbitant land fees (₦29, 960,000 or $82,082,19 per 775m^2)

	Tap into private availability of financing capability	-Assess financial capabilities of private partners to be engaged a) Project feasibility study report b) Project financial forecast and cash flow projections c) Evidence of sources of project finance: MoU between developer and project financiers or evidence of self-financing ability	- BFPL Chairman's First Generating Homes Mortgage Bank provided mortgage funding for up-takers
	Utilise lease agreements to administer the partnership	- Legal services department prepares and administers the lease agreement	- Transferred data of up-takers back to DLA by BFPL for onward issuance of certificates of occupancy
	Three years delivery time line	- Develop project work schedules for compliance in the program - Set up a monitoring team to enforce program schedules - Completion period not exceeding 36 months from the date of handing over the site	- Only 4 of the 6 phases completed after 8 years from project start date - Outsourcing of project units by BFPL to sub-contractual partners under weak emphasis on time schedule and ineffective monitoring regime by DMHPPP
External	Influences Abuja housing market price	- Mass production of housing units within a short period of time in order to set in the effects of demand and supply thereby lowering prices of houses	- Increased the cost of house prices due to failure to achieve target within specified period. eg. Failure to effectively project schedules. - Unhindered entrance of sub-contractors and speculative investors into the project - Staggered delivery levels introduced in the project. eg. land-carcasses [a,b,c...] - completed

Note: The project goals and strategies were taken from the Federal Capital Development Authority Guidelines for Housing Development FCT (2011) and the interview extracts were done in 2016.

The strategies that were put in place to reduce housing production costs and make room for affordability were:

- Remove the cost of land acquisition by private developers which accounted for nearly 45 percent of the overall housing costs in Abuja, while the public sector supplied the land on a lease mode,
- Reduce the cost of connecting the site to the city's existing network by providing the primary infrastructure (road, drainage, sewer mains, water mains, electricity) while, the private developer is responsible for secondary, tertiary and housing unit construction.

6.6 Affordability of Efab Project to Target Beneficiaries

The affordability of a service or product has been agued here as, “the ability of users to pay without compromising other essential elements of living”. The arrangement of this in any partnership has tendencies to either include or exclude certain categories in the actual utilization of services or products (Peters, Garg, et al., 2008). Here in this project, three dimensions have been considered: The way and manner the price of each housing unit was arrived at, the payment options that were available to the person buying the unit, focusing on their ability to pay (income) and ratio of housing expenditure to income.

6.6.1 Pricing

Arriving at the prices was solely the responsibility of the private partner as documented earlier in the share of roles and responsibilities in this project. However, it was necessary that BFPL communicated these intentions to the DMHPPP for clarity as to what the expected prices of the houses would be. Results from an interview revealed that these nine stages, ranging from virgin plot to completed property as the strategy deployed by BFPL, provided access for up-takers into the project. DMHPPP explained that the lease agreement did not required BFPL to communicate all of its income and expenditure outline for analysis, because, as an investor, they needed to recoup their financial input from their investment. The following statement was expressed by respondent 4:

Photograph 6. 1: Street Views of Efab Metropolis Project Karsana Abuja

"They [BFPL] decide the prices per unit, but we're looking into it. Because the government is not putting money into the project, but the government is giving them land and then the government is also providing primary infrastructure, but they do the physical development. So we have not given any thought to sitting down to price the units, because we do not audit their accounts to ensure or know how much they spent and then how much is marked up and things like that. But it's an area we can really looking into". Respondent 4

Just as reiterated above, the private partner possessed the singular power to decide how it priced the houses thus limiting the chances available to regulate pricing of the units. Another important paradigm was the fact that this project by design did not envisage the low to medium income earners as probable up-takers. The house type per unit were 5 bedroom duplex housing sitting on 750-775m2 with a 2 bedroom guest house attached which simply depicts a luxury lifestyle. 1,500 of the

2,500 units of these housing units were already developed on 250 Ha of land by just one of the 350 developers engaged in the Mass Housing Program.

The implication was that the housing deficit was established to be very low amongst the high-income earners and more acutely amidst the low to medium income earners. This was the trigger factor that led to the development of public policy to engage private investors with the government who contributed public land, at no cost to the private developers, to achieve affordable mass housing. However, in this case, which happens to be one amongst many, such a volume of housing dedicated to a particular income group negated the principles of social and environmental justice. When the FCT housing development guideline 2011 was promulgated, the executive secretary of the FCDA said:

"This aspiration though enormous, is achievable if the intention to partner with the private sector who are the prime movers and government (i.e. FCDA) acting as driving force is appreciated as the best way to achieving the housing provision needs of our citizens" FCT housing development guideline 2011

"Stakeholders in the real estate market have alluded to the speculative pricing approach of both land and home units, rather than assessment of demand characteristics of the area where the land and housing units are located". (CAHF report 2017)

"Government is looking at it from the angle that, if the houses are plenty [many], you know, demand and supply will force the prices to come down naturally. But that we may have to really look at it again because we are not actualizing what we expected". Respondent 4

With large parcels of land, the quantity of housing that was planned and the choice of housing types adopted in this project deviated from the intentions of reaching the needs of the citizens to that of providing a money making platform for politicians and speculators. This assertion was re-enforced by the findings of the Centre for Affordable Housing in Africa (CAHA) report 2017. The Government's opaque view of these challenges was a reflection of the paucity of knowledge on housing markets and actors' dynamics. The objective of the mass housing program as reflected in the previous response left a lot of room for such conclusions.

6.6.2 Acquisition Financing Arrangement

The project adopted segmented development and payment options based on the nine identified levels of construction as indicated below. In this project, the preparation, analysis, strategy formulation, implementation monitoring were holistically the responsibility of the BFPL. Feedback mechanisms were not in place nor considered important because it was a leasehold project. The private partner initiated this approach and single handedly executed it.

Table 6. 6: **Phased Development and Payment Options**

S/N	Construction phase	Price in naira (₦)	Dollar Equivalent ($)
	Virgin plot	21,960,000	60,164
	Virgin plots special units	24,200,000	66,301
	DPC special Units	28,350,000	77,671
	DPC Carcass	25,000,000	68,493
	Block works	28,560,000	78,246
	First floor slab	32,400,000	88,767
	First floor blockworks	39,750,000	108,904
	Roofed carcass	109,500,000	298,630
	Completed	149,000,000	407,941

The project provided an opportunity for interested off-takers to subscribe to any of these levels of construction. Payment could be made directed at any of the stages and the FGMB also provided mortgage facilities for those that met their criteria.

The Unbundling: Increasing Affordability or Marketing Strategy

Allocation of the Houses: The strategy adopted by the BFPL to segment the housing unit production process had the intention to liberalize the entry point as shown in Table 6.6. The categories included virgin plots, virgin plots for special units, DPC special, DPC carcass, block works etc. Reflecting on the prices attached to each of the production segments itemized, a virgin plot cost ₦ 21,960,000 ($ 60,164) by implication the project became a safe haven for corrupt politicians seeking to cover up stolen wealth, the very affluent, international expert community whose incomes denominators were stronger currencies, business moguls, and of course speculators both within Nigeria and the diaspora Nigerian's.

Looking at the opportunities available for citizens and residents of Abuja, the project allowed all intending up-takers to purchase as much as they wished to without any restrictions on the number of units able to be purchased. As the plots were available to the highest bidder, this created a speculative spree that contributed to an over bloated properties bubble in Abuja. The speculative spree was sparked off by multiple exchanges of units across the production processes, due to the promising benefits the market availed, it influenced an excessive price hike. The consequences being that for a completed unit which was N149,000,000 with a mortgage facility of 20 years tenure, the minimum monthly income of an up-taker needed to be at least N2,531,275 ($6,935) or have an annual minimum income of N30,375,300 ($83,220). This had significant implications on the already extreme state of inequalities in other sectors of Nigeria.

By implication the segmentation of the payment options provided opportunities both for owner occupier up-takers and speculative investors who were able to cash into the project with a viability check of price differentials from the cost of land purchase, their input to improve upon the property to a certain level and the potential turnover it could generate. This made speculators partaking in the project knowing fully that Abuja has the prime value for high returns from real properties market not just in Nigeria but in Africa.

6.6.3 Housing Expenditure to Income Ratio

Another dimension is the household income of the target groups which invariably determines their capability to access housing. With more than 50% of 186m people in Nigeria living under $1 per day and a national minimum income cap stagnating at N18,000 ($49) in the last six years (2012-2018) which was exacerbated by an excruciating inflation rate of 16% in 2017 according to the Centre for Affordable Housing Finance in Africa report (2017), supplying 2,500 housing units in one singular project with each unit averagely valued at N149million ($407,941) was highly unaffordable to a large percent of the lower income families. Using the 20 years mortgage term attributed to Nigeria by the CAHF report (2017), in 2017 the mortgage interest rate stood at 36%, this represents N53,603,535 ($146,859) in interest alone for a unit in this project. The cumulative cost of a unit will thus be N202, 502,000 ($554,800). With this figure a yearly amortization plan will require N10, 125,100 ($27,740) in payments for 20 years and a monthly N843,880 ($2,312).

Since Nigeria's labour law permits only 1/3 (33%) deduction of a borrower's income for those employees of the civil service, this corresponded to the affordability rule of thumb, where the value of housing expenditure to income ratio is 30% of one's income. Thus, any figure above this is considered unaffordable to the target group. With the character of the cost per unit in this project, it was only accessible to those whose annual income is at least equal or more than N30 million ($82,191). Unfortunately, this income category is very thin in the country, such an income is primarily seen only amongst the elite.

The results computed above represents a survey of off-takers response indicating their annual income and cost of housing. This was intended to confirm from the beneficiaries what their actual income represents. By implication, most of these respondents alluded to the fact that their income alone was not sufficient in funding their acquisitions. Funding came from loans, other businesses they run beside their formal incomes and from extended families. Figure 6.8 shows that a great proportion of some of the respondents were, business men/women, big corporate private sector employees and politically exposed individuals whose sources of income could not be traced to formalized sources.

By implication their income though high did not completely represent the funding means in acquiring these properties. From Figure 6.7 juxtaposing house price to income, it revealed that a great majority of those who acquired these houses earned more than N12 million per year and the lowest income earners, earned between N8 and N10 million. Just as expressed before, these income categories are already those within the upper income categories who do not necessary fall within the category of people with a low income housing need.

Figure 6. 7: House Price to Income Categories in Efab

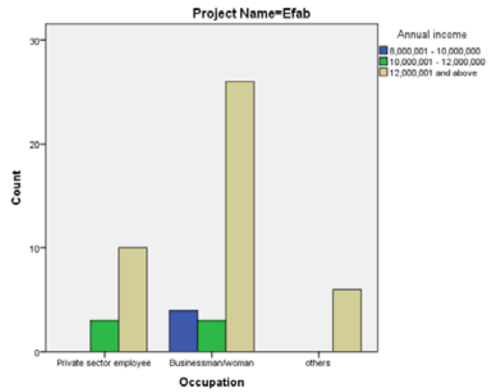
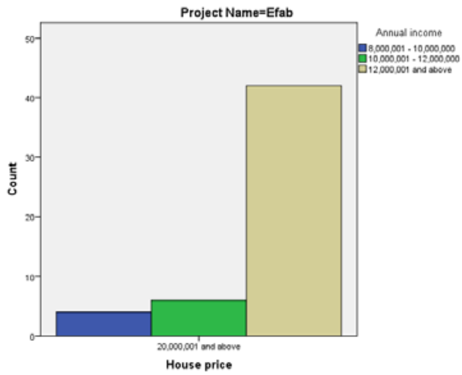


Figure 6. 8: Occupation and Annual Income



Therefore within this project the public have evidently incentivized the higher income wage owners with public resources in this program and not the low-to medium income categories who have the most urgent housing need. Interestingly what this research also discovered was that a number of completed houses were not occupied. This represented approximately 60% of the housing stock which had already been delivered for the project. It was therefore counterproductive, these properties were for speculative investment and do not meet the housing need that necessitated the project as a PPP project. Regrettably, the cost of renting a house within the neighbourhood is practically beyond the reach of low-medium income group as the annual rental cost would equate to the annual income of a medium income earner.

Affordability Dynamics: Actors and Strategies

In pursuit of affordability the strategy adopted earlier in the mass housing program envisaged that from the private sector end, a developer, in this case BFPL, would submit the cost of the houses, secondary and tertiary engineering infrastructure as well as the proposed selling prices of the housing units to the DMHPPP. This was meant to regulate the likely profit excesses of the private partner. Added to this was the need to also acquire a performance bond for the sum of 2.5% of the project cost from a reputable bank in Nigeria. These modalities were envisioned to provide insight into the overall mechanism for moderating the price regime in the program.

However, in practice, at least for this project, the outcome was not as envisaged. The public partner provided 250Ha of land and primary infrastructure, the private partner funded and constructed 1,500 units (five bedroom detached duplexes) and it is still on going. The expected number of units to be delivered is 2,500 units at completion. The challenge being that, the target delivery time has already elapsed. Contrary to the guideline on housing provision BFPL solely decided upon the prices per units, however the director of DMHPPP stated that;

"But government is looking at it from the angle that, if the houses are plenty [many], you know, demand and supply will force the prices to come down naturally".

Although it was difficult to establish whether the BFPL submitted their proposed selling price to DMHPPP and if it did, I would like to know what decisions did such a document produce. The unwillingness of MDHPPP to release documents for review, citing public sector limitations on releasing documents due to the government's secrecy policy, even though the country has a Freedom of Information act of 2013 still impeded on the research's position. The loophole for checks and balances in the partnership was extensively exploited by the private partner with prices of units scaling up at a geometric ratio, thereby eroding the predetermined essence of the project itself.

Thus, the five bedroom duplexes which were priced at N149 million ($407,941.14) which were initially offered by the BFPL in the first phase of completion in 2014 were valued as of December 2016 at N175million ($479,125.50) per unit, which is a 17.4% increase in two years. Furthermore, the prices and payment plan were only for the affluent class just as the zoning stipulation from the city's master plan for the location. This further compounded the issue by designating the location as low density development, see the statement of the public respondent

"The master plan actually is more of a policy instrument that directs the development process here……Abuja is a planned city with a master plan that guides the kind of development that should go on in all the areas. So depending on where the developer is given allocation, his allocation is vetted vis-a-vis the Mass housing provision for that area. So if it's an area where its low density the developer would be guided to make sure that his development are low density. If it is an area that is high density, the developer will be guided to ensure that his developments are high density. And we have mixed used mixed density also, so that's the way it goes". Respondent 4

Supplying such a quantity of housing purely on a high class prototype at the price scale it was offered, suggests a separatist class bias that is unsustainable and unequivocally provoking for public goods to be delivered freely at such a scale to the privileged population. An overview of the interplay of capacities of the public partner versus private partner suggest that, the private partner exploited its limited capability and that of the outsourced contractors, to drive their quest and take advantage of the situation to maximise the benefits that were able to be acquired in the partnership (Park and Kim, 1997).

Thus, the private partner reflected its competency in marshalling their capabilities to achieve their predetermine goals which were to maximize profit. Alluding to this obvious outcome, the public partner respondent asserted that they did not consider that they were involved in the pricing arrangement, as they were not directly investing in the construction of the units. Another influential component was the nature of roles outlined in the guideline and how private actors utilised them for their own benefit.

"So we have not given any thought to sitting down and pricing the units, because we do not audit their accounts to ensure or know how much they spent and then how much is marked up and things like that. But it's an area we can really look into" respondent 4.

"Developers shall be fully responsible for the supervision of construction activities at their sites. In this respect developers are to have a team who shall be held responsible for the quality of the houses and infrastructure being provided" Section seven of the FCT guidelines for housing development (2011)

The public partner mainly retained the oversight monitoring responsibility which is not a day to day practice but more a fortnightly practice that seldom happened. This was to ensure that the standards that were approved were adhered to. This responsibility could not be maintained by both public and private partners. The consequences were that even the quality of the houses were not consistent with the expectations of the public partner. In 2018, the public partners claimed that they now realize that the project implementation framework needs to be revisited.

"Because they [FCDA] normally come for approval when we first started, they will come and we will show them the approved plans and all that. But they have not come for quite like two to three years now" Respondent 5.

"But we have manpower constraints like I said earlier, so is very difficult to insist that this officer should be only over Blue Fountain (BFPL) or this, because again, if you assign it like that, then you like you're shooting yourself on the leg, you don't have enough people to go round".

"I must tell you that the quality of the housing unit are not very good especially the ones done by the developers themselves, the quality is not, because they tried to maximize profit. But there are instances where they do the carcass and sell the carcass to up-takers to do the finishing, those ones seems to be a little bit better" Respondent 4.

"But I feel that, this is personal to me, I feel that the model can be revisited in such a way that the provision of the primary, the secondary and tertiary infrastructure can be expunged from the developers, because the quality of infrastructure, the finishing is horrible" Respondent 4

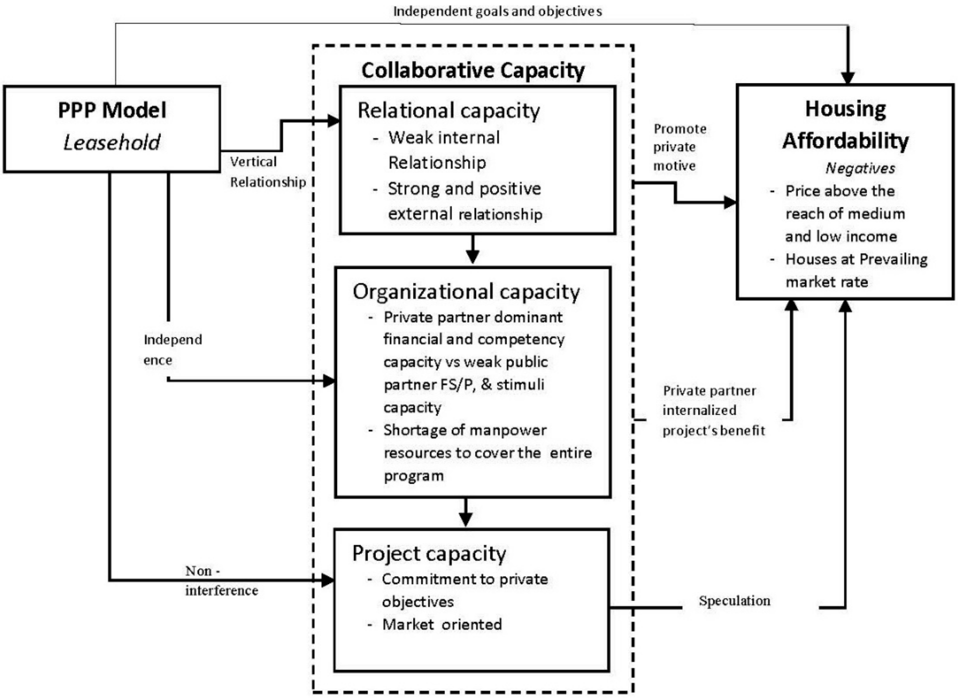
Another strategy was selling plots of land, sizes of 775m^2 at N29, 960million ($82,082.19), to individual developers and sub-contractors knowing fully well that they had no right to do so. The FCT guidelines for housing development section four (land allocation requirements and other processes) stipulated an application fee of N10, 000,000 ($27,397.26) for large scale developments ranging from between 6-10ha of developments within the Federal Capital City (FCC) which clearly outlined the ground rules of this project. There was a large profit made, where 775m^2 of land was sold at $82,082.19. Meanwhile 10Ha was allocated only for a processing fee $27,397.26 which was paid to the government. This blank cheque exposed the rush of private developers to participicle in the project. 10Ha is equivalent to 10,000 m^2 which is about 13 plots of 775m^2. Thus, for every $27,397.26 paid for the land allocation by BFPL to DMHPPP, which was the initial offer it made to the individual developers, this generates $1,067,068.47 thus they were able to make a profit of $1,039,671.21 just from the plots of land, representing a very large margin of 3,794.8% per 10Ha. A further projection with an overview of the 250ha allocated to BFPL with \$82,082.19 per 775m^2, showed the land value capture by BFPL in the project, when the initial baseline price was 1,937,500m^2 for 2,500 housing units was N159,034,243,125 (\$435,710,225). Knowing well that BFPL had only paid N10million per 10Ha which was equal to N250, 000,000 (\$684,931.50). Despite the increased value addition with the investment of secondary infrastructure by BFPL, this would have added to the value of the land before improvements, it still does not justify a 63,513.7 percent increase in the value price.

6.7 Conclusion

Our assumptions through the conceptual model perspective shows that there were two pathways in reaching affordability as depicted by Figure 6.9. The direct pathway posit that the choice of a PPP delivery model would potentially exert directly on the affordability of the target off-takers. This project has revealed that leaseholds as a variant of a concession partnership model made the public partner the singular initiator of the project's goals and objectives thus relinquishing the private partner to the position of a facilitator of public goals and objectives but with profit making as an incentive for participation. This paradigm opens up the project to contentions between the private partner's drive to reach its own goals or to facilitate public interest (independent goals and objectives) See details in 6.7.1.

On the other hand, the second pathway revealed that through the collaborative capacity of organizations in partnerships as the mediating variables; the relational, organizational and project capacities influenced reaching affordability. As relationships are rather vertical in nature, with the public in the positon of grantor and the private in the position of concessionaire, there was little or no team spirit. However, due to poor monitoring, weak internal relationships between the primary stakeholders the private partner simply prioritized their own interest, in promoting private motives and maximizing profit. As the nature of the leasehold utilized in this project gave substantial control of the project to the private partners, non-interference allowed the private partner to promote its private objectives and run the partnership purely using market mechanisms thus promoting speculation. This made the reaching of affordable housing for low and middle income groups far from reach. See details in 6.7.2.

Figure 6. 9: **Summary of Key Variables in Efab Project**



6.7.1 Lease Hold Partnership Model's Influence on the Affordability of the Efab Project (Direct Causation)

The choice of a lease hold as a PPP model across the mass housing program in Abuja was based on the need to introduce social dynamics in the value capture of public land that was made available for the project. Using this approach, the government believed that when such costs were not applicable to the private developer, the overall housing costs would be reduced.

The benefit of this model was premised on the fact that instead of capturing the value of land in the project costing, since it was publicly owned, it would be possible for the government to grant land rights for this special interest and either no payment was made or if it was paid it was paid at below the market value purposely to serve as a subsidy for off-takers or target groups of interest (see Hong, 1998). The land value was thus deferred by the government until a later date after the beneficiaries had gained from the cumulative value accruable due to the increase in the property value. This came in the form of ground rents and other development levies the owner occupiers would pay at a later date.

Since the target was to reduce housing costs in the city, by supplying large quantities of housing within a short period of time, this model was utilized in Abuja's mass housing program. The model by its merit was well conceived as an important subsidy instrument of the government which was intended to increase the affordability of houses in the capital city. However, the interplay between actors and the loose institutional arrangements necessary for driving this process towards achieving the goals was not realized.

The subsidy eventually was to the benefit of the private developer (BFPL) who accessed the land un-serviced (with no infrastructure) for N100, 000 ($274) per $1000m^2$ and was able to lease it after it was serviced (with infrastructure) with a reduced size of $775m^2$ N29, 959,930 ($82,082). The implication being that the social dynamics introduced to cushion the effect on citizens was internalized by the private developer for its own advantage. Though leasehold basically is a land management tool designed to capture the value of land in at least four different phases of a development cycle, largely for the public sector to maximize its “land potentials from the incremental values which accrues over time”. Hong (1998) identified these as values captured at: initial offer, as land rent, renewal and modifications.

These value capture points in the relationship with DMHPPP and BFPL was in great depth investigated because of the external dynamics of Abuja. Being the capital city of the Federal Republic of Nigeria, a nation with a population of over 198 million people and it is acclaimed to be the fastest growing city in sub-Sahara Africa as well as the headquarters for most of the West African regional organizations and multinational corporations.

Due to the character of Abuja city it has an external influence beyond the control of a leasehold as the land instrument and PPP model that was utilized within this context. Land in Abuja is very expensive and attracts the highest speculative tendencies in the country. The private partner’s ability to internalize without limitation the leasehold subsidy to its own advantage scaled up the affordability challenges that were already prevailing in the city.

This situation also corresponds to the postulation that where one partner is more closely related to the project and another partner is not readily available and not participating closely in the project, the partner who is closely involved in the project either due to expertise or his/her role in the project is likely to internalize the benefits towards their own objectives in the project. Park et al (1997) emphasized that due to a weak relationship of the un-relating partner in the project they might not maximize the benefits of the joint venture to promote their interest. This project had the private partner solely handling most of the implementation component, and it is not a surprise that they usurp public interest for private gains.

In realizing all these consequences a public respondent suggested a review in the model as he calls to question the quality of even the infrastructure provided by the private partner in the mass housing program of which this project is a part of.

“But I feel that, this is personal to me, I feel that the model can be revisited in such a way that the provision of the primary, the secondary and tertiary infrastructure can be expunged from the developers, because the quality of infrastructure is horrible [...]. So that

if government gives you a land, 5 Ha they can ask you to pay commensurate amount to provide the infrastructure and then government takes off that responsibility off the developer and do the infrastructure and then the developer can now go and build the houses" respondent 4

6.7.2 Collaborative Capacity Influence in Reaching Affordability (Indirect Causation)

Hudson et al. (1999) described collaborating capacity as: "*The level of activity or the degree of change a collaborative relationship is able to sustain without any partner losing a sense of security in the relationship. This sense of security encompasses not only the tangible resources which are central to collaborative endeavour, but less obvious matters such as perceived loss of autonomy and perceived change in relative strength*." Hudson et al.'s (1999) perspective on the ability to sustain a sense of security in any relationship is crucial in assessing the way and manner the project's model deals with its dynamics. Most importantly the collaborative capacity of a project significantly showcases its ability to collectively achieve predetermined objectives necessitating the partnership in the first place. This is the catalyst necessarily for harnessing the potentials of all stakeholders in a given partnership and directing them to achieve the desired outcomes. In this project the relational, organizational and project capacities of the stakeholders in the project have been looked at.

Relational Capacity: Unearthing How it Influence Affordability of the Efab Project

Taking a cue from the contractual relationship, establishing the Efab project and the model of delivery adopted (leasehold partnership), the private partner had the leverage and decided to implement the project directly and through two other platforms. The relationships between these organizations and its' influence on the affordability of the project is hereby discussed regarding both internal (that is between the contractual partners) and external (non-contractual partner) organizations in the project.

Internal Relationships

FCDA's DMHPPP being the collaborating public partner with BFPL had a limited relationship as has been earlier discussed in the preceding section. This weak relationship, was mainly due to the handling of the monitoring relationship in the project. There was a high independence between the public and private partners which forms the nature of this relationship. Another dimension to this was the way the roles were shared between partners. The private partner was responsible for all of the supervisory responsibilities in the project thus, limiting the interaction to a fortnightly monitoring responsibility which was abysmal as earlier mentioned.

External Relationships

By having a poor internal relationship this in turn opened the project to diverse influences such as: incremental development and sales outlets introduced in selling the houses in bits: virgin plot(s), virgin plot(s) special units, DPC special units, DPC carcass, block works, first floor slab, first floor blockworks, roofed carcass, completed. This strategy was utilized to attract funds into the project, knowing fully that Abuja being the nation's capital city and notoriously known for its high cost of land and its population growth rate of 5.83% for 2018 (World Population Review, 2018). These variables add up to the quantum of potentials the private developers have at hand to exploit. The opportunity opened up by BFPL for new entrants into the project created a beehive of speculative investment opportunities.

- **Sub-contractors** were allocated numbers of units, mostly in the range of tens, and twenties. They paid BFPL the flat rate land value charge of ₦ 21,960,000 ($60,164) to develop to any of the outline stages or complete and sell to intending off-takers or sell back to BFPL.
- **Individual developers** were able to sub-lease from BFPL and paid the flat rate land value, they then developed the property and occupied it as owner or sold it for profit to any intending off-taker.
- **Direct construction by BFPL** with FGMB providing the funds. Just as earlier mentioned, as the Chairman of both companies is the same man, FGMB played dual roles in the project. First providing funds for the partner organization and secondly, as a mortgage bank, supplies mortgage facilities to intending off-takers who meets outlined requirements. This strategy in a way provided security for the BFPL investment by curtailing demand risk in the project. Another opportunity that BFPL introduced in the project was the allowance for multiple exchange over a property by anyone possessing the money and willing to pay.

Organizational Capacity

DMHPPP's inability to monitor the project is due to insufficient staff who were capable of covering the mass housing projects across the landscape of the city. Hence, a leeway that provided the private partners to exercise excessive profit making avenues was formed, thereby making the project inaccessible to the ordinary citizens. Weak formalized structures and procedures are other organizational capacity elements that influenced the kind of stakeholder inclusiveness witnessed in this project. For example, the FCT guideline on housing development 2011 did not in any form recognize the crucial and important role of the beneficiary stakeholder involvement In all of the ten sections of this important document that ought to guide housing development in the FCT, it absolutely ignores to define target groups with most need for housing such that the policy will be tailored made to meet specific desires of citizens.

It however remained unequivocally opaque just as the name “mass” in the housing program. It is important to realize that there are specific group that will in most times be in di need for prioritizing housing provision. More importantly is also the absence of clear deliverables schedules that will serve as measuring parameters that should help monitor both implementation and goal achievement indexing e.g. a form of goal achievement matrix that will guide towards the program's expected timelines and deliverables. The absence of these leaves the private partner with ample time and opportunity to navigate the project according to their pace and priority. Since properties increases in value with time and advantages of agglomeration, it is a more reason why the private partner adopts slowing down on the delivery time. This can be seen as the prices kept increasing with more units that got completed and occupied (FCT, 2011).

The leadership challenge of public partner revealed a high level of uncertainty, since the Minister was not in a tenured position and the appointment to this position is subject to discretional dispositions of the subsisting President of the Federation. The public partner's susceptibility to the political climate prevailing at that time had a negative consequence on the FCDA as a whole and the DMHPPP in specific. The mass housing program was within an eight year period under three different Ministers, each having different agendas and approaches for the capital city. Due to this high level of uncertainty, leadership commitment from the public partner organization was weak.

The outcome of the OCA following the methodological guide proposed and used by both Bateson et al. (2008) and DiTommaso et al. (2017) further confirmed that the earlier data acquired from the semi-structured interview of the key project stakeholders across the public and private organizations involved in the project. It is obvious that the DMHPPP is statutorily dependent on the FCDA as the parent organization for most of its activities as well as the role it played in the project as the coordinator of other allied departments in FCDA. It is noted that for the functions pertaining to the allied departments' areas of specialty, their loyalty first of all was to their primary responsibilities in the wider FCDA (development and management of Abuja) and only considered their roles in the Mass Housing Program as a secondary responsibility. This situation the public respondent noted had significantly affected their capacity to actualize some of the objectives set out in the program.

"But there are some challenges includes like funds for operation for the department, the second one is cooperation amongst the stakeholder departments. You know like when you say some departments of Engineering services, you know we're coordinating these stakeholder departments, so sometimes our activities is not a, is not a major priority to them, because they have their own core activities, so that could be a challenge". Public respondent

It is therefore obvious that with the statutory limitations and absence of relevant and sufficient manpower resources within the department to pursue the program effectively, affected the DMHPPP's ability to appropriately respond to stimuli (opportunities and threats). Thus, making it vulnerable to the kind of exploitation that took place in the program and specifically the Efab project.

Projects Capacity

Key indicator in assessing this component of the collaborative effort as described by Foster-Fisherman et al (2001, pp256) is the presence of "*clear, focused programmatic objectives that are designed to achieve realistic goal(s) that addresses community needs in a unique and innovative way*." He went further to claim that when projects or programs facilitated by partnerships are *ecologically valid*, driven by need, there is a sense of ownership and commitment on the side of benefiting users or communities.

The Efab project had set out the following objectives for the project:

1. Provide adequate and affordable housing accommodation for the growing population by reduced cost of housing production
2. Collaborate with major PPP stakeholders for the project delivery
3. Tap into private availability of financing capability
4. Utilise lease agreements to administer the partnership
5. Mass production of housing units within a short period of time in order to respond to the effects of demand and supply, thereby lowering prices of houses in Abuja

(FCT, 2011)

Although the program aimed at achieving these objectives, the project as has been discussed based on the parameters for measuring affordability, the first objectives was not able to be realized. The challenges were that the strategies to achieve such an objective was not carefully thought through, implemented or there was a significant lack of capacity to obtain this objective. Secondly, the partnership succeeded only to the extent of engaging a private developer to implement the construction of housing units and secondary/tertiary infrastructure for the allocated sites. In furtherance of this objective the private developer also encouraged multiple entry for private funds into the project with substantive financial gains. The free entry and exit of private capital exposed the project to high speculation. Even though a privately available fund was needed as identified in the third objective, allowing this to be a free market without regulation significantly undermined the first and most primary objective of the project.

Chapter 7: Amuwo-Odofin Regeneration Project

7.0 Introduction

In the period 1979-1983 Governor Lateef Jakande of Lagos State whose administration introduced housing projects targeting the poor in the city of Lagos constructed about 30,000 new homes. One of those estates was located in a district called Amuwo-Odofin later named Jakande Estate after the Governors name. Three decades after the exit of Jakande as Lagos State Governor, there remained a large portion of undeveloped parcels of land within the estate and poor infrastructure connecting other parts of the estate. This prompted the Lagos State Development and Property Corporation (LSDPC) to initiate a revitalization plan to build-up the remaining portion as well as provide infrastructure as a way of improving the living conditions for the residences of Jakande Estate as a whole.

"Well, let me put it this way, remember the land in question were LSPDC's land, that is number one, then number two at that point in time a sizable portion of that land just like I told you was a sludge and during raining season it becomes a problem to the entire neighbourhood. So we have planned and we have done the scheme before bringing them into the light. We have [...] to build project. The plan was developed by LSPDC and we invited the private developers to come and bid. And we show it to them that this is what we want to do there so that it wouldn't be out of scale. So to entice the stakeholders who have been staying there we now said that an improvement of the neighbourhood will be factored into the project and it is going to be to your advantage and of course they welcomed the idea" LSDPC-JVD Respondent

LSDPC then proceeded to design thirteen blocks of three floors buildings comprised of 6 apartments per block through a partnership with private developers. Modutocks Nigeria Limited (MNL), a private property development firm, won the bid and signed an agreement with LSDPC to deliver this project with a clear role of Finance-Build-Transfer. MNL mobilized to site by sub-letting the blocks to twelve sub-contractors, each one was responsible for a block. These sub-contractors were to invest their funds and get paid forth with profits from sales. The thirteenth block was unable to be contracted out due to litigation over the ownership of that portion of the vacant land.

The contractors succeeded in constructing eight sub-structures and four blocks which were completed and serviced with water, drainage and concrete pavement but then they ran out of funds. MNL, the project partner, unfortunately could not mobilize funds to salvage it's contractors out of the fund jam. This situation provoked LSDPC to revoke its contract with MNL and started a new search for a more promising partner to deliver the project. The search for a worthy partner was found in Finance and Commercials Services Limited (F&CSL) who had been described by LSDPC as dependable partners in previous projects.

F&CSL has an internal subsidiary known as Steelers Ventures Limited (SVL) who handles the property development and project management services of the organization. F&CSL having carried out its due diligence on the viability and probable return potentials of the project was mobilized to site and took over the project from where MNL had stopped. The four blocks were sold off to up-takers and some funds recovered to pay off MNL and its contractors. The remaining eight blocks with substructures that were constructed by MNL contractors were taken over but F&CSL with an agreement that two blocks when completed were given to MNL as compensation for their investment in the eight substructures.

Subsequently, F&CSL completed five of the eight units with substructures in two phases and most importantly dredged a swamp in the neighbourhood which had been a concern for the residents. Since this project was already situated in a low income neighbourhood as envisioned by the earlier Jakande project, LSDPC and the private developers retained the character of the project so that it would stay within the reach of the earlier target for such a neighbourhood. Thus arriving at a price per unit that ranged from N 11 million ($30,137), N13million ($35,616) and N16million ($43,836) respectively for three bedroom apartments. However, upon completion of the 9th block, coincidentally, Lagos Homes a public housing program organized by Lagos State Government made available affordable houses for sale at the same time thereby increasing the housing supply stock to the public. Secondly, Nigeria's economy went into depression between 2015 and 2017 so a cash crunch hit families. These scenarios led to low patronage of the remaining units awaiting acquisition.

7.1 Structure of the Chapter

This chapter just like the previous one is structured into four distinct but related sections. The first section examines and identifies what form of partnership delivery model was utilized in the Talba project. Actors and their roles in the project were identified, and how risks, and tasks were apportioned between them. To establish what partnership model was utilized for this project the research first identified the project life-cycle in order to chronicle the project development. The interaction pattern provided the researcher with the opportunity to see the inter-relationships between the three primary stakeholder organizations (LSDPC, MNL and F&CSL) and other actors.

These dimensions helped to build a narrative that reveals the features of the partnership and subsequent categorization. In the second section an attempt was made to examine the collaborative capacity of the partner organizations in the project. This was necessary in order to establish the link between the identified project delivery model and the collaborative capacities of partners involved. In the third section, project affordability profile was examined using the three parameters of pricing, acquisition financing arrangement and price-to-income ratio. Lastly, the combined variables are discussed in conclusion in order to examine the interrelationships between these variables and the project outcomes.

7.2 Profiling the Project Delivery Model

In order to establish which partnership model should be utilized for this project the researcher first establish the project life-cycle in order to know the build to the project. This was helpful to understand the roles played by each organization in the project in order to establish the patterns appropriately. Thereafter, studying the interaction pattern provided an opportunity to see the inter-relationships between the two primary stakeholder organizations and other actors whether public or private, regulators or collaborators that took place in the process. These dimensions helped to build a narrative that reveals the features of the partnership and subsequent categorization.

7.2.1 Partnership Life Cycle of the Amuwo Odofin Project

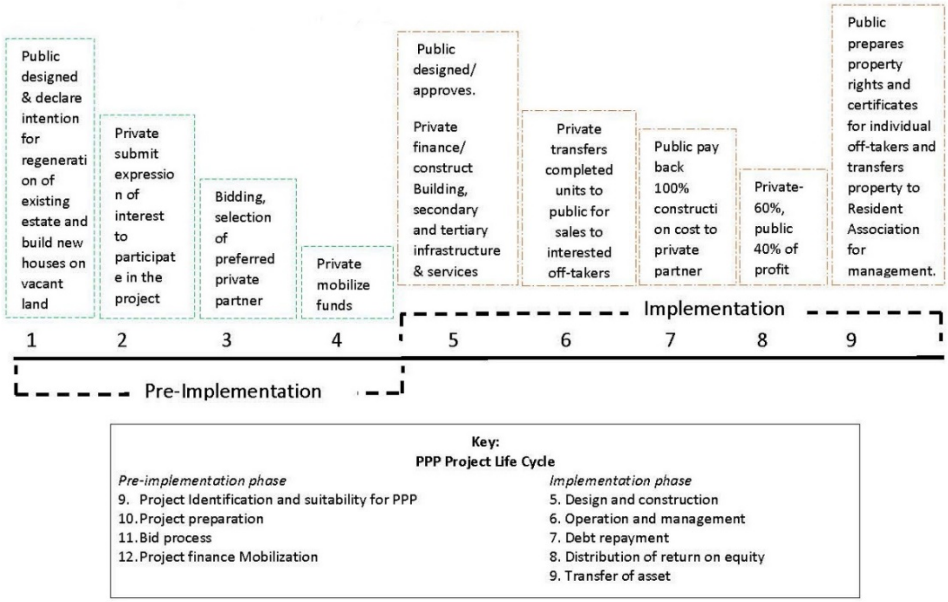
This project was the initiated by Lagos State Development and Proper Corporation (LSDPC), a new housing development and infrastructure improvement scheme using a concession model. Several private firms summited interest to partake and after bidding, Modutocks Nigeria Limited (MNL) was selected as the preferred developer. A contractual agreement was reached between MNL and LSDPC to deliver 13 (thirteen) blocks of buildings, each containing six (6) units three (3) bedrooms and a living room apartment. This was estimated based on the available parcels of land remaining in the over thirty year low-cost housing estate. The design was prepared by LSDPC and the necessary modifications and approvals secured through the relevant regulatory bodies.

MNL proceeded to construct the substructure of 12 blocks and was prohibited to proceed on the thirteenth due to a litigation process regarding a conflict of ownership on the said plot. At this phase of the project MNL engaged the services of 12 sub-contractors who invested their own funds into building each of the twelve substructures with an agreement with MNL for a good return on investment, since it was banking on the legal authority of the LSDPC as the investor in the project. This strategy as adopted by MNL had not ever been used but since they had the leverage to mobilize funds to actualise the project, it was not contested by the LSDPC. Soon after, eight of the contractors were unable to continue funding their blocks beyond the sub-structure component.

However, four blocks were completed. Many months past and there was not much progress beyond the four blocks and eight sub-structures. The LSDPC officially terminated their contract with MNL on account of failure to meet contractual demands thus delaying the completion target. The practice in LSDPC was that after completion, the marketing department of LSDPC anchors the marketing of completed units to interested members of public for purchase and with the principal construction costs returned to the private developer and an agreed 60/40 % profit share payment would conclude the contract. This only happened for the four blocks that were completed by MNL. Then, LSDPC directly approached F&CSL, a wealth and financial management firm with whom LSDP had previous worked with in projects executed by LSDPC, to take over the project and execute it since they believed that funding would not be a problem.

"*They have started the development before we came in. The one we did was already started on by a contractor who couldn't finish due to financial challenges. So, we were contacted to come around and take up the project and we agreed with them under that arrangement and we finished the whole lot,*" Respondent 8.

Figure 7. 1: Amuwo-Odofin project Life-Cycle



Source: Authors design (2018)

After due diligence to ascertain the viability and profitability of the venture, F&CSL accepted the offer and the necessary agreements were signed with LSDPC. Upon taking over this project from MNL, it was jointly agreed that two blocks, when completed form the eight sub-structures constructed earlier, would be handed over to MNL as compensation for its investment and a pay-off from the project, this eventually happened. After the completion of construction works on each block and when they were ready for occupation, LSDPC through its marketing department advertised the units for sale and the necessary property rights and documents were processed for it for the new owners. At the end of the project, the residents themselves formed an association and took over the management from the LSDPC.

7.2.2 Institutional Context of Stakeholder Interaction

Like any other project in Nigeria, the Governors, having been vested with constitutional powers under the Land Use Act of 1979 are the custodians of land and they have granting authority for the use of land, exercise their powers from the political dimension through relevant state government agencies. This project also sourced its executing power from the Governors. The managing director of LSDPC who is a technocrat and an appointee of the Governor, oversaw the activities of the Joint Venture Department (JVD) which was purposely created to serve as the business development unit of the LSDPC, its function was sourcing and collaborating with private partners for investment in public property and infrastructure development in Lagos State.

However, recently the JVD has been restructured to function only as a business unit of the organization. This is a unique approach which was developed against bad experiences from other states in the federation. Internally the JVD had few technical experts and administrative staff who were responsible for vetting proposals which were sent in by interested private developers who bid for partnership projects. The private developers either internally or externally sourced consultants for a project. In-house technical experts at JVD scored presentations by private partners and the candidate with the highest scores emerged as the preferred candidate.

"*Now, I told you the new JVD is totally restructured to meet as a business unit*" respondent 7

"*In the situation where we invited more than one, two or three people to compete for a project we now tell them to make their presentations. So by the time they come for their presentation, then a representative from the project department, a representative from the PLN department, there will representative from the administration, so that once they do the presentations, we will all score them and whoever that emerge the winner it will based on the fact that that candidate has been carried along. So the new JV is purely a business unit.*" Respondent 7

On this bases, the MNL was selected as a preferred partner to execute this project. After mobilizing to site, MNL introduced sub-contracting as its strategy in mobilizing finances to fund the project. One interesting question that the researcher would like to answer is what evidence of financial capability was made available by MNL to convince the different assessors who scored it highly as being capable of funding the project - while it swiftly switched to sub-contracting to finance the project directly at the execution stage? Was this seen as a strategy for opening up the project for wider entry of funds? However, this led to a deadlock as eight (8) out of 12 contractors could not finance beyond the sub-structure component in the construction stage. Thus prematurely this led to the contract being aborted. Despite the short comings, the four blocks that were completed were marketed and sold by the marketing unit of LSDPC to recover funds. The termination of the contract between JVD and MNL led to the new collaboration with F&CSL to execute the remaining blocks.

"*When we noticed that there is a serious problem, we said concentrate on the phase one which is just these four block that are clusters, concentrate on that one and they managed to finish that phase one. They finished it do the road to that portion, the water service to that portion and so on and so forth. But when it became apparent that they cannot continue* *with the project, so the contract was terminated and was given to another company"* Respondent 7

"We recognize those professions we needed so we put the group together because we are going to finance. We hire these professionals externally, we don't have the resources to keep these internally, we assembled them together then we bid and after we succeeded then we provide the finances at every stage". Respondent 8

However, F&CSL operational outline for the project differs from that employed by MNL. F&CSL had an internal project arm (Steelers Ventures Limited) since it was not primarily a physical development oriented outfit but a financial and wealth management firm which seeks for opportunities to invest from the pool of funds available to them for a profit. This project committee recruits externally a project manager, a contractor, and a quantity surveyor to manage the project execution directly and report back frequently issues and progress to the project committee for inputs.

The introduction of these three groups by the project manager was to clearly work with a schedule using the skills, resources and time to achieve the set targets. The contractor to mobilize building materials and technical experts to build and ensure standard compliance and the quantity surveyor for an independent view of the accounts and quantities of materials required to avoid waste and save funds where necessary. This is a brief overview of key stakeholder interaction in the Amuwo Odofin project.

7.2.3 Amuwo Odofin Partnership Model

Table 7.1 below shows that the first three phases of the projects life-cycle were purely publicly driven, as it is a project which is unilaterally initiated by the public partner (LSDPC) whose interest was to find a private partner to take over the construction work and take the financial risk components of the project. The essence was the commercial viability envisaged as a driving force capable of attracting privately available funds seeking for expression in the public space solely for profit. MNL and later F&CSL took the project finance mobilisation component at different times in the implementation phase of this project. Design was done by the LSDPC-JVD and initial construction was executed by MNL until their contract terminated due to paucity of funds.

The operational component, interestingly, was first administered by LSDPC in organising the sales and registering the beneficiaries for the necessary title documents. Afterwards, new residents integrated into the existing resident association and LSDPC handed over the management component to the residents. LSDPC also shouldered the demand risk, as they were responsible for marketing and the recovery of the funds from the project to payback the principal construction costs and profit share with the private partner of a rate of 60 to 40 % in favour of the private partner. Assets were transferred by the private developers to the public partners upon the completion of the construction activities.

Figure 7. 2: Stakeholders' Interaction Pattern

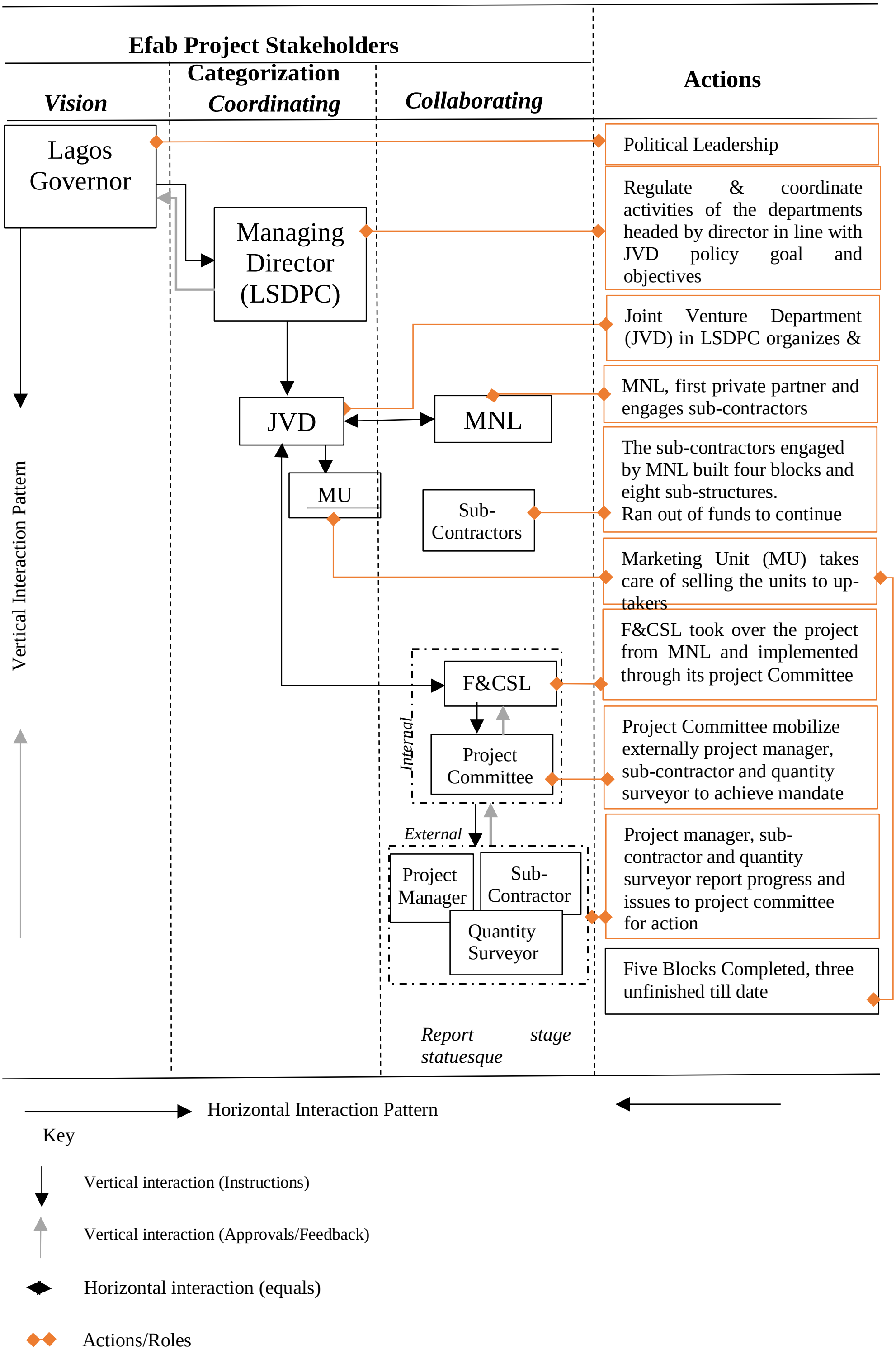


Table 7. 1: Stakeholder Roles in the Project

Service provider / Asset control	Project Identification	Project preparation	Bid process	Project finance Mobilization	Design and construction	Operation and management	Debt repayment	Transfer of asset	Distribution of return on equity
Private									
Mixed									
Public									
Residents									

An overview of the roles and responsibilities as displayed above reveals clear role based interaction between partners. One of the respondents categorically stated that LSDPC has a reputation for reliably delivering projects in the city, this makes partnering and investing in their projects very attractive and knowing that they are trustworthy. Each partner organization took their role with the assurance that the other partner is also responsible.

"Because we are financing a project that has a definite time to take off and definite time to finish and with the cloud of LSDPC who have done a lot base on trust and they would have made a lot of sales at the cost of construction. So before you know when you're finishing the money is already turning back, the return can be seen and you can feel it". Respondent 8

This interviewee informed us why the LSDPC is responsible for managing the sales and fund recovery segment of the project. From the foregoing, it is therefore evident that the Amuwo Odofin project was well situated as a concession project, since the management of the service provision which included: project finance mobilization, construction and transfer of assets in this project were primarily the responsibility of the private partner. On the other hand, the control of the assets as depicted in Figure 7.3 was by LSDPC. The concession model variant is a Finance-Build-Transfer.

Being an FBT project the private financiers built and transferred assets to the public sector partner and profit shared as agreed within the contract documents, which provided a guarantee that the funds that the private partners invested would be recovered with profit. This form of guarantee provided assurance and also protected the intending public objective from unnecessary exploitation by the private partners, who had in the past, due to fear of the unknown, have taken advantage of the public partner, where sales and funds recovery (demand risk) becomes their primary prerogative. The subsequent sections outline how this arrangement provides opportunities for Fair Market Value (FMV) for houses delivered and why.

Table 7. 2: Project PPP Model

Management of Service Provider / Control of Assets	Public	Mixed	Private
Private	Management contract, franchising, O&M	Lease, Contract, Affermage **Concession,** Outsourcing	Divestiture
Mixed	Service Contract Corporatization Performance Contract	Joint venture	BOT, DBFO, IPP, (FBT) BOOT DCMF BOOD
Public	Municipal or Provincial Authority	Cooperative, twinning	

Control of Assets

Table 7. 3: Summary of the Project's Contractual Stakeholders' Partnership

Characteristics	**Description**
Type of model	Concession (FBT)
Type of actors	Public Partner (LSDPC-JVD) and Private partners (MNL), (F&CSL)
Type of relationship	Public and private partners relationship is clientele oriented Vertical decision making because it is contractually inclined Role specific Independent
Content	**Design:** initiated by LSDPC-JVD and other related agencies of government approve based on city's development guides **Costing:** jointly determined by partners **Funding:** Independently organized by private partners, MNL and F&CSL **Implementation**: MNL handles 4 block construction and sections of secondary and tertiary infrastructure covering the 4 blocks portion as well as laying the sub-structure for 8 more blocks but ran out of funds. FCIL took over the contract and constructed 5 more blocks from the remaining 8. Supervision was jointly organized by the partners. Independent effort in problem definition and solution. Allocation and fund recovery independently organized by LSDPC-JVD (Public) Demand Risk borne by LSDPC-JVD(Public) Construction risk borne by MNL and F&CSL (Private)
Motive	Provide affordable housing and regeneration of old Jakande Estate Amuwo Odofin Partnership to attract external funding Synergy Efficiency
Role of contract	Guide relationship and fulfil policy on PPP in Lagos State

Management principles	Strongly based on project management principles (Clear objectives, schedules, supervision, and organized resource allocation)
Attitude	Economic based, but under fair market value consideration in pricing for needs of the target group (Low-Moderate income)
Time dimension	Two years target delivery time but only 80% completed in four years

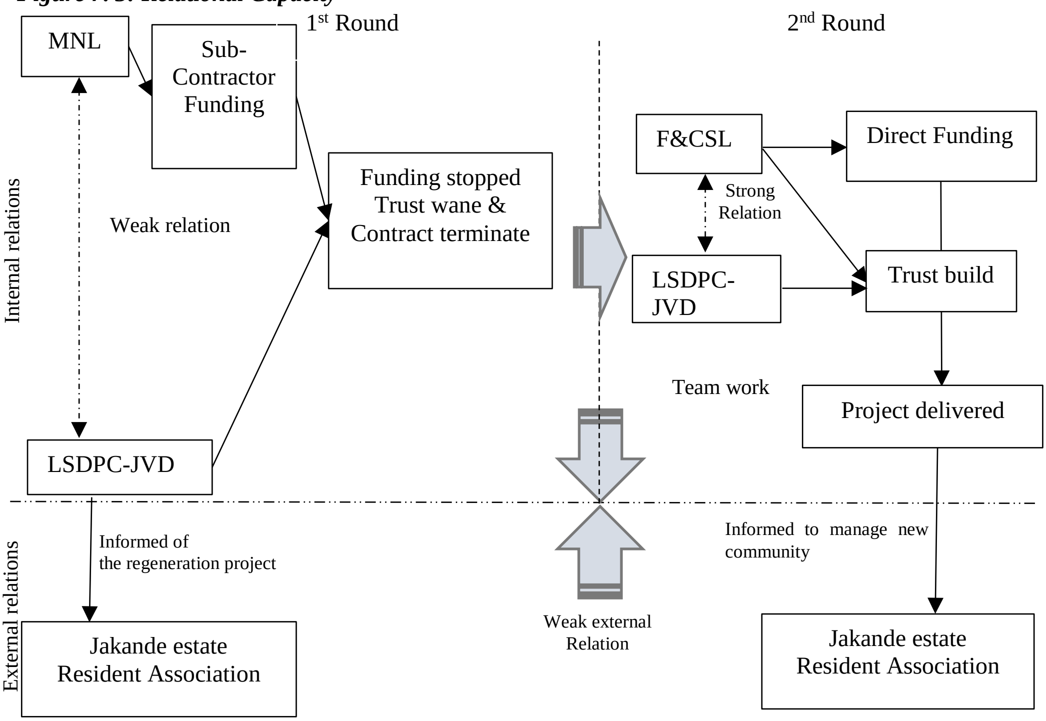
Table 7.3 presents a summary of the first section of this chapter, it chronicles the project's profile and most importantly it depicts the nature of the partnership model that was utilized in this project. The parameters utilized in this summary were adopted from those use by Edelenbos and Tesiman (2008) in Profiling and categorizing partnership models.

7.3 Collaborative Capacity of Project Partners

7.3.1 Relational Capacity

This is further explained in two categories: internal relationships and external relationships as shown in Figure 7.4 and an overview of the stakeholders and their involvement along the project life-cycle as depicted on Figure 7.5

Figure 7. 3: Relational Capacity



Internal Relationships

Within the project there were three key primary stakeholders, however, one of them was employed after the other's contract was terminated. The initial partners;

LSDPC-JVD and MNL were the initial contractual partners. Subsequently after the formal engagement, MNL brought in sub-contractors whom they renegotiated to carry out the construction component on their behalf. While it was intended that these contractors not only constructed the flats, but they would fund each of the allocated units for them on an agreed profit margin. Thus the relationship between actors spiral from partner-partner (horizontal relationship), contractor-sub-contractor (vertical relationship).

The relationship between LSDPC-JVD and MNL eventually ended, leading to a termination of the contract. The result was that the trust waned between the partners, as during the preparatory phase MNL had convinced LSDPC_JVD that they had access to sufficient funds to finance the project. The project went through a bidding process, and it was expected that the financial capacity of MNL should have been the basis upon which their choice was made, this was however contrary. When MNL did not have sufficient funds, LSDPC-JVD could no longer continue the relationship with them and henceforth put a stop to the contract. LSDPC-JVD then searched for a more competent partner.

The next circle never went through the bidding process, but was a result of the established capability and competency of FCIL to rescue the project. With a more competent partner the relationship flourished, as there was a commensurate trust regarding each other's competency, thus leading to more commitment from both sides and clear signs of working together as a team to navigate the project through a safe delivery. Lagos homes delivered substantial units of houses within the price range around the location and in several other parts of Lagos.

The demand risk over the period of time it had taken to build the units had increased thus the fund recovery was affected. It forced the partners to re-strategize how to make sales expedient. They decided to reduce the unit prices, which is outlined more fully in this chapter. This later episode exhibited a positive internal relationship between the project partners despite the slump in demand for the units delivered.

External Relationships

Reminiscent of most PPP projects in Nigeria, this project did not envisage the involvement of off-takers before and during the implementation phase. However, since it was perceived as a low-medium income project, the management of the housing was relinquished to the Resident Association (RA) since it was considered not commercially viable for after delivery management. The already existing resident association in Jakande Estate was expected to annex the new residents into their fold for subsequent welfare and community engagements. The projects primary stakeholders had power over almost all of the phases during the project's life cycle.

7.3.2 Organizational Capacity of Project Partners

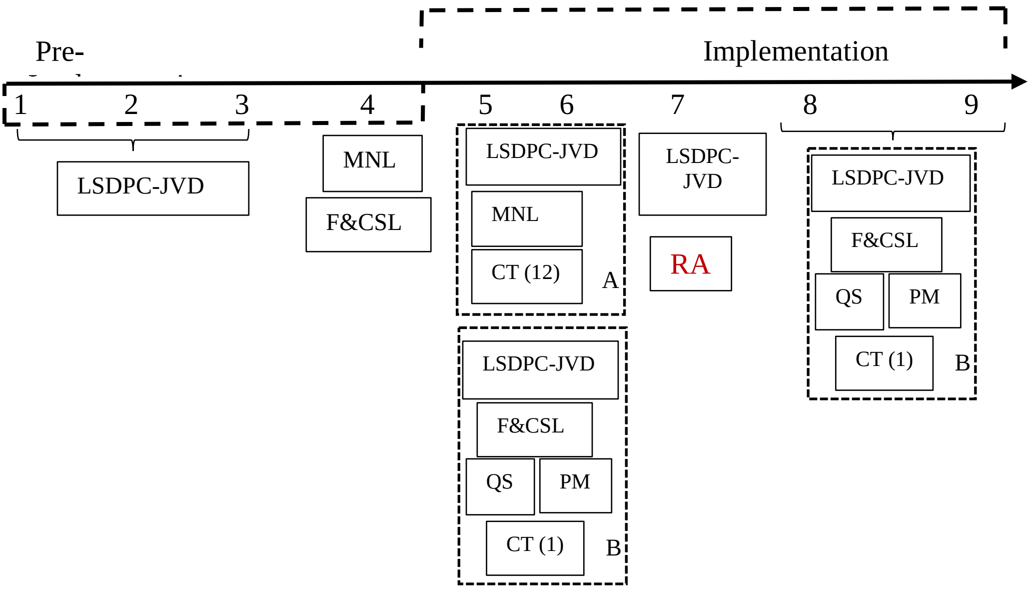
Internal Environment

- Resources
- Tangible Resources

The resources were comprised of financial and information/communication management that was available to the organizations. The LSDPC, like much of the public sector, is partly funded through budgetary means but more interestingly the Lagos experience is slightly different. LSDPC also funds its operations through profits raised from the profit shares obtained from partnerships. It also directly funds housing development projects from start to finish for profit. These kinds of direct profit oriented projects were developed in premium locations such as the Lekki and Victoria Island areas of Lagos State.

MNL utilized sub-contractors funds to execute their projects, which was, as seen in this example, highly vulnerable and unsustainable. The most sustainable approach was the strategy of sourcing either private finance or a wealth management outfit which has sufficient funds and is itself seeking for avenues to invest such funds for the gains that accompany it.

Figure 7. 4: Stakeholders' Involvement in the Project



Key:

PPP Project Life Cycle

Pre-implementation phase	*Implementation phase*
1. Project Identification and Suitability for PPP	5.Design and construction
2. Project preparation	6.Operation and management
3. Bid process	7.Debt repayment
4. Project finance Mobilization	8.Distribution of return on equity
	9.Transfer of asset

Acronyms

A	first barge of stakeholders
B	second barge of stakeholders
LSDPC	Lagos State Development and Property Corporation
JVD	Joint venture Department
MNL	Modutocks Nigeria Limited
F&CSL	Finance and Commercial Services Limited
QS	Quantity Surveyor
PM	Project Manager
RA	Resident Association
CT	Contractor

Finance and Commercials Services Limited (F&CSL) as suggested by its name, has its own financial resources at hand. They are fund managers who seek projects with high returns for investment.

There was no official platform for communication between MNL and LSDPC. On the other hand, communication between F&CSL and LSDPC between and within the organizations was maintained through the committee structures that were introduced to supervise the project.

This essential structural make up between F&CSL and LSDPC helped resolve possible differences which was lacking with the earlier partner MNL. Which in turn led to the completion of a great deal of the housing. There was a definite improvement in communications as pointed out by the private partner respondent for F&CSL:

"*At this stage they supervise with their engineers and other technical experts. But we now came in with our own QS [quantity surveyor]"*. Respondent 8

"They even give us their bill of quantities stating the standards they want, you can't just build anything for them. So their standards must be delivered". Respondent 8

Intangible Resource

Outsourcing knowledge and employee experience was the bane utilized by F&CSL in the project. This was due to their make-up as a financial organization rather than a traditional construction related firm. Interestingly, the leadership roles in this project were less emphasized as a factor of an individual contribution but rather as a coming together of already experienced organizations in project financing and development, s expressed in the quotes below:

"It was in our search for other areas we can be able to contribute to the economy and being that we are a fund mobilizing company, and when you mobilize funds and there are surplus, then you look at such areas where the funds will be needed and everybody knows that housing is in short supply in Nigeria and government is doing a lot and in that regard, it means federal, state and even Local Government are doing the little they can. But then the realization that if there is a little collaboration between the private and government. So we came in as Private agencies in collaboration with LSDPC being a government agency. Since they have that objective to provide affordable housing to the urban dwellers that prompted us to come in collaboration under our project financing arrangement" Respondent 8

"Because we are financing a project that has a definite time to take off and definite time to finish and with the cloud of LSDPC who have done a lot base on trust and they would have made a lot of sales at the cost of construction. So before you know when you're finishing the money is already turning back, the return can be seen and you can feel it. It is not like when you've finished you start running after someone for debt" Respondent 8.

"Because each time we do business with them [LSDPC] they know that we would deliver. We have also earn that trust from them, they know we will always deliver" Respondent 8.

"So being an investment company on their own they were able to get enough fund to get through with the project" Respondent 7

F&CSL's engagement in construction activities in the city of Lagos makes them a reliable partner when public sector agencies like LSDPC are seeking for investors for their project. Trustworthiness, as a resource, was highly expressed particularly on the profile of LSDPC by F&CSL and likewise LSDPC's high regards for F&CSL being its rescue partner in the project due to their track records in previous project. The third quotation by respondent 8 above are expressions of the trust component in their relationships.

Capabilities/Competencies

The skills of the workforce transcends the ability of organizations to convert opportunities and in some situations threats into tangible benefits for organizations. As earlier mentioned F&CSL out sourced its technical capabilities as it relates to the project externally and LSDPC being a development and property corporation has in-house technical departments for all the necessary professions in the building industry.

LSDPC used JVD, the business development unit of the LSDPC, throughout the project. They were particularly used during the delivery of the project, utilizing professionals within the JVD to prepare the design. Corroborating this capacity, the respondent from F&CSL's statements also confirmed the public partner's capabilities in the project.

At the time of the interview, the department had been re-structured. The internal experts no longer handled the design of the project. Their new position was to vet proposals submitted by private firms bidding for a project. They also invited other technical partners, from the other departments, to serve as scorers in the presentation forum organised to select preferred partners for their projects. This is the current practice as explained by the LSDPC respondent:

"O yea, we have a team in the JV Department. JV department has a structural and technical team comprising of the Architects, the engineers, quantity surveyors and so on and so forth. Remember we are the ones who prepared the drawings, the structural drawings and other drawings" respondent 7

"The plan was developed by LSPDC and we invited the private developers to come and bid. And we show it to them that this is what we want to do there so that it wouldn't be out of scale". Respondent 7

"We only came, looked at the drawings, they even give us their bill of quantities stating the standards they want, you can't just build anything for them. So their standards must be delivered and we simply financed the developments. At this stage they supervise with their engineers and other technical experts" Respondent 8.

"But that doesn't mean we don't also have our professionals that will double check the requirements and at the end of the day, we give out a reasonable agreed by us and the LSDPC at an agreed basis" Respondent 8.

"But now, I told you the new JV is totally restructured to meet as a business unit" respondent 7.

"In the situation where we invited more than one, two or three people to compete for a project we now tell them to make their presentations. So by the time they come for their presentation, then a representative from the project department, a representative from the Planning department, there will representative from other departments, so that once they do the presentations, we will all score them and whoever that emerge the winner it will be based on the fact that that candidate has satisfactorily convinced everybody. So the new JV is purely a business unit. They don't do drawings" Respondent 7.

Here competencies were measured by the state and quality of an individual's work, the proven abilities or the results of the application of capabilities. F&CSL's competency is precisely captured in the aforementioned quote by a LSDPC-JVD respondent, in which the respondent pointed out that there was sludge in the project area that had plagued the neighbourhood for three decades that was finally cleared due to F&CSL's commitment to the project.

"So the finance and commercial investment limited [FCIL] moved to site and they started with two blocks, so they first finished two blocks, they did. Then later on they came back because where they have that two blocks the soil there was too bad. It is a swamp they have to do a lot of feeling, in fact they have to do feeling, they did excavate to make sure that the debris in the swamp were taken out to make sure they get to the real engineering soil that is the structural soil. So they had to pump out the sludge until they were able to sand-fill before they can build. This really, you can imagine such a sludge within a residential area [...] so it was a big relief that that sludge too was taken out of the area. So being an investment company on their own they were able to get enough fund to get through with the project." Respondent 7

"So finance and commercial investment went back to site and took another three blocks. Remember they've done the two blocks" Respondent 7

Formalized Structures and Procedures

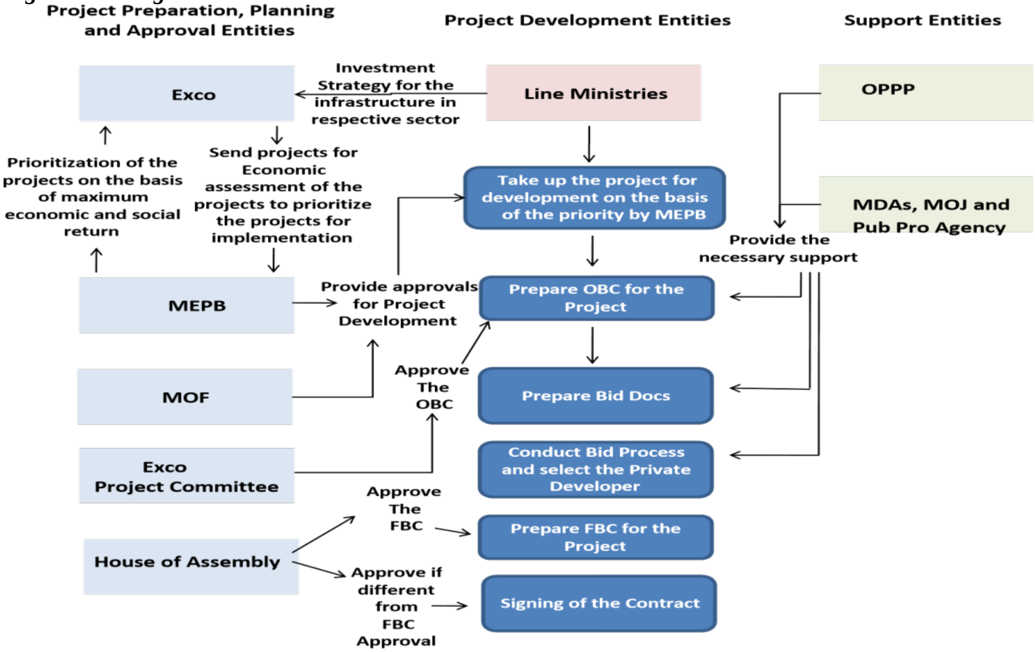
According to Pierce et al. (1977) formalized structures and procedures are comprised of the following points:

- The clarity of members' responsibilities
- Internal operating procedures and
- Guidelines
- Precision of work plan
- Working group(s)
- Committee structures

The Amuwo-Odofin project operates within the Lagos institutional environment. As depicted in Figure 7.5, the institutional framework for PPP's in the Lagos State, there are clearly laid out procedures. Project preparation, planning and approval entities which span from the State Executive Council, through the Ministries for Economic Planning and Budgets (MEPB), Ministry for Finance (MOF) and a state wide project committee. The state house of assembly (state parliament) also performs oversight functions in how projects are prepared and planned in the state. The specific ministries overseeing a project also supervise project development in consonance with State Office of PPP (OPPP) and the Ministry of Justice (MOJ).

Project specific activities were organized through committees, both technical and administrative. LSDPC-JVD have in-house technical experts who initially prepare the drawings and plans for the projects and in the re-structured JVD the technical experts vet proposals sent in by private developers in a conference presentation for new projects. The technical committee also supervises site activities to ensure due diligence in conjunction with experts from the private developer. The following quotations from interviewed respondents involved in this project from both LSDPC and F&CSL collaborate how this works:

Figure 7. 5: Lagos State PPP Institutional Framework



Source: Lagos State PPP Manual 2012

"Yes we have internal committees for external operations just to execute this project and whoever we contract to execute the project reports back to this committee" Respondent 8.

"We recognize those professions we needed so we put the group together because we are going to finance. We hire these professionals externally, we don't have the resources to keep these internally" respondent 8

"JV department has a structural and technical team comprising of the Architects, the engineers, quantity surveyors and so on and so forth. Remember we are the ones who prepared the drawings, the structural drawings and other drawings we do the consultancy" Respondent 7

"Once you move to site remember the new JV now most of them are not low-cost housing schemes the developers are the ones doing their drawings they have their consultants in place, so you get it, and we have a jointly approved project manager. Whatever the developer do will be vetted here. And once the project commences, we will be going there to see that due diligence is adhered to" Respondent 7.

The Lagos State structure and procedures for PPP projects is quite elaborate and all-encompassing with the availability of clear guidelines for project preparation, development and execution. This has provided Lagos state with a sound legal and institutional background. It also provided the necessary coordination for the overall development of PPP projects in the state.

External Environment

Autonomy

The consequences of an organizations susceptibility to external influences has been premised on the nature and the extent to which its operational activities depend on external resources (Pfeffer and Salancik, 2003). In the case of LSDPC-JVD, the opportunities it had as a public agency which was restructured to provide services based on new public management principles, where it also concentrated on performance and operated in a business-like manner.

What is very noteworthy, is that it had autonomy to borrow funds to finance projects assessed as potentially possessing a larger than normal profit margin. This is an organization that transformed from a formally highly bureaucratic agency to a performance based, profit focus organization and most interestingly, it currently views service users as up-takers. This is captured in the words of an assistant director in the LSDPC-JVD thus: *"But now, I told you the new JVD is totally restructured to meet as a business unit"*.

LSDPC-JVD is also in a position to operate even in a reverse Private-Public Partnership order. What that means is that it is able to provide both technical and financial resources when a private partner comes into difficulties in the process of delivering a project.

Then it is possible to ask, what would be the consequence of a public organization becoming a business unit? Can this protect the public goods for the good of all? Solutions to these questions will soon be answered.

"And I remember in the JV we also said that the scenario can be reverted in the sense that you [private] can have the land somewhere and well if you don't have the funds, the technical expertise to develop the land, you can approach us if we see that it is something viable that we can really go to bank and mobilize our resources to develop, why not? We can do it". Respondent 7

The scenario of LSDPC-JVD is a function of the restructuring that took place making the agency a public enterprise of Lagos State.

F&CSL was statutorily advantaged, it had unrestricted access to sourcing technical personnel and financial resources, which potentially explains the resolution taking by LSDPC-JVD to invite them to rescue the project when it got into a stalemate with MNL. The monetary autonomy that is shared by these two key project partners potentially increases their capacity to navigate projects more successfully.

However, the precedence set in place by the Lagos State PPP framework potentially explains the external limitations that influenced project approvals as it relates to Lagos State Office of the PPP which directly liaises with the Lagos State Executive Council for PPP Projects approval and at the same time provides advice and support to executing agencies of government. Another important component is that the Ministry for Finance reviews costs and contingent liability of PPP projects. This serves as an auditing framework and a form of control mechanisms set in place by the policy to check elements that could over exploit public resources for private gains. We review the affordability component in the next section.

Stimuli

The presence of threats and how the partner organization responds, as well as how it is able to sense opportunities or convert threats to opportunities greatly reveals its capacity to not only survive but to maintain relevance in the market place.

LSDPC-JVD when they realised that Modutocks Nigeria Limited and its contractors were financially strapped and the project risked being abandoned, were able to terminate the contracted and engaged F&CSL on a rescue mission. This apparent display of sound judgement with a win-win successfully negotiation reveals that LSDPC-JVD has a great capacity to complete its project with whatever stands in its way.

A second indicator of LSDPC-JVD capacity was after the completion of the last five blocks, sales to up-takers nosedived as a result of increased supply of new houses through the Lagos homes initiative organised by a different agency of Lagos State Government. However, there was a renewed effort to reverse the trend to quickly dispose of the remaining units. How well did the actors respond to this? The interviewed public partner respondent as follows:

"So Finance and Commercial Investment went back to site and took another three blocks. Remember they've done the two blocks and another three blocks. With all these facilities and the belief that it will be greatly appreciated, lo and behold upon completion around that time they were in construction in that site, Lagos State Government has a program called Lagos Homes, you would have seen them all round where you have to pay on mortgage after payment of thirty percent cost of the building. So that became a competitive product to this one [Amuwo-Odofin project], perhaps a lot of potential customers have keyed into that one [Lagos homes]. So we now have a situation where the project was completed and no up-takers, and acquisition became so poor. Some people bought say about ten or eighteen units were bought, about eight are being paid for, as we speak we are still looking at strategies to use to sale the remaining units" Respondent 7.

However, top on the potential strategies was a downward review of the prices to accommodate people who were unable to meet up with the earlier prices.

"Part of the strategy maybe a drop in the price perhaps if it can help to push up the demand" Respondent 7.

In summary, the capacity of LSDPC-JV greatly served as the leading partner organization whose forthrightness on forging the partnership towards achieving the set goals was quite evident. It played the dominant roles of both the initiator, enabler and the one who interphases with the up-takers. The private partners throughout the project were limited to the production component of the delivery process.

LSDPC-JV had the responsibilities of the initiation of the project and demand risk components which provided a shield for the project from exploitation and possible diversions from the initial intentions of the project. The private sector had the financial and construction risk components of the project which also greatly influenced the success of implementing the housing and regeneration project.

A confirmatory assessment was carried out using the OCA tool, developed by this researcher, which showed that the two private partners engaged at separate times in the life of the project which had two distinct capacities. The first partner MNL lagged behind the public partner in all the five parameters, which as a result led to a termination of the contract. The substitute private partner, F&CSL, had a better capacity, operating between moderate-high and high capacities in all these parameters, which was even higher than the public partner. The overall capacity rating scale helps to showcase these findings in a graphical form, see Figure 7.6 below. This contingency table rating scale provided by works of Bateson et al in assessment and development of organizational capacities (Bateson, Lalonde, et al., 2008).

Figure 7. 6: **OCA Profile of Amuwo-Odofin Project**

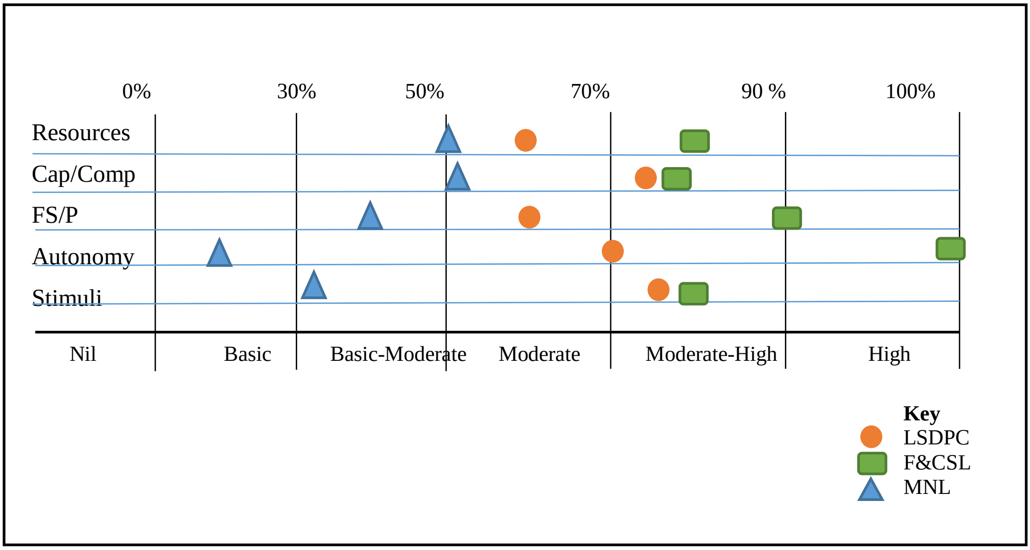


Table 7. 4: **Summary of the Capacity of Amuwo-Odofin Project Partners**

Capacity		**LSDPC-JVD (Public)**	**F&CSL (Private)**	**MNL**
Resources		**Availability**	**Availability**	**Availability**
Resource Tangible	Finance	- Budgetary sources, commercial banks, own projects income	- Multiple sources, financial institutions, access to funds as wealth/fund managers	- Relied on external source from sub-contractors
	Informatio n and communic ation	- Internal memo/tender process /marketing department	- Supervisory reporting to project committee	- Contractual
Intangible	Reputation	- Long-time experience as reliable public housing supply organization	-Previous project commitment	- No integrity in the disclosure of financial capacity
	Knowledg e/ experience	- Internal experts conditioned, vet and analyses designs for approval	- Steelers Ventures Limited (SVL) handles management segments but outsourced experienced technical consultants to execute the project	- Outsourcing of technical skills
	Manageria l skills & leadership	- Effective supervisory framework and policing - Less emphasis on direct personality trait of a leader	- Effective supervisory framework - Less emphasis on direct personality trait of a leader	- Challenged
	Trustworth iness	- State status	- Track records in the industry as long-term fund managers and project financiers	- Trust waned
Capabilities/ Competencies	Skills of workforce	- Architects, Quantity surveyors, Urban Planners, Engineers and other allied professionals possess the requisite knowledge and professional licenses in LSDPC as a whole and the Joint Venture Department	- Internally sourced management staff - Outsourced skills : Architects, quantity surveyors, Civil engineers, project managers as supervisors	- Only Two As Management Staff And Company Owners. - Outsourced Skills : Architects, Quantity Surveyors, Civil Engineers, Project Managers and Supervisors
	Conflict Resolution	- Resolving the deadlock in funding the project when MNL failed its obligations	- Non established	- Contracted terminated for lack of funds and integrity

Formalized structure and procedures	Clarity of roles and responsibilities	- Roles/responsibilities, guided by the PPP manual for Lagos State and the contract document	- Roles/responsibilities, guided by the PPP manual for Lagos State and the contract document	- Role transferred to contractors
	Internal operating procedures	- New public management principles of a quasi-public enterprise. Operating as a business	- Daily and weekly reporting to superiors	- Not clear
	Presence of work plan	- Not clear	- Not clear	- None
	Presence of working groups	- Technical committees responsible for supervision	- Outsourced supervisory working group/ in house SVL	- Monitoring carried out by the two owners/managers - Contractors oversee daily supervision and project management
Autonomy	Statutory Dependency	- Guided by Lagos State PPP manual 2012	- Autonomous but must be registered with Lagos State PPP office, with tax clearance certification, meet other tender requirements.	- Contract bound
	Fiscal dependency	- Restructured to function as a business unit i.e. granted partial financial autonomy	- Full financial autonomy	- Externally sourced, dependent on sub-contractors
Stimuli	Presence of threats	- First partner's (MNL) financial deadlock but effectively terminated the contract and re-awarded the project to F&CSL - Associate departments staff primary roles impedes on their dedication to the mass housing program	- Lagos Homes supplied a large numbers of new homes within the same period, during the second phase of completion. Demand risk escalated. Needed to rethink the pricing status	Cash crunch on the sub-contractors was equable
	Opportunities	- Housing deficit and growing population in the city of Lagos - Growing interest of private developers to participate in housing	- High rate of return on investment - Ease of access to public land	Ineffectively utilized

		projects - Renewed focus on high profile projects		

7.3.3 Project Capacity

Both private partners in the project adopted the role of catalyst in the implementation phase. MNL initially deployed 12 contractors who each funded and constructed a single bock of units. F&CSL outsourced a project management team that comprised of a project manager, quantity surveyor and a building contractor. The difference with the second arrangement was that F&CSL financed the project themselves.

This project was unique and targeted on improving the housing conditions of the community, as it was a regeneration and housing development project within an already existing housing scheme.

There were two key priority objectives of the project which were:

- To improve the environmental conditions of the Jakande Estate by building new blocks of houses on the vacant land
- To provide infrastructure

With these objectives, LSDPC-JVD developed an improvement plan and new housing development plan with the strategy to avail private developers the vacant land to finance and build this plan using a PPP framework. The plan had thirteen (13) blocks of buildings that contained 78 apartments of three bedrooms and a sitting room. Another important factor was the project partner's reliance on the technical component of the project which had little considerations for the social attributes of housing. The quality component was the priority that the technical committee was concerned with as depicted in the following statement of a respondent from F&CSL:

"They have some groups of supervisors that are experts in different fields of the building industry. So, at every stage they supervise the project to ensure that there is strict compliance and since our money goes into it, we also have our own team of project managers for the project. Our project managers go and meet with them, they are headed by our Quantity Surveyor. They make sure that each stage is in compliance with what was laid out in the drawings and the bill of quantity and that proper materials are used" Respondent 8.

From the quotation above, it is obvious that the project partners were focused on delivering the technical component of the project with no recognition for the projects ecological validity and community ownership. Although this project's objective was driven by the need to improve the living conditions that already existed in the Jakande Estate Community and the residents, both the pre-implementation and implementation phases did not involve the existing nor would be residents in any of the decision making processes. The strategy that was adopted could be seen as a manipulative approach aimed at dousing possible resistance, and offering the community a promise of regeneration that would be good for them. Therefore this project lacks public buy-in and unfortunately did not receive the commitment of the local community.

Table 7. 5: Project Goals, Strategies, Outcome and Influencing Organizational Capacity

Objectives	**Strategies**	**Outcomes**
		LSDPC-JVD /MNL/F&CSL
Collaborate with major PPP stakeholders for the project delivery and Tap into private availability of financing capability	- Call for bid proposals from interested private firms	First partnered MNL MNL identified sub-contractors who first funded the phase one (four blocks) but contract terminated on account of low financial capability of sub-contractors -Identified and partner with F&CSL with strong financial capabilities and competencies -F&CSL directly funded the construction with in-house financial resources at a lower cost of capital
To improve portions of land that were remaining within the existing Jakande housing scheme at Amuwo Odofin In addition to providing the houses, the infrastructure (the road network, drainage, improvement of power supply by providing transformers) To provide houses at affordable price to the low-medium income	-Provided land for private developers to execute the project -Prepared the design and bill of quantities -Processed planning permits and all necessary approvals	- MNL built 4 blocks and laid substructures for 8 other blocks. - MNL provided infrastructure to service the 4 blocks completed by them - F&CSL dredged a big swamp filled with sludge and built 5 more blocks to complement the infrastructure to service the remaining areas. - Short repayment plan - Only a handful of medium income earners could access the houses - No community buy-in

7.4 Affordability of the Project to Target Group

Affordability was premised as a function of price, payment modalities and ratio of housing expenditure to income (using the national minimum wage). The ability of users to pay has tendencies to either include or exclude certain categories in the actual utilization of services (Peters, Garg, et al., 2008).

7.4.1 Prices

The project as originally conceived was targeted at the low-income households. Joint decisions between the public partner and the private partners in arriving at the price was a paramount concern for these partners, taking into consideration parameters ranging from establishing the land value, the overall cost of the building materials, construction costs, infrastructure components and the profit margin. See below the quotes from the respondents who represented LSDPC and F&CSL:

"you know it (Amuwo-Odofin) is within the low income housing bracket and the price there is like between N13million and N9 million", "remember I said they were developed within the existing portion of land that was vacant within an existing estate. Jakande estate was basically for the low income group. So, within such a scheme, you can't say you want to do a high income scheme, you understand what I am saying. So you just have to follow it [...] so we are going to up the scale of this neighbourhood a little bit but it is still within the low - medium income rank". Respondent 7

"So, they have those targets already in mind when they were designing and the appropriate location to site the development; and they would have tested the market to know the price range and the people's taste so that they know the kind of locations and the type of houses. …. Another consideration is the kind of finishing, so that it will be affordable. Like in this project we have three bedroom that is selling for 9.7 million, 13 million and some 16 million. It is a factor of the finishing. So when they are looking for 9.7m they're look for certain group of people, when it is 13 million certain group of people, and 16 as well" Respondent 8.

"Pricing was a joint decision because naturally when you are going to get to do project appraisal of course there will be so many parameters to take into considerations; what is the value of the land in question, what is the value of the building, the construction cost of the building, and the second aspect is the infrastructure; which is even the one that takes lots of funds …… how much is even the cost of advertisement and the approvals you need to do. How the tittle documents and legal whatever, there cost, all these things will have to be done before you can say this is the production cost of the project or units and then what is the mark-up cost [profit margin] you are looking at say 15%, 10%, 25% etc. She [hope] you get it, what is the VAT, and all of that is taken care of. You will now say the building will now go for XYZ. So that gives you the cost, the profit sharing ration is now XYZ" Respondent 7.

From the above quotes, the themes that surface regarding pricing are: locational characteristics, inclining of target group income and construction costs. The locational characteristics of housing projects are logically linked to land value dynamics. The location of the project being in a low-income neighbourhood typically affected the character of the project. This project was located in the Jakande Estate which originally was a low income area. Hence the focus on the nature and characters of the housing types and quality of finishing. The locational characteristics were further linked to the target groups, which was described by respondent 8 as targeting three segments all within the low to medium income groups. The third theme was the construction costs which is a factor of the building costs, land values, and the cost of infrastructure.

7.4.2. Acquisition Financing Options

Reading through the modalities outlined, as contained in the responses of both public and private respondents below, this might probably explain a critical component that defines the project's focus as it regards the segments of the population that were targeted. The strategy employed by the partnership was to prioritize quick and fast returns, from the way they structured their acquisition financing revealed the way this strategy short-changed the project's goal of making such houses available for low-medium income group. These responses from both public and private respondents attest to the fact that there was less consideration for the target market group than initially planned.

"You know it will be difficult to say don't pay 100% now. so what commercial managers do is that anybody that shows interest collects the form pay a sizable percentage you can pay up to 50% before you have allocation to your name on block so and so and prior to the completion of the project you have to complete your payment before you get allocation letter. If you have not completed the payment your money can be returned back to you as somebody else comes with the complete money to buy". Respondent 7.

"Yes, we came in as financiers the project belongs to LSPDC and they have done all their market analysis and off-takers assessment before we came in. And since what they had in mind was the provision of affordable housing for Lagosian. They know the set of people they were building for, they know what the people can afford given the powers and other resources that is at their disposal" respondent 8.

As indicated above, a potential up-taker demonstrated commitment through an expression of interest form and a substantial commitment deposit, which was organised prior to the project's completion. This was to guarantee allocation and the complete payment would be paid when the construction was completed. Even though the person put a deposit down for the house and signed the EoI, if another person gave the complete sum of money to the seller then the property would be sold to them instead and the funds to the initial person returned.

With this uncertainty and with a short amortization plan as displayed in the project, it made it difficult to target beneficiaries. However, the increased demand risk exposure of this project to the Lagos homes implied that accessibility for prospective up-takers was naturally increased due to less subscriptions, even though that was not pre-planned by the key partners.

This provided opportunities for subscribers to renegotiate more time to mobilize funds to meet the new prices. Type A was reduced from N16 million ($43,835) to N13 million ($35,616) and type B from N13.8 million ($37,808) to ₦11 million ($30,136), see Figure 7.8. With $8,219 reduction on type A and $7,672 on type B affordability was increased monetarily but on payment modalities it was farfetched. But compared to the local economy of Lagos and the Fair Market Value (FMV) of residential properties in the city, the prices were fair.

7.4.3. Housing Expenditure to Household Income

Using McKinsey Global Institute research on household incomes in Nigeria which posit that the average annual income of medium households is $7,500 (that is, ₦228, 125 or $625 per month) (Dobbs, Fiorini, et al., 2014). Based on this, it is possible to assume that low income households would probably not be able to subscribe to buy such properties, since the prices are too high. The medium household income are more likely to be able to afford such housing.

Thus applying the 30% rule of thumb, which represents household expenditure of housing to income in order to establish the affordability of the project for medium income earners. 30% of monthly income ₦ 228,125 ($625) per month to housing expenditure is ₦ 68,437 ($187.5). The yearly household expenditure ratio ₦ 821,244 ($2,250) to income ₦ 2,737,500 ($7,500) shows that for a household that subscribed to a house type B (₦ 11,000,000 ($30,136), it will require 13 years 4 months to complete payment following the rule of thumb used to measure affordability. If the same household chose house type A ₦ 13000,000 ($35,616) they will require 15 years 8 months repayment tenure. Since the arrangement only provided for payments of 50% before construction and 50% after construction, the duration of construction time available is a critical factor which influenced the possibility of subscription.

This might also explains the lukewarm attitude of off-takers in subscribing to the project. What resulted was that people with higher incomes had bought some of the houses and started renting them out to households in need of housing as an investment opportunity. The implication was that the owner occupier target for the low to medium income was short-changed for a quick return on investments, thereby subjugating the overall goal of the project.

In the light of the foregoing, results from a simple random sample of five respondents who bought properties and were occupying these houses, one respondent was within the medium income category baseline figure of McKinsey's ₦ 2,737,500 ($7,500) which falls within the (2,000,001 - 4,000,000) annual income of the off-takers as depicted on Table 7.6.

By occupational characteristics it also revealed that only those in private sector employment and independent business men and women could afford these houses. Three of the five respondents were actually those whose annual income range between eight to twelve million and above. These income figures tactically revealed that these respondents were not in the actual income category that was targeted for this project.

The two upper medium income respondents whose houses were 11 million and 13 million and incomes averaged 3 million and 5 million were unable to fulfil the 50% initial payments without extra supportive strategies. This has in essence confirmed the deviation from meeting the needs of the target group largely due to short term payment systems and difficulty in accessing individual mortgages.

In essence, the low-income segment of the target group was completely absent among the list of respondents. One important addition outside the survey instrument that respondents observed, was that their incomes were not the sole sources in financing their housing purchase, but there were other monetary contributions that came from a network of social capital (relations, self-help contributive schemes etc.)

***Table 7. 6:* House price * Annual income * Occupation Cross tabulation**

Occupation			Annual income of Off-takers 2,000,001 - 4,000,000	4,000,001 - 6,000,000	6,000,001 - 8,000,000	8,000,001 - 10,000,000	12,000,001 and above	Total
Private sector Employee	House price	12,000,001 - 16,000,000	1		1			2
	Total		1		1			2
Business man /woman	House price	8,000,001 - 12,000,000		1		0	0	1
		12,000,001 - 16,000,000		0		1	1	2
	Total			1		1	1	3
Total	House price	8,000,001 - 12,000,000	0	1	0	0	0	1
		12,000,001 - 16,000,000	1	0	1	1	1	4
	Total		1	1	1	1	1	5

7.5 Conclusion

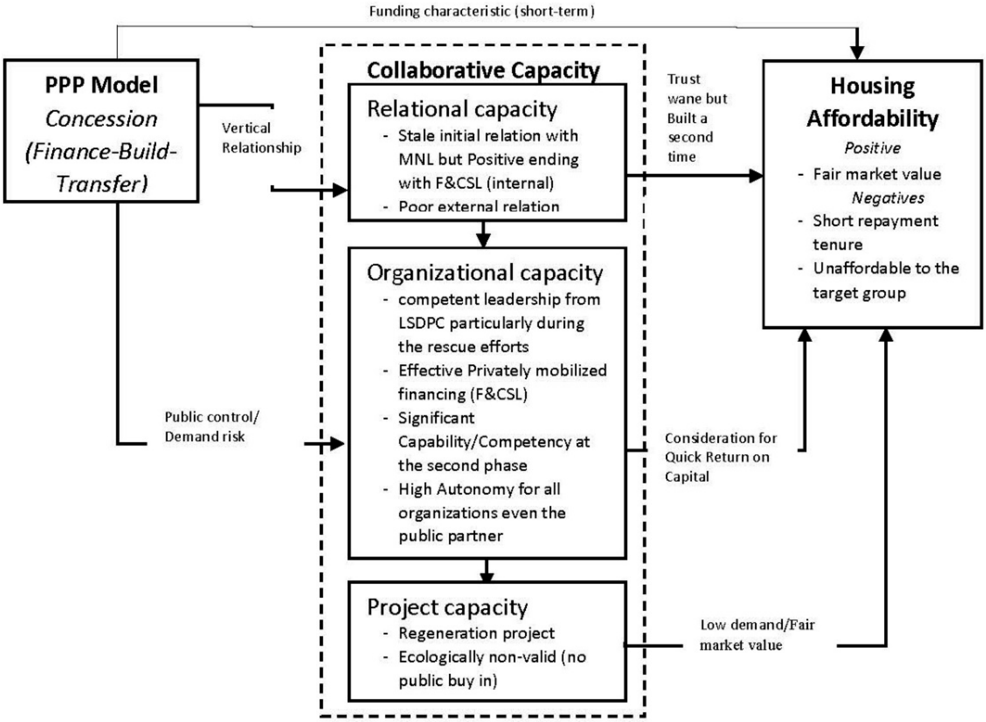
In the Amuwo-Odofin project, a variant of the concession model (Finance-Build-Transfer FBT) was the framework that shaped stakeholder interaction in the project. The conceptual model perspective shows that there were two pathways to reach affordability as depicted in Figure 7.7. The direct pathway posits that the choice of a PPP delivery model potentially exert directly on the affordability of the target off-takers. This project has revealed that FBT as a variant of the concession partnership model made the public partner the singular initiator of project's goal and objective thus relinquishing the private partner to the position of a facilitator of public goals and objectives but with profit making as an incentive for participation.

The public partner retained the demand risk in this project, hence they were able to privately moderate their partner's drive for profit. This perhaps influenced why the price of the units in this project were never the sticking point but the time frame allocated to off-takers (See details in 7.5.1). Due to the funds that were invested by the well managing partner was short tenured it affected the acquisition financing component of the affordability parameter. Thus making it unaffordable to the target group despite the fair market value that was maintained over the houses.

The second pathway reveals that through the collaborative capacity of organizations in partnerships as a mediating variable; the relational, organizational and project capacities influenced the reaching of affordability.

As relationships are rather vertical in nature, with the public partner acting as the grantor and the private partner acting as the concessionaire, there was little or no team spirit. Trust with the first partner waned and the partnership dissolved and then they went into business with a more assuring partner with whom they had had positive results with in the past. However, public control of demand risk and eventual low demand due to poor patronization sustained a fair market value for the unit prices.

Figure 7. 7: Conceptual Outcome



7.5.1 Concession Partnership (Finance-Build-Transfer) Model Influence on Reaching Affordability in the Project (Direct Causation)

The concession model option of Finance-Built-Transfer adopted for this project presents a unique pattern of interaction defined by risk share in the project. The public partner, LSDPC, within this project took responsibility for the demand risks in the project, while MNL and F&CSL were responsible for the construction risks in the project.

The natural advantage with this arrangement was that since the public partner had the demand risks, excessive consideration for profit above the social dynamics of housing was able to be curtailed. An interesting dimension was the fact that LSDPC, despite becoming more market/profit driven, was able to retain the essential social responsiveness regarding moderating the pricing to retain fair market value that reflects relatively the target income category.

The challenge that somewhat negates the positive social responsiveness was LSPDC's shrewdness in handling the acquisition financing arrangement. Although, this might not be unconnected to the tenure of funds invested by the last developer F&CSL. It is evident that F&CSL utilized funds from their pool of investors and their wealth and financial management services. Majority of these funds are short tenured capitals.

An extensive project, such as housing, requires long-term funds that enables projects to recover gradually. F&CSL is an investment and wealth management firm posits that their drive would be to gain a quick turnover from their investment in projects. The challenge therefor is directly related to the tenure of funds that were injected into the project. With discretionary costs spread across the categories of finishing, a longer repayment tenure increased the project's affordability. The model by nature did not permit the private partner to remain for a long time in the project. By implication, the investor will certainly demand a quick return from their investment, judging from their share of responsibility in the project. Since the maturity dates for these funds were mostly short tenured, that triggered a demand for quick evacuation of funds that were invested in the projects. Thus arm-twisting the target group from benefiting due to the short amount of repayment time.

7.5.2 Collaborative Capacity Influence on Reaching Affordability (Indirect Causation)

i) Relational Capacity - Influence on Affordability

The nature of relationships between members and between organizations is structured largely as the partnership model dictated. Which is described in Figure 7.7 and will be divided into two categories: internal and external relationships.

Internal Relationships

The internal relationships between partner organizations when dealing with MNL had a mixed reaction. This was the result of the weak relationship between MNL and LSDPC, which was due to the funding deficiency and lack of transparency, because of the way MNL deviated from the originally conceived funding arrangements. MNL resorted to sub-financing through sub-contractors which placed the project in financial uncertainty as the financial capacity of the sub-contractors was not evaluated during the bidding phase. Realising that the financial stand was not as presented created dissatisfaction and ultimately led to a weak relationship between the partners.

At this stage the relationship became more client-contractor oriented because the private partner (MNL) also became a grantor. Thus as the capacity of their contractors failed, it in turn rendered them incapable of fulfilling their role in the project. This discrepancy eventually led to the termination of MNL's engagement in the project. It is important to note that once trust waned the relationship could no longer be sustained.

However, having dealt in the past with F&CSL and having had a good relationship with them, LSDPC-JVD swiftly approached F&CSL to salvage the situation. The way this other relationship proceeded was rather more cordial, it was a more close and strong partnership, hence, trust was built knowing fully well that the new partner possessed the financial certainty that guaranteed enough funding for the project, unlike as witnessed with the previous partner. Sufficient financial resources was the conduit that cemented the relationships in this project, since without it, the continuity of the project was not possible.

One thing that happened was that LSDPC became more involved in the project due to the challenges that LSDPC had earlier faced with the initial partner. This provided opportunities for individual members of staff from these organizations to communicate more frequently both on-site and off-site in meetings.

Since all of stakes became high, it seems only natural that the relationship between the two parties became more intensified so that they could both realize their objectives in the project. There was, to an extent, evidence of transparency between the organizations as necessary information and important data for the development of the project was shared between partners. Knowing fully well that the public partner initiated the bill of quantities reflecting the standard that had been earlier set, guided the project to focus their costs and price per unit on the target group, however, the pressure for quick returns on the investments jeopardized this objective with short repayment time.

External Relationships

Just as discussed earlier, this project was conceived to regenerate an already existing Estate with a functional residents association. The public partner (LSDPC-JVD) in charge of the project, only informed the resident association of their intention to improve the Estate by constructing the undeveloped portions and improving the infrastructure and facilities in the neighbourhood. There was no further discussion between them and the resident association or the target beneficiaries even though some of the payment modalities required for initial deposit before the commencement of construction and complete payment after finishing it. Based on this parameters it was possible to engage either of these groups in the delivery of the project but that wasn't considered necessary by either of the partners.

As the after delivery management of the housing units was not considered economically viable, the residents association were consequently informed to take over the management of the regenerated portion with the new occupants as new members of the association. The regular activities of this association were internal private security arrangements and other social welfare arrangements that they organized between themselves. By and large, the project had weak external relationships, as they did not realise that engagement of beneficiary stakeholders had potential advantages that a regeneration project such as this could use to its benefit.

Organizational Capacity and the Project's Affordability

LSDPC being the project initiators possessed significant tangible and intangible resources with the necessary capabilities and competencies to drive this project. From Figure 7.6 the result of OCA appraisal showed particularly that F&CSL had between moderate to moderately high capacities along the five organizational capacity elements that were measured. The cohesiveness of their capacity regarding two items in particular made the realisation of the project objective to an extent possible compared to the earlier gap in the capacity with MNL.

The most influential capacity in the second round was the autonomy of F&CSL and there was also an impressive response to stimuli that the two partner organizations displayed in the project. This was the moment that the project was in dire need of funding. One critical dynamic of this phase was the relegation of repayment time which was a critical factor. The assurance given by LSDPC was for a quick return of capital investment in the form of a payment plan. The desperation for quick returns made room for refunds of part payments once a new buyer with complete funding showed up.

As shown in Figure 7.7 F&CSL possessed high ratings in capacity and competency, thus were able to push for their ulterior objective; quick funding for fast returns. For F&CSL this project was envisaged as a swift investment opportunity.

Due to the fact that LSDPC initially partnered with a resource (financially) incapacitated organization made LSDPC succumb to the dictates of the second private partner. Thus, the potential off-takers were vulnerable to high scale inequality in the housing procurement process. In this project, it was witnessed that the rescue partner had an overbearing capacity, usurping the overall project objective significantly even when the price seems to be maintained within the expected income bracket, the short terms of payment conditions as mentioned in the quotations above, unfortunately jeopardised the essence of making the houses affordable to the medium–low income group.

This was despite a considerate focus on arriving at a more symbolic price regime that was expected to be within the affordability range of the supposed target group. Important parameters were utilised to arrive at the prices that were mentioned earlier.

Furthermore, the significant autonomy enjoyed by LSDPC-JVD as a public enterprise provided them with the privilege to act with profitability, which was the core mandate in fulfilling their duty. This form of organizational culture could threaten social consideration in favour of economic considerations in projects. The essence being, that the public partner is also desirous of making a profit and if possible gets it as quickly as possible, just like the private partner.

In the case of LSDPC, they showed a conservative approach to pricing that favoured the quick tenure segment. This entrepreneurial dynamics stiffened the affordability for the target off-takers. However, both, LSDPC-JVD and F&CSL, did not envisage the sudden supply of new homes by another public agency, the Lagos Homes Project, that increased the demand risk of the project to a higher scale, forcing the patronage to lower due to higher subscription in the Lagos Homes Project, owing to a better payment plan, and a well-structured mortgage facilities, thus, providing the off-takers with what the Amuwo-Odofin project lacked. In response to the poor subscription to buy the accommodation witnessed as a result of this, they, LSDPC-JVD and F&CSL, lowered the price of the units. Although the repayment tenure remained unresolved. See the quotation below from an overview with a public partner respondent:

"Lo and behold upon completion around that time they were in construction in that site, Lagos State Government has a program called Lagos Homes, you would have seen them all round where you have to pay on mortgage after payment of thirty percent cost of the building. So that became a competitive product to this one [Amuwo-Odofin project], perhaps a lot of potential customers have keyed into that one [Lagos homes]. So we now have a situation where the project was completed and no up-takers, and acquisition became so poor. Some people bought say about ten or eighteen units were bought, about eight are being paid for, as we speak we are still looking at strategies to use to sale the remaining units. Part of the strategy maybe a drop in the price perhaps if it can help to push up the demand" respondent 7.

A couple of months later, on visiting the project site, the poster Figure 7.8 was pasted on one of the buildings advertising a promo sales with reduced prices. Type A apartment reduced in price from N16 million ($44,943) to N13 million ($35,616) representing 20.7% reduction in the price and type B from N13.8 million ($37,808) to N11 million ($30,136) a 20.3% reduction respectively.

Figure 7. 8: LSDR Promo Poster

Poster showing the reduced prices of the units in order to speed up sales. This is an indicator of the urge to drive up demand.

Project Capacity Influence on Affordability

While this project had a clear goal of regenerating an existing neighbourhood by injecting new buildings in vacant land, improving the infrastructure and improving the overall environmental outlook of the area. It was designed with a focus to supply housing to the low-medium income earners. However, despite the design, choice of housing type and categories of finishing that were designed with affordability in mind, some other factors that were not carefully understood were able to erode the project from being affordable.

Even though the project was cash strapped and new partners had to be secured to continue the project, the new partner short tenured funds that were injected into the project which upturned an essential component of the housing fund, tenure. Short tenure funds are particularly not favourable in housing investment due to the fact that housing construction and acquisition is highly cost intensive no matter the scale.

Another important dimension of project capacity relationships with affordability of the houses delivered was its ecological validity. While it was fashioned to increase the housing supply to meet the subsisting housing deficit in Lagos, the residents association was not involved until the end of the project. As the project was a regeneration project, beyond mere housing construction, the residents association was of potential help throughout the project. There was no consideration for public buy-in and community ownership of the project.

As the off-takers, the residents association and the potential buyers were not involved in the construction process of the units, it is not surprising that the partners had difficulty when searching for buyers, despite the biting housing deficit experienced in the city and Nigeria as a whole.

In fact, an important point to note, is that the poor patronage does not necessarily mean the housing supply has drastically improved in the city, but the fact that the units are unaffordable to the low and low-middle income owners and they only have short payment options.

This makes one wonder why the case of short tenured funds obviously appears to stiffen affordability. It is not unconnected to the volatility of Nigeria’s financial system characterised with poor exchange rate, high inflation, and most importantly political uncertainties. Since elections are held every four years and leadership recruitment for the public sector agencies is politically determined, the policy of one government is often only valid while they are still in power and will change once the next government has taken over.

These are critical considerations that most private partners need to take into consideration while negotiating business enterprises with public partners. After all, the public agencies also desire to present completed, sustainable, viable projects as evidence of their performance during the administration of every political regime. Hence, they are often in a hurry to complete and recoup from projects before their tenures expires.

Chapter 8: Courtland Housing Estate

8.0 Introduction

The Courtland Housing Estate Project came to fruition out of a need for more houses by a group of Legrande Property Development Company (LPDC) clients. This group of clients were members of the Shell Petroleum Development Company (SPDC) staff cooperative society who were unable to obtain houses in the COOPLAG Estate Developed from LPDC because of over subscription. Hence, there was a search for an appropriate location to meet this demand.

The search team of LPDC eventually located a parcel of land in a desired neighbourhood which was owned by Lagos State Development and Property Corporation (LSDPC). The 3.09 Ha Parcel of land is located along Platinum Way, behind Femi Okunlowu Estate Lekki, Lagos State.

The negotiation to access the land led to a partnership between LSDPC, LPDC, CPMS and SPDC. LSDPC preferred to participate in the development process using their land as equity, which was valued at 30% of the project cost. LPDC agreed to terms of the partnership since the location was very desirable for their clients. A partnership agreement was signed between the two organizations in March 2016 to deliver the project, with LPDC financing the units, the secondary and tertiary infrastructures and facilities.

However, in the previous project that SPDC Cooperative had subscribed to, there were challenges identified which they felt could have been resolved at an earlier stage if they had been included in the decision making processes. So even they were non-involved project stakeholders they wished to be included in the decision making processes at every stage. To this end they appointed Comprehensive Project Management Services (CPMS) to represent them throughout the project development phases. They were to take inputs from beneficiaries and report back, as well as provide professional advice where necessary to ensure that the beneficiaries’ interest was protected at every stage of the project and that there was value for money guaranteed. They, SPDC, the beneficiaries and sometimes referred here as off-takers, paid the developer 58.3% cost of the units that were subscribed by their members as off-front payment and their investment in the project.

The implication was a discounted price of ₦60 million for their members below the market value of the property which was ₦75 million for other off-takers. The argument was that the SPDC Staff Cooperative Board partly took the financial risk of the project and had to get compensation over their equity contribution for the benefit of their members, whereas, risk to the other off-takers was minimal, and of course LSDPC and LPDC did not have to pump so much finance into the project.

The project was designed to contain 19 blocks of 120 units, containing five (5) bedroom maisonettes. This was more than the quantity that SPDC off-takers needed to accommodate their group but it also included units for new subscribers.

The time frame for the project construction was agreed to be 24 months, which included two blocks as pilot prototypes to test-run the tripartite primary stakeholder network and purposely to serve as a learning curve through reviews before embarking on the full scale project. The essence was to correct possible challenges and to ensure subsequent units were as perfectly delivered as possible. Although the project was near completion (2018) at the moment of data collection, the character of its formation (user participation and representation) made it important and thus was chosen to be included in this research.

This project presents a unique situation, which is quite novel as it includes an off-takers proactive approach which was unlike the previous cases that until now were studied.

8.1 Structure of the Chapter

This chapter just like the previous one is structured into four distinct but related sections. The first section examines and identifies what form of partnership delivery model was utilized in the project. Actors and their roles in the project were identified, and how risks, and tasks were apportioned between them.

To establish the sort of partnership model that was utilized for this project, the research first identified the projects life cycle, in order to chronicle the project development. Thereafter, the interaction pattern provided the researcher with the opportunity to see the inter-relationships between the three primary stakeholder organizations (LSDPC, LPDC and CPMS) and other actors. These dimensions helped to build a narrative that revealed the features of the partnership and its subsequent categorization.

In the second section of this chapter an attempt was made to examine the collaborative capacity of the partner organizations in the project. This was necessary in order to establish the link between the identified project delivery model and the collaborative capacities of partners involved. In the third section, the projects affordability profile was examined using the three parameters of pricing, financing arrangement and price-to-income ratio.

Lastly, the combined variables are discussed in conclusion in order to examine the interrelationships between these variables and the project outcomes.

8.2 Project Delivery Model

In order to establish what partnership model was utilized for this project, the research first established the project life-cycle in order to understand how the project was built up. This was helpful to understand the roles played by each organization in the project in order to establish an appropriate pattern.

Thereafter, studying the interaction pattern provided the researcher with the opportunity to see the inter relationships between the two primary stakeholder organizations and the other actors, whether public or private, regulator or collaborators within the process. These dimensions helped to build a narrative that revealed the features of the partnership and its subsequent categorization.

8.1.1 Partnership Life Cycle

a) Pre-implementation

The project started as a spill over from a previous project, where the beneficiaries who subscribed to purchase units could not satisfactory meet the needs of their members. The LPDC scouted for land, particularly in the Lekki area of Lagos State to find suitable land to meet this need.

When a parcel of appropriate land was found, it was found to belong to LSDPC. LPDC had to partner with the LSDPC as they owned the land and would not sell it outright. This became the middle ground were LPDC could satisfactorily meet the needs of its clients and possibly meet expanded interests from new clients.

The preparation stage was highly related to the nature of the Public Private Partnership. LPDC prepared a proposal, taking into account the needs of the clients and benefits which was also agreed upon by LSDPC.

LSDPC, required that its equity contributions should be worth the land, which was valued at 30 percent of the total project cost. Since the project was initiated by the needs of LSDPC’s clients and facilitated by the private partner, bidding did not occur in the projects life cycle. LPDC had a good reputation within the private housing projects sector, having a very prominent presence in the Lagos housing market.

This played a key role in the way and manner the public sector enterprise, LSDPC, prioritized the project as a viable project. As there were already existing off-takers, the demand risk appeared conspicuously immaterial which gave the project a healthy outlook. Negotiations between the off-takers and LPDC as critical stakeholders in the project led to a commitment which comprised of an upfront payment that made finance available for the project.

SPDC Cooperative Group were prepared to commence balance payment upon the availability of the completed houses, funding appeared cheaply sourced. LPDC augmented this revenue with internally and externally sourced funds to finance the units’ construction, secondary and tertiary facilities.

b) Implementation

Actualizing the agreed proposals as contained in the pre-implementation phase ushered in the submission of a draft design, which originated from the private partner, LPDC. The design contained 120 units of maisonettes of five bedrooms per unit. The beneficiaries (off-takers) deliberately requested for such a category of housing type, owing to their economic configuration as staff members of a multinational corporation. The deliberations were jointly carried out by LPDC, LSDPC and CPMS (representatives of the Off-takers). The agreed designs were then further submitted to the appropriate approval authorities for vetting and due diligence.

When this phase was completed, the tripartite alliance then agreed to commence construction. First with two units as a pilot scheme. They needed to monitor whether the agreed content, that was included in the design was carried along in the actual construction phase. The objective was to use these units to draw lessons from and possibly facilitate improvements before completing the rest of the buildings in the project.

Beyond the design and development of housing units, LPDC also designed the infrastructure and facilities. To actualize the construction phase of the project, sub-contacting was also adopted. Building contractors, road contractors and related facilities development firms were recruited by the private partner but with professional recommendations from LSDPC owing to their long term expertise and having access to reliable contractors who were registered with them.

From the statement of respondent 7 the sectional head of JVC (Joint Venture Cooperation) of LSDPC:

"We recommended about 13 Contractors out of which 9 were selected to participate in the project"

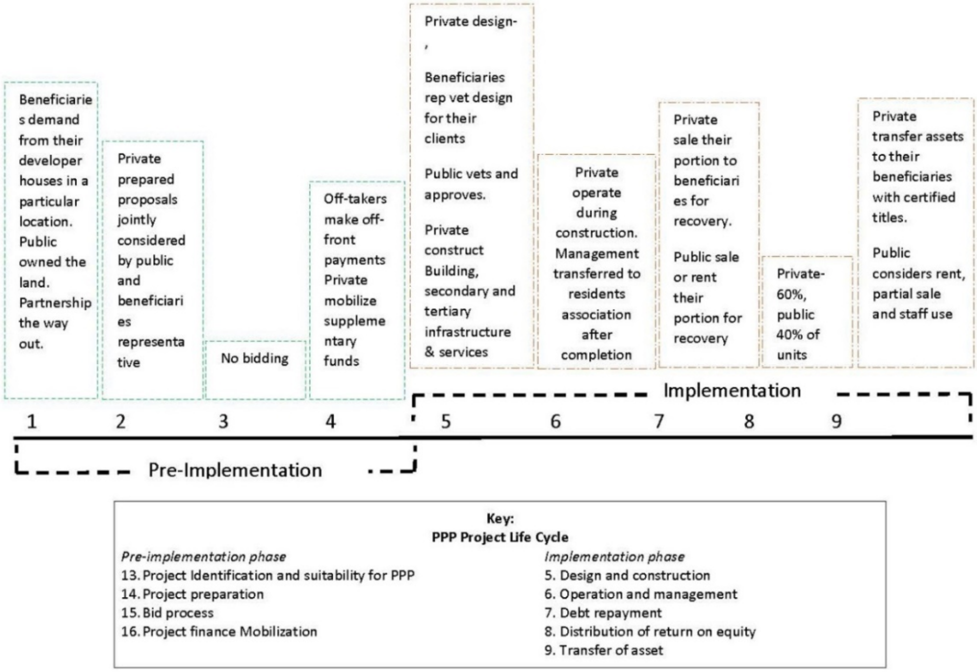
These were the contractors who handled the construction phase. An SPV was set up comprising of a project manager, quantity surveyors, architects, civil/structural, electrical, mechanical engineers for daily supervision exercises. However, joint monitoring groups from LSDPC, LPDC and CPMS, who were professionals, were also scheduled to monitor the implementation process.

The operation and management component in the implementation process was largely the responsibility of LPDC, as they were the direct funding agent. It was proposed during the projects conception that upon completion the estate would be handed over to the residents association for day to day management. This later part included facilities management, internal security arrangements for residents, landscape maintenance and other services.

Debt repayment, which is significantly a factor of the funding arrangement adopted in the project, comprised of LPDC recovering funds from payments made to service debts incurred from commercial banks and internal sources.

LSDPC recouped its finances from the increased value gained on the land. The arrangement of distribution of return on equity was debated between the partners, as it was not only monetary and physical equity factors of but also strong factors of intangible resources like trustworthiness and competency, which was projected by the public partner (LSPDC). This influence led to a 40% (public) and 60% (private) share, even when the value of the land which was the public sector's own equity in the project was estimated at 30%.

Figure 8. 1: **Courtland Project Life-** ***Cycle***



"The share ratio doesn't really follow the monetary value of each unit because we will say we have pedigree [...] because they know that whatever papers you get title paper you get from the office here is valid and for whatsoever project that we ever are involved in is going to be completed. We do not have the history of abandoned projects". Respondent 7

From the statement above we can deduce that the partners looked beyond the monetary values to other pertinent intangibles that were considered significant for the partnerships to thrive. They were considered essential ingredients that influenced the distribution of return on the equity contributions.

The 40% return on equity was not taken in monetary form, but it was converted into the value of agreed prices of housing units and the number of units that such a value covers was valued as the partners share. They individually allocated the units to off-takers independent of each other. However, the LSDPC as a public partner facilitates the issuance of title documents to all beneficiaries.

The transfer of the assets which signified the end of the project and the end of the partnership in this case were the off-takers as they received all of the necessary documents to their properties and the day to day management was then handed over to the residents association, which is the usual practice in the city of Lagos. Henceforth, all other exchanges were executed via the residents association and the city management authorities who were responsible for various responsibilities in the city.

8.1.2 Institutional Context of *Stakeholder Interaction*

Three overarching paradigms to structure the interaction processes was considered. Which revolved around three questions;

1) Who sets the wider vision for the development of the city? since there is a connection between the individual projects of the city development program which is comprised of individual projects
2) Who coordinates the actors in the network?
3) Who are the collaborators working to actualize this vision?

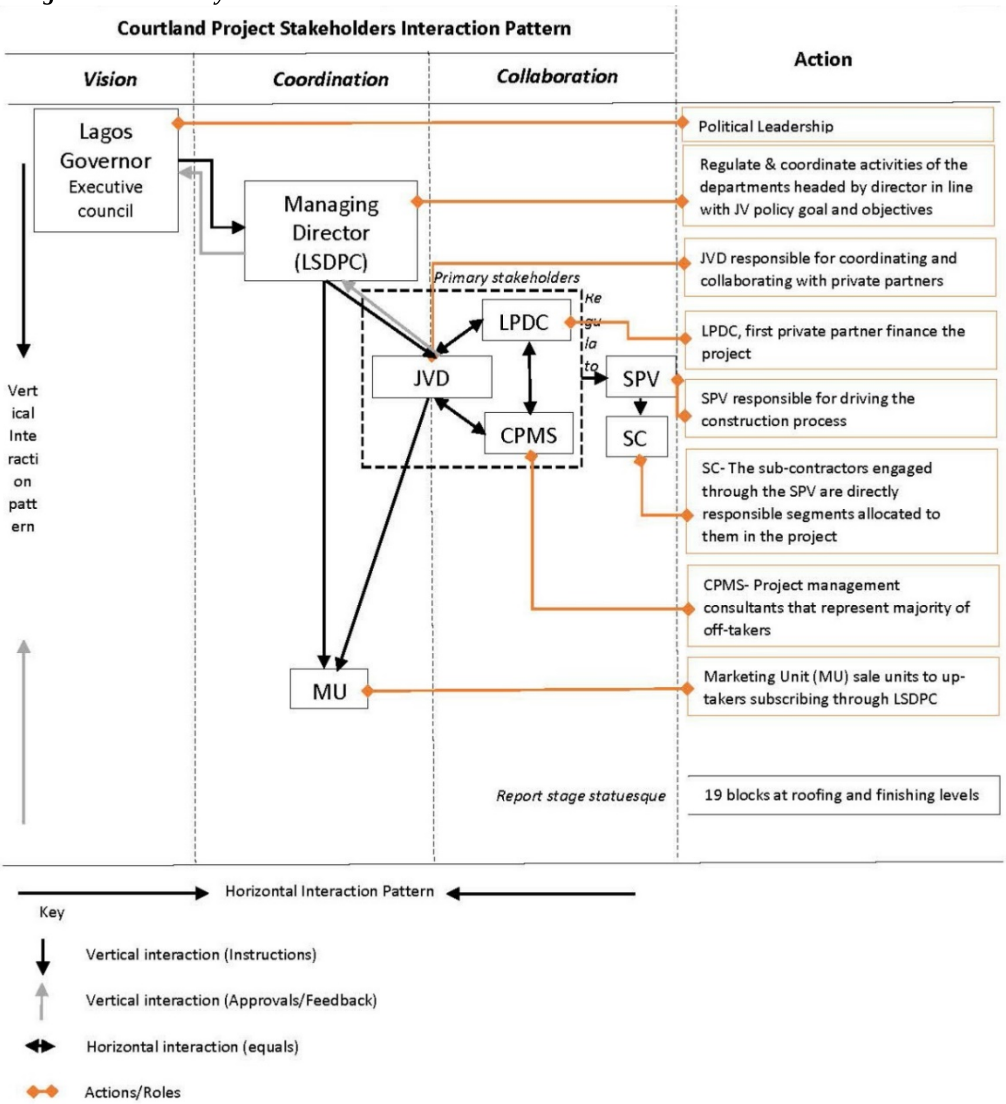
It is within this framework that the stakeholders' interaction can be understood and better appreciated. Like any other project in Nigeria, the Governors are vested with constitutional powers to administer urban development within their respective states making them the source of a wider urban vision which is usually connected to their manifestos or agenda. Under the land use act of 1979 they serves as custodians and granting authorities for the use of land. They exercises such powers from a political dimension through relevant state government agencies programs and projects.

This project also sourced its executing power from the same source. The managing director of Lagos State Development and Property Corporation (LSDPC) oversaw the activities of all other departments and the Joint Venture Department which was purposely created to serve as the business development unit of LSDPC in coordinating PPP projects and collaborating with private partners for investment in public property and infrastructure development in the State. See the following quote which was attributed to a public respondent:

"Now, I told you the new JVD is totally restructured to meet as a business unit" respondent 7

Internally the JVD has technical experts and administrative staff responsible for vetting proposals sent in by interested private developers who bid for partnership projects. The private partners either internally or externally source consultants, who prepare designs for the project. Henceforth, the design is presented for observation, modifications and consent among the first three primary stakeholders (LPDC, LSDPC and CPMS) in this project, before it was submitted to regulators for approval and due diligence. The approved plans and design becomes a working document which the SPV and sub-contractors utilize to implement the project.

Figure 8. 2: Primary Stakeholders Interaction Pattern



In this project, like in the previous chapter, JVD performed dual functions (1) as coordinating agency of government in the project and (2) collaborating partner. This duality often played out as LSDPC through JVD performed a monitoring role and at the same time it was an investing partners with equity contribution, and maintaining profit share from the projects proceeds.

Having performed these roles in several projects, it gave them the opportunity to build capacity and experience such that it evidently impacted the quality of its coordinating roles and as a partner. For example, they provided LPDC with an inventory of accredited sub-contractors whom they certified as possessing the right qualities to effectively handle the construction phase. Out of which a couple of contractors were selected to participate under a Special Purpose Vehicle (SPV) which was jointly appointed by the three primary stakeholders for supervisory services.

CPMS's primary role was to ensure that the interest of the off-takers were not jeopardized in any of the processes, whether it be design, choice and quality of materials, negotiations with sub-contractors and the cost effect. Being a project management outfit, the off-takers believed their capacity to productively engage with both private and public partners must be in its best interest. In this role, CPMS exercised their mandate by engaging in all of the stages where important decisions that had to do with their terms of engagement were considered.

"In this case the buyer is having a stake that I want to know what's happening to what I want to buy. Developer is saying I don't have enough money and the buyer says ok fine I can give you off-front because I'm buying so and so number in the project. Since the buyer is doing that he must have a stake, and he must be represented. So that's where we come in" Respondent 10 who represents CPMS

LPDC being the developers of the project maintained a strategic role the partnership. For them, the responsibility of ensuring that the project saw the light of day was very crucial. This is their business focus as well as maintaining the interest of their clients and LSDPC was very important. They served as the lead organization in sourcing the SPV team but with the consent of LSDPC and CPMS. The SPV team was mainly responsible for managing the construction component. Meanwhile critical decisions still remained the subject of the three partners. However, the nature of meetings and communications were subject to the specific nature of the issues at hand. For example, the SPV and LDPC coordinated technical and other administrative matters that may not warrant the considerations of CPMS and LSDPC.

The nature of the interaction between actors were mainly role bound as depicted in Figure 8.2. Even though there were situations that might not necessarily shows outright clarity and separation of powers or roles.

8.1.3 Summary

This is evidently a non-classical PPP project based on the way and manner it was initiated and the pattern of actors' relationships. However, tracking the roles and responsibilities along the project development phases in terms of service provision and asset control as depicted in Table 8.1, shows the private partner LPDC bares only 2 out of the 9 responsibilities independently and it shares the remaining responsibilities with other stakeholder(s) in the mixed components. These shared responsibilities were influenced by four factors. (1) Public ownership of the land and willingness to partner with investors, (2) share of assets in the project and (3) Reputation and experience of LSDPC over the years in housing partnership projects and (4) the critical role of the off-takers as stakeholders.

Table 8. 1: Partners Roles and Responsibilities

Service provider / Asset control	Project Identification and suitability for PPP	Project preparation	Bid process	Project finance Mobilization	Design and construction	Operation and management	Debt repayment	Transfer of asset	Distribution of return on equity
Private									
Mixed			-						
Public									
Off-takers									

Situating this project therefore on Delmon's matrix of PPP models, we come to a notion that the character of this partnership has significant features of a Joint-Venture Partnership. The reason being that in Joint Ventures Projects partners significantly contribute, particularly in the resource mobilization efforts. This assertion is symbolic as the three key partners; LPDC, LSDPC and CPMS's clients (the off-takers) who have all directly contributed resources and made joint decisions throughout the project. Specifically, LSDPC contributed land, LPDC mobilized financial resources, both from commercial banks and internal sources. The off-takers here most-importantly unlike in classical PPP projects, contributed financial resources upfront for the project. As mentioned earlier LSDPC ensured that their reputation translated to investment value and that at the end of the day it yielded dividends.

Figure 8. 3: **Project's Partnership Model**

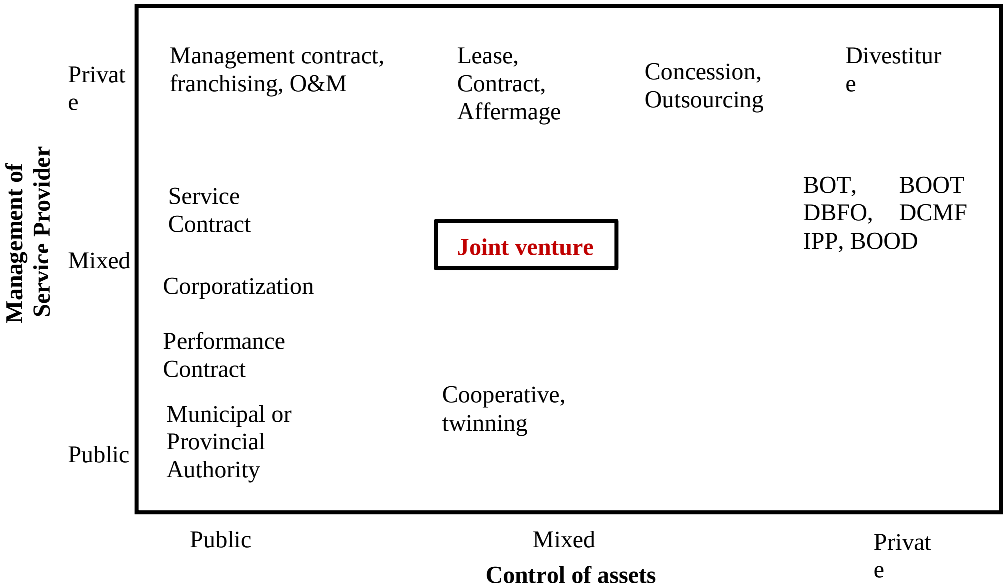


Table 8. 2: **Summary of the Project's Profile**

Characteristics	**Description**
Type of model	Alliance – (Joint Venture JV)
Type of actors	Public Partner (LSDPC-JVD), Private partners (LPDC), and Off-takers (CPMS)
Type of relationship	Public, private and Off-taker representatives relate as equals Joint decision making at all levels, close relationship and role specific Moderately interdependent
Content	Design: initiated by LPDC, LSDPC-JVD and CPMS vet and sent other related agencies of government for approvals based on city's development guides Funding: LPDC and Off-takers jointly mobilized funds Costing: jointly determined by partners and off-takers' representative Implementation: SPV set up to drive the implementation. Jointly monitored by the three key partners Joint effort in problem definition and solution. Allocation and fund recovery separately organized by LSDPC-JVD (Public) and LPDC (private) since each has specific number units as shares based on the values of equity contribution. Demand Risk borne by LSDPC-JVD(Public) and LPDC (Private) Construction risk borne by the LPDC (Private) Land: LSDPC supplied the land for the project
Motive	Reduce housing acquisition cost through off-front contribution by the off-takers Partnership with land owner to reduce production cost Shared equity for shared benefits
Role of contract	Moderately flexible
Management principles	Strongly based on process management principles (goal oriented, drive for cooperation and role based approach)
Attitude	Economic based, but under favourable price since substantial capital was made available by the off-takers off- front
Time dimension	Two years target delivery time but still constructing the prototype units

Table 8.2 above presents a summary of the first section of this chapter as it chronicles the project's profile and most importantly depicts the nature of the partnership model that this project is. The parameters utilized in this summary were adopted from those used by Edelenbos and Tesiman (2008) in Profiling and categorizing partnership models.

8.3 Collaborative Capacity

The ability of collaborating partners to harness their energies and resources towards achieving a collective goal is most essential, hence the need for collaborative capacity in partnerships. This has been discussed in four folds namely: member capacity, relational capacity, organizational capacity and project capacity.

***Table 8. 3:* Stakeholder Involvement**

Project phase	Stages	Basic decision milestones	Stakeholder involved	Category	Relationship dynamics
Pre-implementation phase	Project Identification and suitability for PPP	Target user Project location Suitability of delivery mode (attractiveness)	LSDPC-JVD, LPDC and CPMS	Public/private/off-taker	Collective engagement Sustainable approach. Need based
	Project preparation	Land ownership/documentation Scaling (projected population /development pattern)	LSDPC-JVD, LPDC and CPMS	Public/private/off-taker	Collective engagement Sustainable approach. Need based
	Project finance Mobilization	Conditions for fund assemblage Cost of fund Share of burden	LPDC/OFF-TAKERS	Private/Off-taker	Collective engagement Complementarity
	Design and construction	Needs assessment Type of units Choice of materials Cost of materials Quality of materials Construction techniques Timeline for construction Quality control	LSDPC-JVD, LPDC and CPMS	Public/private/off-taker	Sustainable approach. Need based/collaborative
Implementation phase	Operation and management	Costing of completed units Unit allocation processes Payment modalities (Tenure and sequence)	LSDPC-JVD and LPDC	Public/private	Collective engagement
	Debt repayment	Tenure of debt Share of burden	LPDC	Private	Sole responsibility
	Distribution of return on equity	Share pattern (Value of Equity contribution)	LSDPC-JVD and LPDC	Public/private	Fare share/value on equity/capacity
	Transfer of asset	Time Ownership	LPDC and LSDPC-JVD to Off-takers	Private/public	Collective engagement With off-takers

8.3.1 Relational Capacity

Intra and inter organizations social relationships are essential life wires that fuel the realisations of set goals and objectives (Foster-fisherman et al., 2001). The outcomes of this component has been discussed in two separate categories; internal relationship and external relationships. However, in this project there seems to be no internal-external dichotomy because the project originated from an expressed need by the off-takers and willingness to partner, provided resources and engaged in the delivery processes. Thus we will discuss this project as one which is atypical of the usual PPP approaches. This is discussed on the bases of participatory nature of the project, power sharing equilibrium, cohesiveness and cooperation between partner organizations.

The three key stakeholder organizations had a series of interactions between themselves in the course of this project. While the experience of the first group of off-takers in previous projects necessitated their participation through representation (via CPMS). This has helped in building a more cohesive and trustful relationship. The statement below is a reflection of the positive mind-set that prevailed with regards to the internal relationship.

"Stake holders will be us [the developers], regulatory agencies, the consultants, we have physical planning, we have building control, and LASEMA (Lagos state environmental management agency) all those people also are stakeholders. The clients are part of the stakeholders (through CPMS), LSDPC is part of the stakeholders, in short everybody that has to do with the project. Particularly in the scope evaluation and environmental impact analysis we had to carry everybody along. It is not like this is the only set of people that has to be carried along. Every other person that is a stakeholder was carried along."

Identifying the participation dynamics of the project is essential to establishing the nature of relationships among the stakeholders. Stakeholder participation has been summarized, which is made up of the three key stakeholders, to assess the depth and roles played by each organizations, see Table 8.3.

Involvement: As can be observed through the case trajectory, the public partner (LSDPC), the private partner (LPDC) and the off-takers (CPMS). The essence is that they are both stakeholders and shareholders with varying degrees of equity contribution in the project. They were also fundamental in starting the project and their resources directly sustain the project.

Diversity: The stakeholders are basically divided into three groups; the public or government agencies which cut across the two categories of stakeholders (primary and secondary). The LSDPC, though a primary stakeholder, due to the fact that they were the key resourced partner, and an agency of the Lagos State Government like the ones mentioned in the secondary stakeholder categories. Organizations such as LSBCA, LASEMA etc. had a role as regulatory bodies, dispensing their statutory duties as guaranteed under the law.

The private partners are the LPDC and CPMS who participated in various roles and positions.

The third group were the off-takers (beneficiaries, users etc.).

These diverse interests characterized the stakeholder make up in this project.

Arena: Participation here occurs on two levels; the administrative and technical. This is represented as a function of the management meetings and monitoring activities and the SPV saddled with the technical and daily supervisory role. The joint committee of LSDPC, LPDC and CPMS performed the management responsibilities which involved meetings and fortnightly monitoring activities.

Approaches: As earlier emphasized, this project was need driven by the off-takers. Due to this specific need, the public agency holding title over the land was first consulted (tokenism) by the private developer for access to the land. The Public department persuaded the Private developer to form a partnership in the process of developing the land (degree of citizen control) opportunity. This situation positions the off-takers at a vantage point being the initiators of the entire process and having taken proactive steps in not just positioning their interest but rising to the occasion of safeguarding it through a representative form. This dynamic significantly influenced the course of events as they unfolded in this project.

The interaction between these three partners particularly in the fund mobilization phase of the project saw a cooperative prowess and an opportunity for renegotiating benefits which were reached as the off-takers made available 58% of the unit cost to facilitate the funding component. These results were only achievable when partners relate to each other in a cohesive and cooperative manner to such an extent of risk level. With a high risk level, it is obvious why the SPDC cooperative had to ensure adequate representation. With this, trust building between partner organizations was further strengthened, this as well represents the value of shared solutions in the project.

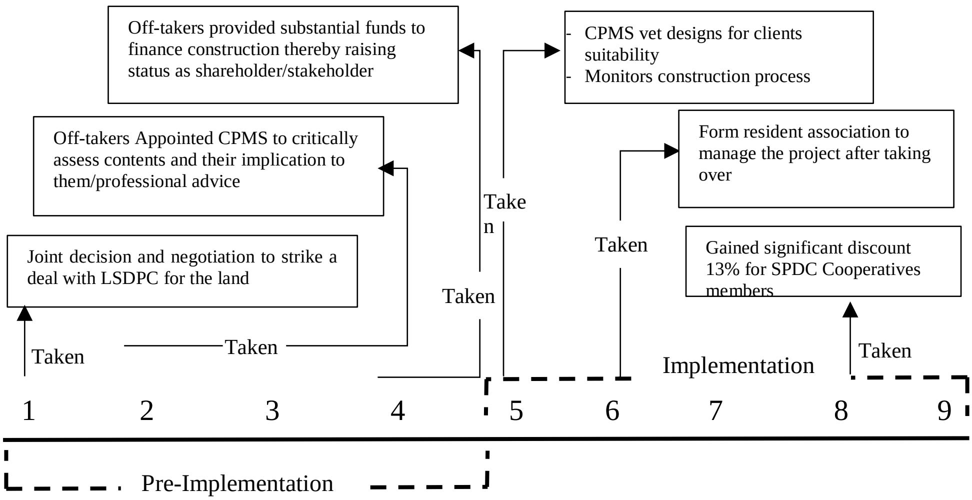
Power Sharing Dynamics among Stakeholders

Power sharing dynamics here is built on the concept demonstrated by Burdett (1991) where he categorized empowerment into two categories: firstly, that power is passed legitimately to individuals, or groups in a hierarchical order. Secondly, power is taken by individuals or groups through opportunities presented by organizations. In this project, the participation of off-takers through the CPMS significantly served as the pedestal upon which power relations subsist. Considerably, SPDC staff cooperative's had misgivings from previous project (COOPLAG project) as a non-participatory stakeholder, noting the consequences, they utilized the Courtland project to assert and seize considerable power. There were three key factors that possibly explains the decision to actively engage in the project:

1) Sound financial capacity as a group of off-takers from the same organization with a good proportion of members earning considerably high incomes
2) Deployment of funds into the project to fast-track implementation, secured their place as stakeholder/shareholders
3) Knowledge/experience gained from previous projects

Due to these factors, the off-takers had significant influence in the project identification and suitability for a PPP because they were involved in the joint decision making process with LDPC to participate in a partnership with LSDPC. Thus, their representative, CPMS was engaged and partook in assessing each step that was taken as well as offering professional advice when necessary. Their funds which were invested as a deposit in the project, were another significant step in gaining power and control in the project. CPMS were empowered to vet designs and monitor the construction processes. In turn, due to their significant participation, they possessed the right of control once the project was completed, through the resident association and they were given a 13% discount on unit price for their members.

Figure 8. 4: Stakeholder Power Sharing



Key:
PPP Project Life Cycle

Pre-implementation phase	*Implementation phase*
1. Project Identification and suitability for PPP	5. Design and construction
2. Project preparation	6. Operation and management
3. Bid process	7. Debt repayment
4. Project finance	8. Distribution of return on equity
	9. Transfer of asset

In all of the scenarios, power was rather taken and not passed on owing to the fact, just as earlier described, that off-takers were both stakeholders and shareholders. With this position, they hold some form of influence over the way and manner decisions along the project development spectrum were made.

8.3.2 Organization Capacity of Project Partners

I) *Internal Environment*

- Resources
- Tangible Resources

These are made up of physical assets, information/communication management resources, and financial resources that are available to an organization (Bryan, 2011, Vinzant and Vinzant, 1996, Bryson, 2011, Eisinger, 2002, Harvey, Skelcher, et al., 2010, Honadle, 1981, Ingraham, Joyce, et al., 2003a, Judge and Bono, 2000, Wernerfelt, 1984).

The three organizations involved in this project demonstrated significant understanding of the information and communication needs of the public, as they each maintained functional websites (See http://www.lsdpc.gov.ng, http://legrandeproperties.com.ng, and http://cpmslimited.com) where important and necessary information regarding their projects are hosted. Mainstream media and social media platforms are all integrated within their organizations web homepages. Other means to disseminate information, such as hardcopy printed material like posters and handbills were utilised to inform the public about this project.

Regarding financial resources, LSDPC is partly funded through budgetary means but it also funds its own operations from profits raised as a direct developer and in partnerships. These kinds of direct profit oriented projects were developed in premium locations such as; Pearly gate, Oba Elegushi, in Lekki and Adeola Odeku Victoria Island, Lagos State and many others. Besides the ability to raise funds internally, its statutory autonomy as an agency of the government provides it with the opportunity to raise funds from commercial institutions to fund viable projects.

The developer, LPDC, being a private organization has a strong financial capacity based on its trajectory in the Lagos housing development industry and in Nigeria at large. With a portfolio of being direct developers of 11 major housing development projects in the country within the last fourteen years (2002-2014) (see, www.legrandeproperties.com.ng) this arguably portrays a significant financial strength.

CPMS was the off-takers project management consultant, thus it was also crucial to ascertain there preparedness to execute the terms and conditions of their engagement. Possessing viable and verifiable sources and means of raising funds was a positive feature of CPMS. CPMS was the first all-purpose project management firm in the country, it was established in 1998 and until now has been engaged in a wide range of projects. This is evidence of its revenue generation capacity which provides them with strong financial base.

All three organizations conveniently possessed other tangible resources, which included physical properties such as office space, computers, furniture, and vehicles for staff to effectively operate.

Besides data sourced from interviews, an OCA was carried out and the results show the three primary partner organizations scoring between moderate to moderately-high organization capacities. Thus, signifying average and above average performance in tangible resourcefulness.

The intangible resources that were considered here includes; reputation, organizational culture, leadership and managerial skills of all three organizations. Each of the organizations possess well laid out organograms, core values, visions and mission statements. They have these elements clearly written on their website homepages for the benefit of anyone who visits their websites.

The OCA results for this specific aspect shows that these three organizations have moderate to moderately-high scales that is average to above average capacities. Other elements that were measured were openness to diversity, cultural sensitivity in respect to service delivery and constructiveness of feedback mechanisms that were in place in these organizations.

The leadership and managerial skills of the organizations in this project, are streamlined to five key actors, which were identified as the key drivers behind the scene. Their influence and commitment drives the project. These were; the chairman of SPDC staff cooperative, chairman LPDC, managing director CPMS and Head of JVD in LSDPC. These personnel provide the leadership in the project through their individual organizations and based on their skills and expertise, dedication and maintained team spirit.

The way and manner this project was negotiated and conceived revealed significant examples of how cohesive this was. For example, the project manager of LPDC and chairman of SPDC staff cooperative had gained tremendous experience from working together on a previous project (Coopland Estate Project). Although their previous relationship created some discrepancies leading to the need to bring in a more technically viable representative (CPMS) to help navigate the project more fluidly. This indicates a positive attitude towards conflict resolution, as the relationship was maintained and not severed due to previous challenges. Their dedication is further proven on two paradigms; spearheading previous projects to logical conclusions and initiating this project as part of a clientele continuity. The most important element here is the product of the learning curve, the selection of CPMS was one of the earliest project management companies in the country that speaks volume on this subject matter. This project is a proven case of member’s skills in group development as the off-takers.

The head of the JVC department of LSDPC had long term experience in negotiating and executing PPP projects, which included the Amuwo-Odofin project mentioned in the previous chapter.

As the driving forces behind the scene, these five principal officers of the project institutionalised an SPV that took responsibility for project implementation. There was recognition of the legitimacy of the other stakeholders and most members possessed the right attitude and commitment. Another outstanding intangible element was that each of the three organizations expressed was the trust component and in particular, the public agency’s trustworthiness made it attractive to private organizations to participate easily in partnership projects based on experiences.

A combined outlook of these three organizations satisfactorily depicts a significant resource capacity. Segment capacity assessments of these organizations presents LSDPC with moderate resource capacity as indicated from the results of the Organization Capacity Assessment (OCA) score of 61.5%. LPDC’s resource capacity was rated as moderate, scoring 64.4%. CPMS score was 70.4% (Moderate-High) which importantly presents it as possessing that crucial capacity to ensure value for money for the off-takers in the first place. From the graduating score starting with 61.5-64.4-70.4 (Public-developer-off-takers consultant), There was a progressive resource base capacity profile for these organizations which shows positive progression.

Capability/ Competency

The skills of the workforce transcends the ability of organizations to convert opportunities and in some situation threats into tangible benefits (Bryan, 2011, Vinzant and Vinzant, 1996, Bryson, 2011). LSDPC-JV just as demonstrated in the previous chapter, possessed the variety of professionals in the building industry with the required internal expertise and where necessary they outsourced from within LSDPC's other departments.

"O yea, we have a team in the JV Department. JV department has a structural and technical team comprising of the Architects, the engineers, quantity surveyors and so on and so forth". Respondent 7.

The LPDC had internal senior administrative and technical personnel but outsourced middle and low level technical experts e.g. architects, planners, land surveyors, quantity surveyors, civil and structural engineers and artisans etc. CPMS internally sourced their personnel from the pool of technical experts they have in-house and from their industry partners whose presence on their homepage is evident. The results from OCA showed that CPMS recorded 76% (moderate-high), closely followed by LSDPC's 72% (Moderate-high) rating and LPDC's 64% (moderate) rating since a significant proportion of its technical personnel had to be sourced externally. All the results validate the complementarity of the key partners possessing the requisite capacity to take on their responsibilities.

There was conceived competency regarding the state and quality of work, proven ability and the result of the application of capabilities. The result of the project technically mirrors the achievement of all key stakeholders. Since its conception in early 2016 all the 19 blocks, comprising of 120 four bedroom maisonettes were at roof level and at different levels of finishing as at first quarter of 2018. The infrastructure component however was slower compared to the units' construction. This was as a result of the sand-filling that took a considerable amount of time.

"They have to sand-fill and so a lot of sand-filling has taken a considerable amount of time" Respondent 7

The first thing that was taken into consideration was the clarity of roles and responsibilities within these organizations. The contract binding the partners in this project, was the first rule of engagement that guided the actors. This contract document, is also a product of a wider institutional instrument known as the PPP Manual for Lagos State (World Bank, 2012) which directs the pathways for partnership in Lagos State. This instrument was pivotal to the kind of relationships and the nature of roles and responsibilities that were displayed by the partners.

Photograph 8. 1: **Prototype Concept 2016**

Source: http://legrandeproperties.com.ng

Photograph 8. 2: **Implementation Status 2018 March**

Source: http://legrandeproperties.com.ng

The internal formalised structures of these organizations also portrayed a positive disposition to the overall project partners' capacity. Each of the organizations had a well set out organogram depicting coordinating points for the various services and units, which were enumerated in the company's focal points. These included the different directorates and service units. The leadership structure is also aligned with these levels of coordination in each of the three key partner organizations. (See,http://www.lsdpc.gov.ng, http://legrandeproperties.com.ng, and http://cpmslimited.com).

Formalised Structures and Procedures

The procedures were guided by both the type and nature of the project as well as network of both the government agencies responsible for approvals and community stakeholders who might be affected by the project and requirements that necessitated activities such as Environmental Impact Assessment.

These structures and procedures opened the project to chains of other stakeholders who were able to perform diverse yet important roles during the project's implementation phase. For example when the Environmental Impact Assessment took place, it was necessary to follow the protocols established by the EIA. Such kinds of activities mandate inputs from the project community, the ministry for environment and other related agencies.

From the OCA; CPMS rated 70% (moderate-high), LPDC and LSDPC both had 60% (Moderate) ratings. Thus, it therefore portrays that these organizations scored average and above average degrees of capacity performance signifying that their capacities significantly influenced their performance in the project.

External Environment

Autonomy

An organizations susceptibility to external influences is premised on the nature and the extent to which its operational activities depends on external resources (Pfeffer and Salancik, 2003). This assertion made it essential to establish the degree of autonomy an organization enjoys as this substantially explains its freedom for self-actualization. The three partner organizations; LPDC, LSDPC and CPMS interestingly enjoyed a significant level of autonomy.

LSDPC's operational mandate made it possible for them to operate within the public sector as a business unit. Its operations were significantly based on new public management principles which include: competitiveness, being performance driven and taking a market oriented approach. As it possessed these characters, it was able to operate with market principles just like the private partner organizations LPDC and CPMS. Thus, guaranteeing a good performance and being vibrantly active in the Lagos housing sector.

Since the three partners enjoyed significant statutory independence, they were able to overcome bureaucratic bottlenecks that can elongate the project delivery time. This also translated to fiscal dependency as these organizations were able to raise funds for the project and they were able to commit their resources with less or no delays based on high statutory and fiscal dependency. For example respondent 9 states as follows;

"We do self-funding, we do banks. It varies there's no one way to do a transaction. Most importantly this has to be done and we look at the parameters around it. See every project has its own peculiarities. There are some projects that you just have to finish in a year and be done with it, in such projects you need to raise money and you have to get it now. There are some projects you have the liberty of time and in those ones you can also still explore other means of funding" respondent 9.

From the OCAT result, LSDPC scored 70% and LPDC and CPMS ranked 80%. This shows a slight difference between the levels of autonomy and the pure private entities with whom it partnered. These results reiterate the fact that as they were all business inclined organizations, they were aware of the time value of money, and were able to propel the project so that it just about finished within 24 months by making good use of their time and resources they were able to achieve about 70% of the project within the target line. This is a typical show of significant statutory and fiscal independence which was complemented by the commitment of the project up-takers.

Stimuli

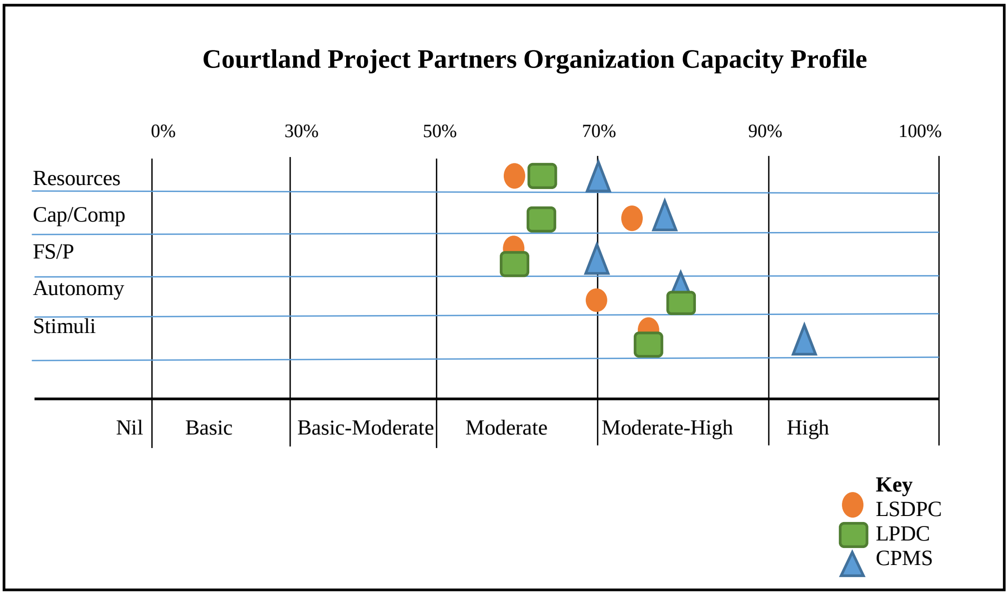
There were no significant events that threatened this partnership to date. The result could possibly be linked to the fact that the off-takers proactively engaged with CPMS who were the leading project management consultants in the country. There is a possibility that due to the combined capacities of the public and private developer, they were able to significantly shield the project from high risk.

The availability of the funds that were committed through the initiating off-takers group, encouraged LSDPC to partner with them with its parcel of land, technical inputs, and service proficiency. As CPMS was well prepared it added to the opportunities that were utilised in this project.

Thus, on the OCA both LSDPC and LDPC were rated 73.3% (moderate-high) and CPMS was 93.3% (high). These results prove significantly that the involvement of CPMS significantly reduced, to the barest minimum, any threats. This was good for the risk profile of the project and inversely boosted the ability of these organizations to optimally utilize the opportunities that were available to them.

By presenting these results on the overall rating scale of Bateson et al. (2008) produces a visual overview as indicated in Figure 8.5, this research identified a convergence of capacities of partners along the moderate to moderate-high spectrum of the scale. This significantly provides us with a mental picture of how partners with similar capacities can conveniently drive partnership projects more harmoniously with higher chances of achieving predetermined objectives. The overall a summary of the organizational capacity of all the partners has been presented in Table 8.4.

Figure 8. 5: Graphical Display of the OCA Results – Courtland Project Partners Organization Capacity Profile



8.3.3 Project Capacity

A key indicator in assessing this component of the collaborative effort as described by Foster-Fisherman et al. (2001, p. 256) is the presence of: *"Clear, focused project objectives that are designed to achieve realistic goal(s) that addresses community needs in a unique and innovative way."* He went further to claim that when projects or programs facilitated by partnerships are *ecologically valid*, driven by need, there is a sense of ownership and commitment on the side of benefiting users or communities.

One factor that sets this project apart is the very fact that it has one clear objective, development of housing units to meet the needs of a spill over housing deficiency from a previous project. This was seen in the design and construction, as well as the additional number of units to accommodate any new interested parties. Joint decisions were the hallmark of this project with off-takers proficiently represented by a competent organization as seen in the profile. A total buy in was necessary because, beyond just being involved from the initial stage of the project, the off-takers were also shareholders as they had committed funds for the project development, taking considerable risks like the other two parties. This ensured that it was a community driven initiative thereby gaining validity.

Another interesting dimension Park et al. (1997) mentioned was a situation that explains the relationships of partners of the project. He asserts that where one partner is more closely related to the project and another partner is not readily available and not relating closely, the partner who related closely either because of

Table 8. 4: Summary of the Capacity of Courtland Project partner Organizations

Capacity			**LSDPC-JVD (Public)**	**LPDC (Private)**	**CPMS (off-takers rep)**
Resources			**Availability**	**Availability**	
	Tangible	Finance	-Budgetary sources, commercial banks, own projects income	- Multiple sources, financial institutions, access to funds though projects proceeds	- Multiple streams; internal revenue form projects proceeds, commercial banks
		Information and Comm.	-Internal memo/tender process/audio-video adverts /marketing department/company website/social media	- Project committee reports/marketing/print & visual media/social media/company website	- Project reports, social media, company website, print and visual media
	Intangible	Reputation	- Long-time experience as reliable public housing supply organization Shared value *(customer focus, integrity, team spirit, innovation and efficiency)*	- Reliability from previous project commitments, Shared values *(competence/character, technology for excellence and stakeholder satisfaction)*	- Shared values that guide operations *(integrity and honesty, excellence, team work, customer experience and commitment)*
		Leadership /Managerial Skills	- Effective supervisory framework and policing. - Less emphasis on direct personality trait of a leader	- Effective supervisory framework -Professional/team work orientation	- Transformative /professional/team spirit
		Trustworthiness	- State status/transparency	-Track records through previous projects delivered with evidence on company website (transparency)	- Track record as one of the earliest project management focused organization in Nigeria
Capabilities / Competencies		Skills of Workforce	- Architects, Quantity surveyors, Urban Planners, - Engineers and other allied professionals who possess the requisite knowledge and professional licenses in LSDPC as a whole and Joint Venture Department Internal experts conditioned, vet and analyses designs for approval	- Internal senior level professionals (project managers, quantity surveyors, architects, Planners etc.) - Outsourced meddle and low level skills : Architects, quantity surveyors, Civil engineers, and artisans	- Multidiscipline staff composition - Networking with industry partners (local and international)
		Conflict Resolution	- Non established	- Non established	- Non established

Formalized structure and procedures	Clarity of roles and Responsibilities	- Roles/responsibilities, guided by the PPP manual for Lagos State and the contract document	- Roles/responsibilities, guided by the PPP manual for Lagos State and the contract document Internal written and communicated philosophy, safety rules, and core values	- Roles/responsibilities, guided by the PPP manual for Lagos State and the contract document - Organized internal structure and certification of staff with professional bodies prioritized
	Internal Operating Procedures	-New public management principles of a quasi-public enterprise. 'operating as a business e.g. performance monitoring, financial control, value for money increasing efficiency etc.	-Market/stakeholder oriented	- Market/stakeholder oriented
	Presence of Work Plan	- Two years delivery target but no clear work plan	- Two years delivery target but no clear work plan	- Two years delivery target but no clear work plan
	Presence of Working Groups	- Technical committees responsible for supervision	- Outsourced supervisory working group/ in house project committee	- Project management team
Autonomy	Statutory Dependency	- Guided by Lagos State PPP manual 2012	-Developer registered with Lagos State PPP office, with tax clearance certification. Independent business outfit	- Independent consulting firm and possessing professional certifications
	Fiscal Dependency	- Restructured to function as a business unit i.e. granted partial financial autonomy	- Full financial autonomy	- Full financial autonomy
Stimuli	Presence of Threats	-Not substantially exposed since operating under NPM principles	- Proactive response framework based on safety policy and philosophy	-Low risk based on task in the project
	Opportunities	- Preparedness for partnership through landed properties of the organization - Growing interest of private developers to participate in housing projects	- High rate of return on investment - Ease of access to publicly available land	- Service proficiency and preparedness

their expertise or role in the project might be likely to internalize the benefits towards their own objective in the project. He emphasized that due to a weak relationship of the un-relating partner in the project, they might not maximize the benefits of the joint venture and promote their own interest. It is on the bases of this notion that the off-takers, when realizing this in the previous project, decided to engage CPMS to ensure that their interests were taken into consideration in this project.

To what extent did CPMS maintain this interest? Noteworthy, is their role in ensuring that the project cost was not over exaggerated by the developer. This can be seen during the bill of quantities evaluation by the CPMS and the 13% reduction from the prevailing market rate for the property.

Pursing affordability is essentially a focus that everyone, irrespective of income level, considers during a housing acquisition process. Though affordability is relative, depending on the housing costs to income ratio of the population or the individual needs in question.

The calibre of the off-takers, particularly the SPDC staff, made this project high cost oriented, hence, the push for commercial consideration by both partners in the project. Since the private partner naturally seeks opportunities to maximize profit, they found a public sector partner who operated with the same principles (market principles) within the partnership, this substantially made profitability the prevailing paradigm.

The value placed on land by the public sector in this project (considered 30% cost of the project) deliberately scaled-up the land acquisition component in the delivery process. Unlike the usual approach by the public sector agencies, in which land in most circumstances is provided almost free of cost or with little processing fees.

8.4 Project's Affordability

There is a diverse outlook regarding housing affordability, it mainly depends on the world view of the person defining or making attempts at describing it. Housing affordability has been grouped into four broad categories: relative, subjective, family budget, ratio and residual affordability approaches (Stone, 2006).

Although there are arguments leading to the adoption and validity of any of the approaches, in the Nigerian context, the ratio scale is the most widely used approach both in research and policy dimensions (Aribigbola, 2008). This has been predicated on various scales ranging from 20-30% of the household income over the years through the national housing policies. When dealing with housing as an essential service, it is also necessary to understand the consequences of affordability to the target group as suggested by Peters et al. (2008) the ability of users to pay has tendencies to either include or exclude certain categories in the actual utilization of services. This necessitates establishing how prices and acquisition financing arrangements are organized in housing delivery which are critical elements of affordability. The housing affordability question here resonates along three paradigms which are:

- How did they decide on the prices for the units?
- What acquisition financing options were available to prospective off-takers?
- What is the ratio of income dedicated to payment, i.e. housing expenditure to income?

A combination of these three dimensions provides us with an overview of the affordability of the project to targeted off-takers.

8.4.1 Pricing

The decision as to how much the units would cost was jointly organized and deliberated by the three primary stakeholder organizations in the project. Factors taken into consideration included the pool of financial costs along the project's life-cycle. CPMS was particularly concerned about measuring the bill of quantities for the project. What they took into consideration was knowing whether the rates used were too high or too low, and they were particularly interested in establishing a realistic rate that reflected the actual price of the items on the bill of quantities, so that their clients, SPDC Cooperative off-takers, would receive value for money.

When they observed discrepancies, the attention of the developer was drawn to it and the necessary adjustments were adopted. However, what finally shaped the overall price was the cost of funding, land acquisition, buildings, infrastructure, logistics, man hours and some margins as agreed upon by the three partners. Other trade-offs were negotiated by CPMS for their clients, due to their roles and resource contribution in the project. The CPMS respondent summarized this as follows: "*we did value engineering for our client*" Respondent 9

Here under is a list of the prices for housing units in the project:

- Finished units - N75m ($205,479) (external off-takers)
- SPDC Staff Cooperative - N60m ($164,383) (Customer to finish to taste)

8.4.2 Acquisition Financing Options

This segment has been organized into three broad categories; direct payment plan, Off-plan payment and Mortgage plan as seen in Table 8.5. This was further subdivided into five options, A-E, representing different construction stages that were considered for off-taker to make their payments. The payments were expected to be paid between the start of the construction and completion dates.

The following section discusses the payment arrangement for the houses, based on the three options as itemized by the project.

Direct Payment Plan Option

This was open to both the cooperative members of SPDC and other off-takers that will partake in the project. The essence of this option is to speed up revenue mobilization for financing the project with a discount as a reward to the subscribers. This had two sub-options, A and B, where A is making a down payment of 50% initial deposit for a 5% discount rate and B is payment of the gross amount for a unit and a 10% discount. By implication sub-option B for the Shell group would be N54milion ($147,945) saving $16,438 and A for other off-takers is N67, 500,000 ($184,931) saving $20,548.

Table 8. 5: Payment Plan Options

Options	**Direct Payment Plan**	**Off Plan Payment**	**Mortgage (off-taker pays stage payments 50% Imperial Homes balance 50% at 18% interest rate)**
A	Pay minimum of 50% initial deposit of Gross price, get 5% discount	Commitment - 30%	Commitment - 30%
B	Pay 100% of gross price, get 10% discount	Foundation - 20%	Foundation - 20%
C		2nd floor - 20%	2nd floor - 20%
D		Roofing - 20%	Roofing - 20%
E		Completion - 10%	Completion - 10%

Source: LSDPC and LPDC 2017

While this speeds up revenue mobilization for the project, the silent implication is that very few people can afford this option. Considering the amount of money that needs to be mobilized, based on the cost per unit, those who may take this pathway are probably not in desperate need of housing, but rather rent seekers who want to reap expeditiously to speculate on the properties. While this option provides a substantial cost reduction, the timing, which is project construction start and finish dates, is obviously a short amount of time.

Off-plan Payment Option

This is similar to the first option, but permits a progressive payment plan, graduating from 30% and other values along the construction phases itemized. It is also short tenured, as it is a reflection of the speed of construction. Hence there is a burden of responsibility to prospective off-takers to continuously mobilize funds after each stage. Respondent 10 (CPMS) described it as:

“It is a milestone drive, it is a miles stone driven, if you’re able to achieve all of those in one year or in six months, they will have to cough out N60 million in six months… if you’re doing it in two years that will mean they will have to pay N60 million in two years and to get 60 million in two years is not a joke”

Although this options reduced the pressure of paying in two instalments, expanding it to five options which provided an avenue for incremental payment which was determined on the bases of real time construction speed. However, a subscriber may require to have significant savings to be able to pay.

Mortgage option

This option appears to be a rather less stressful one compared to the other two but it is subject to the disposable income that is available to the target off-taker. It is also required that the off-taker first makes a 50% contribution which is staggered between the initial commitment of 30% before the construction began and 20% after the foundations (sub-structure) were laid. Imperial Homes Ltd., a mortgage company, was able to provide mortgage facilities for up-takers to complete the balance (50%) but with an interest rate of 18%. While this option reduces the burden of fund assemblage in the short-term for an off-taker, the cost of acquisition is increased in the long-run.

The implications arising from the three distinct repayment plans as indicated in Table 8.6 showed that those who are capable of procuring their houses through the direct payment plan options have 5% cost reduction providing those who are members of the SPDC cooperative (a) with a cost of ₦57million ($156,164) and others (b) ₦71.25million ($194,521).

The people who choose for the off-plan payment plan are those whose payment follows the outlined total cost of ₦60 million ($164,384) and ₦75million ($205,479).

Lastly, those who partake in the mortgage arrangement pay, need to contribute an extra 18% therefore are paying ₦65.4 million ($179,178) and ₦81.76 million ($224,000) respectively. While the mortgage plan was meant to increase off-takers access to funds, the higher interest rate of 18%, which negatively impacts on the affordability index. The difference between those people who chose the direct payment plan and those who chose the mortgage plan is ₦24, 760,000 ($67,835).

The off-takers who are represented in the project, particularly those with a direct payment plan, gained extra value for money as that led to a sharp drop in the cost of each unit for their group. Other off-takers and mortgage subscribers will pay higher costs even though they are paying for the same units. The only exception is that they have the advantage of having the finishing component unlike the SPDC cooperative members who had to complete their finishing themselves. Another interesting dimension is the possibility that these options may create speculation, as there is a difference between the two categories of off-takers and even members of SPDC who might have subscribed to the mortgage option.

- SPDC Cooperative off-takers
- Other off-takers

The challenge thus with these arrangements is that it is a milestone process where payments may determine completion speed. Though the project was designed with short term implementation life it therefore makes it rather challenging as to how off-takers are able to cope with the repayment plans and meeting the delivery timeline. Thus, the off-front 58.0% payment suggests the puzzle breaker that influenced the actual implementation of the project to its' advanced stages, which was about 20 months into the implementation.

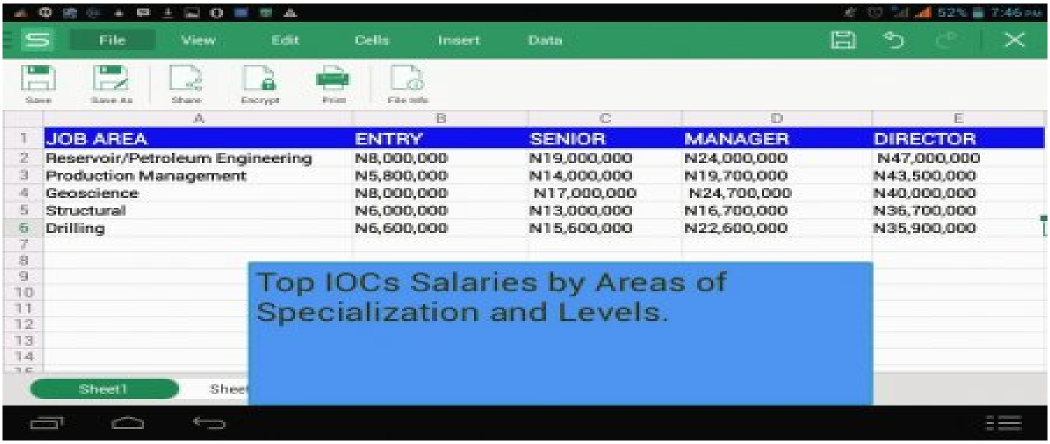
***Table 8. 6: Acquisition* financing options and their monetary implications**

Options	**Direct Payment (DP) Plan**	**DP Monetary value Million (₦)**	**Off Plan (OP) Payment**	**OP monetary value Million (₦)**	**Mortgage Plan (MP) (off-taker pays stage payments 50%, Imperial Homes Ltd balance 50% at 18% interest rate)**	**MP monetary value Million (₦)**
A	Pay minimum of 50% initial deposit of Gross price, get 5% discount	a)N28.5 b)N35.625	Commitment - 30%	a)18 b)22.5	Commitment - 30%	a)18 b)22.5
B	Pay 100% of gross price, get 10% discount	a)57 b)71.25	Foundation - 20%	a)12 b)15	Foundation - 20%	a)12 b)15
C			2nd floor - 20%	a)12 b)15	2nd floor - 20%	a)14.160 b)17.700
D			Roofing - 20%	a)12 b)15	Roofing - 20%	a)14.160 b)17.700
E			Completion - 10%	a)6 b)7.5	Completion - 10%	a)7.080 b)8.850
Total		a)57 b)71.25		a)60 b)75		a)65.4 b)81.75

8.4.3 Housing Expenditure to Income Ratio

The financial character of the target population is needed to adequately measure the housing expenditure to income ratio. This kind of data was not easily acquired, and the responsible organization was unable to provide the information. The improvised means, was to get an average income for staff within such an organization in Nigeria. As it is a multinational oil corporation and expected to operate on relatively similar remunerations across its operational chains as shown in Table 8.7. This choice was essentially made because the operations of SPDC in Nigeria is in the upstream sector of the oil industry, where they are mainly involved in extraction and production of oil in the supply chain. It therefore suggests that the majority of their staff members will be in the outline job areas.

Table 8. 7: Overview of Annual Income Among Staff of Oil and Gas Companies in Nigeria



JOB AREA	ENTRY	SENIOR	MANAGER	DIRECTOR
Reservoir/Petroleum Engineering	N8,000,000	N19,000,000	N24,000,000	N47,000,000
Production Management	N5,800,000	N14,000,000	N19,700,000	N43,500,000
Geoscience	N8,000,000	N17,000,000	N24,700,000	N40,000,000
Structural	N6,000,000	N13,000,000	N16,700,000	N36,700,000
Drilling	N6,600,000	N15,600,000	N22,600,000	N35,900,000

Source: https://www.nigerianbulletin.com/threads/what-oil-companies-pay-their-workers-in-port-harcourt.110615/

Based on the figures represented above, the average income per year for each of the five job areas itemized is shown in Table 8.8.

Table 8. 8: **Average Annual Income of Oil and Gas Companies Staff in Nigeria**

Job area	**Average income (₦aira)**	**Dollar equivalent (₦365 to $1)**
Reservoir/petroleum engineering	24,500,000	67,123
Production management	20,750,000	56,849
Geosciences	22,425,000	61,438
Structural	18,100,000	49,589
Drilling	20,175,000	55,273

Thus the overall average = ₦21, 190,000 ($58,055) annual average income

Applying the two years construction period utilized for payment in periods along the construction phases. Since 58.3% (N34, 980,000) of N60, 000,000 had already been paid for by the cooperative for the target beneficiaries, the balance (N25, 020,000) that was paid in two years equalled N17, 490,000 per year. Using the Housing Expenditure to Income Ratio (HEIR) the two years repayment affordability index per job area and Cadre is shown in Table 8.9.

Table 8. 9: **Two Years Repayment Affordability Index per Job Area and Cadre Using Housing Expenditure to Income Ratio (HEIR)**

Job areas	Entry level HEIR%	Senior HEIR%	Manager HEIR%	Director HEIR%
Reservoir/petroleum engineering	219	92	72	37
Production management	301	124	88	40
Geosciences	219	102	70	44
Structural	291	134	104	47
Drilling	265	112	77	49

The ratio calculation = Average annual repayment/Entry level annual income x 100% = HEIR

e.g. 17,490,000 x 8,000,000 x 100% = 219

From Table 8.9 the results shows that across all the job areas enumerated in the income profile of International Oil Companies (IOCs) operating in Nigeria, based on the two years repayment plan of N25,020,000 (N17,490,000 per year) none of the categories meet the 30% rule of thumb housing expenditure to income ratio measurement of affordability. In fact only those on the directorate cadre are below 50%. This, despite the payment of 58.3%, the earlier commitment that was made by their cooperative, made room for a serious segregation of the remaining cadre of officers. Such repayment methods drastically promotes discrimination amongst members. However, using the information available from Table 8.11 based on the mortgage options involving Imperial Homes Mortgage Bank, this research drew on one of the products, in fact the first option, the "*Imperial Homes direct current account*" which provides for subscribers to commit at least 30% of the funding costs with an opening balance of N100, 000 and a minimum loan request of N7million without a maximum cap and a 15 years repayment tenor.

Since this option suites the balance required to fund the funds required by SPDC staff, it was utilized for analysis and the outcomes presented in Table 8.12. Since this option, as permitted by the 15 years repayment tenure, provides for only N1,968,240 on a yearly bases, only two categories (entry level professionals in structural and production management) were slightly above the rule of thumb at 32.8% and 33.9% HEIR. With mortgage options available to these off-takers in different variants as provided by Imperial Homes Mortgage Bank, this project has significantly demonstrated inclusivity.

Table 8. 10: Mortgage Options through Imperial Homes Mortgage Bank

Mortgage products	Requirement	Opening balance (₦)	Minimum loan amount (₦)	Maximum loan amount (₦)	Monthly contribution/ repayment (₦)	Minimum equity contribution % (₦)overall	Interest rate (18%)	Tenor years
Imperial Homes direct current	No building up a savings portfolio to create the required equity contribution	100,000	7,000,000			30		15
Imperial Homes current general	Encourages corporate customers, no building up equity contribution	150,000	7,000,000			30		5
Imperial homes NHF plus	For low cost mortgage finance	20,000		15,000,000		30		30
Vantage Flex Account	Customer saves a stipulated amount per month for 3 years, and then gets a composite sum at the end of it. Customer continues with the monthly stipulated amounts as loan repayments until the loan is repaid			4,500,000	50,000			9
Vantage Comfort				9,000,000	100,000			9
Vantage Silver				13,000,000	150,000			9
Vantage gold				22,000,000	250,000			9
Vantage platinum				45,000,000	500,000			9

Source: http://www.imperialmortgagebank.com/index.php/products-services/gthomes-vantage-savings

Using the Imperial Homes Direct current mortgage option to finance the balance (41.7% cost of housing unit) ₦25, 020,000 at 18% (4,503,600) interest rate = N29, 523,600. Yearly repayment therefore equals ₦1, 968,240 per year for 15 years

Table 8. 11: **HEIR across the Job Areas and Levels**

Job areas	**Entry level HEIR%**	**Senior HEIR%**	**Manager HEIR%**	**Director HEIR%**
Reservoir/petroleum engineering	24.6	10.4	8.2	4.2
Production management	33.9	14.1	10	4.5
Geosciences	24.6	11.2	8.0	4.9
Structural	32.8	15.1	11.8	5.4
Drilling	29.8	12.6	8.7	5.5

What remains to be examined is the internal modalities, the SPDC Staff Cooperative proceeded to recover their funds from members benefiting from the project. Knowing fully that SPDC Cooperative Group committed 58.3% of ₦60m ($164,383) for each unit subscribed to by their members prompted further investigation, but the research is handicapped due to the unavailability of information from SPDC Cooperative as they had relinquished their responsibilities to CPMS in the project and were inaccessible during the interview period, hence this was a limitation of the research.

However, a brief insight into how Cooperative Societies are able to mobilize funds is discussed. Mobilization of substantial funds is possible, it is a common practice that members of staff cooperative societies of organizations in Nigeria, make monthly contributions from their monthly take home salaries. This enable such cooperative societies to save their members monthly contributions that are usually deducted before salary payments are transferred to the members bank accounts that they maintain with the commercial banks.

From such a pool of resources, cooperative societies are able to fund projects that pertain to their members' welfare e.g. housing, loans, emergencies and so on with lower interest rates compared to the rates obtainable with commercial banks, less bureaucracy and timely. In this example, it suggests the availability of funds from a financial pool from which the cooperative was able to draw funds from to commit 58.3% cost of units required by their member's off-front.

8.5 Conclusion

In this project, a joint venture variant of the alliance model was utilized to execute the partnership. Being the framework that shaped the stakeholder interaction in the project, and based on assumptions made through the conceptual model two pathways (direct and indirect) influencing affordability as depicted by Figure 8.7, this will further be discussed.

The direct pathway posit that the choice of a PPP delivery model potentially exerts directly on the affordability of the target off-takers. This project has revealed that, the joint venture variant of the alliance partnership model provided all the three organizations opportunities, as initiators of the project's goals and objectives. All actors facilitated the collective goals and objectives. Profit making was an incentive for both the public and private partners participating in this project.

Due to the fact that the off-takers were directly involved in the project, the demand risk was very minimal, thus providing both the public and private partners an opportunity to retain the demand risk component because there were off-takers at hand (See 8.6.1).

The second pathway revealed that through the collaborative capacity of organizations in partnerships as a mediating variable; the relational, organizational and project capacities influenced the reaching of affordability. As relationships, in this example, were horizontal in nature, there was trust built between the partners because everyone was involved in each of the stages and the choices were ratified by each partner.

Even though both public and private partners had profit as an objective, because the off-takers were involved, social consideration also remained as a high priority in this project due to the needs of the intending residents that were paramount in each of the steps throughout the project. This was ensured via CPMS who were professional representatives for the off-takers. All of this lead to the collective effort that was displayed by fashioning effective housing acquisition financing arrangements that were organized in this project. Thus, making the reaching of affordability for the SPDC staff possible. See details of this indirect causation in 8.6.2.

8.5.1 Alliance (Joint Venture) Partnership Influence on Reaching Housing Affordability in Courtland Project (Direct Causation)

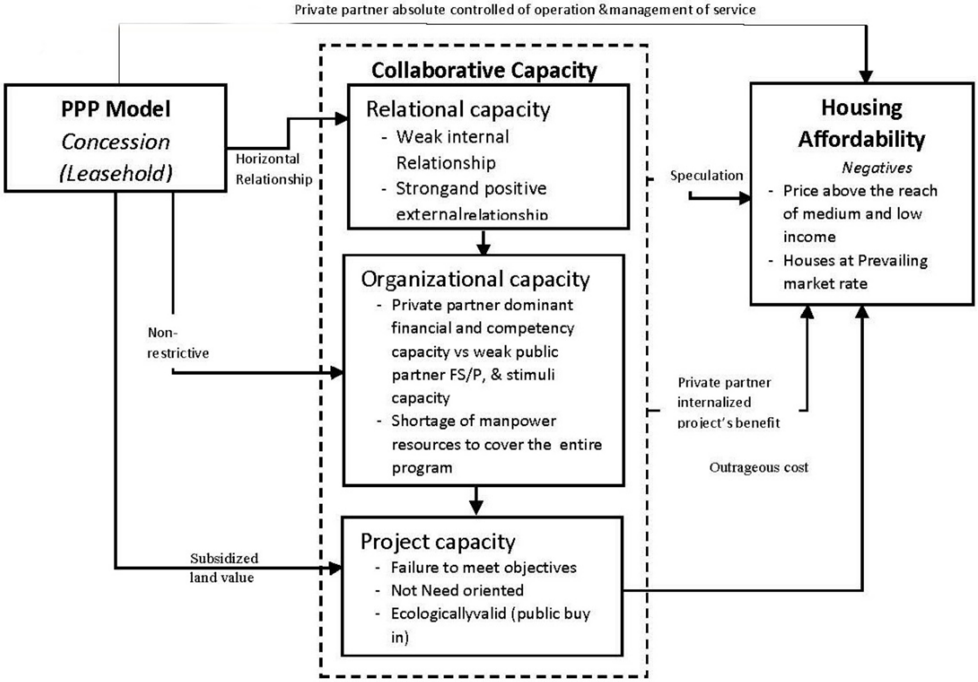
What is the nature of Joint Venture Partnerships?

- Formed by entities that are financially and legally independent
- To perform a single or continuous project
- The life time of the venture is tied to project life time
- Partners participate through their equity
- Profit/loss are shared as contained in the contract

(Beamish, 1985)

These basic characteristics are essential in-roads to understanding the dynamics of stakeholders' interaction in this project. Another perspective of Alliance Partnerships (Joint Ventures) is that they are strategic approaches that organizations deploy, to help them access other organizations resources as complementary opportunities to satisfy their needs (Park et al. 1997).

***Figure 8. 6:* Summary of the Project**



LSDPC's prime land was the attraction for LPDC and since outright acquisition was not an option, the joint venture offered by LSDPC was another opportunity to still be able to access the land after all. However, LSDPC having noticed that LPDC had already existing clients ready to subscribe into the project thereby reducing the demand risk profile and at the same time significantly creating opportunities for increased property prices, was keen to enter into a partnership. Thus both partner organizations strategically exhibited the points that were mentioned by Park et al. (1997).

The Park et al. (1997) perspective significantly explains the conditions that necessitated the formation of this project as a joint venture in the first place. The direct implication to affordability, is the positive paradigm in the opportunity seized by SPDC off-takers for slightly lower unit prices, which was up to 13%, as they were involved in the partnership. Both public and private partners had competing interests for profit in the project due to the economic configuration of the off-takers and the land value of the project location. Despite the high cost of the units, the off-takers presence moderated possibilities for excessive prices and it also moderated the quality of finishing that was guaranteed by monitoring the construction processes and actively participating in every decision point.

Collaborative Capacity Influence in Reaching Affordability in the Project (Indirect Causation)

Hudson et al. (1999) described collaborating capacity as:

"*The level of activity or the degree of change a collaborative relationship is able to sustain without any partner losing a sense of security in the relationship. This sense of security encompasses not only the tangible resources which are central to collaborative endeavour, but less obvious matters such as perceived loss of autonomy and perceived change in relative strength*".

Hudson's perspective on the ability to sustain a sense of security in any relationship is crucial in assessing the way and manner the project's model dealt with these dynamics. One important element here is that all partners contributed resources both tangible and intangible towards the success of this collaborative endeavour. The wider institutional environment, opened up for skills and experience exchange in the project. This was beyond just resource contribution by participating organizations which provided for broader social complexities for professionals who were involved in the project. The nature and cultures of each organization in this coalition had relative impacts in the way and manner the project achieved its goals.

Since each of these organizations had to relate to one another, sharing spaces and resources, it is important to note that values and cultural mix across these independent organizations differed.

The ability of these organizations and their staff to effectively network within this wider working environment that was created as a result of the project, to an extent was dependent on their collaborative capacities. Essential elements were how they were able to relate and transmit shared goals and values across organizational boundaries in order to achieve shared aspirations. Their capacities to handle responsibilities allotted to them, these collectively determined the projects capacity to deliver common goals.

This kind of continuum is evident because there were no sharp boundaries between the independent variables and the collaborative capacity was the intermediate variable. In short it is the projects model that determines the constituent assembly of collaborating partners in the first place.

There are three important paradigms of collaborative capacities in Alliance Partnership (Joint Ventures)

1. Relational capacity is explained based on *horizontally inclined relationships* between partners. Stakeholders relate as equal partners with varying degrees of stakes in the projects. The implication from such relationships potentially influence the nature of projects' outcomes
2. The prevailing principles dominating a partners operation is largely a factor of their organizational capacity. In this joint venture project, since

partners contribute their resources into the project, *market oriented principles* prevailed as each organization sought returns on their investments. Profitability therefore became the guiding light however, the off-takers' participation helped in moderating excesses.

3. Since joint venture partnerships are defined by *shared profit and loss*, partner organizations negotiate these more openly

i) Relational Capacity

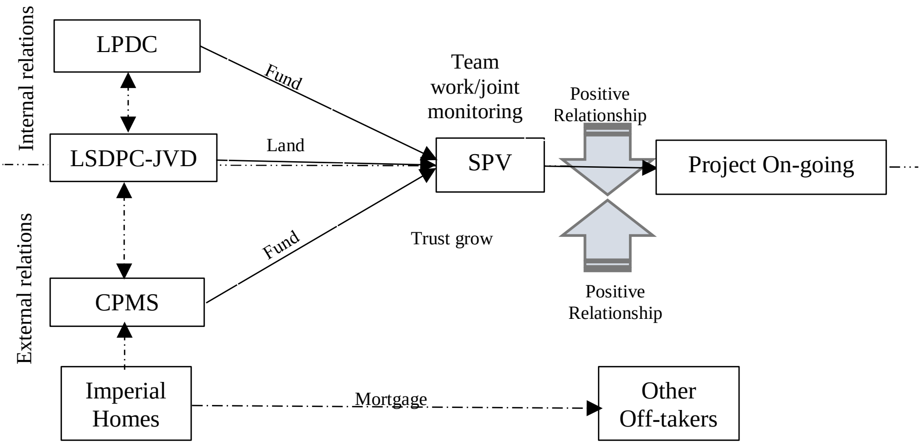
The research looked at this as the direct relationships between participating organizations. Each of the organizations had demonstrated significant input both in resources, competencies, capabilities and other elements of capacity parameters, just like the model that was utilized in the project.

The internal relationships between partner organizations in this project was a positive one. The participating organizations commonly shared values for delivering the project. For example, as shown in each of their company websites, they advertised the project as a Joint Venture Partnership mentioning each other as strong alliances that guarantees value for money. In fact the costing and payment plan options for subscription into the project were the same on both platforms, despite independence of ownership, since the share was unit based (number of houses) and not monetarily based.

The inclusion of each organization and members in the decision making processes fostered *trust building* between partners. The expression from partners was the high regard for each other's role and contribution in the project. This was a personal observation from my contacts with the interviewees. Externally, the relationship that significantly placed this project apart from all of the other cases studied was the inclusion of the project users (off-takers) right from the beginning as initiators. With this dimension, off-takers shared substantial powers in influencing decisions, contents and outcomes. For example the price discrimination was in favour of the SPDC staff, this was a product of their involvement and the benefit of making their funds available at the initial stage. That culminated into 13% difference from the prices external off-takers paid for the same housing units.

Another important variable was their ability to vet the design and ensures value for money was maximized in the project. What remained elusive were factors that guided the off-takers choice of housing type vis-à-vis the income variability of staff members from SPDC. While it is obvious that the choice was a reflection of the taste and desire of the off-takers, the dynamics of cost and repayment options did not tally with the affordability measure. The repayment duration agreed by partners did not satisfactorily ensure allowance for those at lower-medium scale in the industry take home pay (see Table 8.5). Even though there was no available data to explain the internal arrangement by SPDC Staff Cooperative Society as to how their members would pay-off 58.6% because of restricted access to information

Figure 8. 7: Relational Capacity of Courtland Project



ii) Organizational Capacity

The capacity of each of the participating organizations revealed a constellation, that is, a reflection of the collectivism that was displayed in the project. Based on Figure 8.5 the capacity of partners along the five parameters ranged between moderate capacities to moderately-high capacities, supporting their performance which peaked at the fifth element (stimuli) which was scored moderately-high to high performance.

It was also observed that when the organizations robustly promoted stakeholder inclusiveness, some benefits accrued to both the participating partners and the performance of projects. Taking a look at the time frame between conception and the project's performance, the speed reveals that significant progress was achieved within about twenty four months of the implementation phase.

The most important capacity that influenced this projects' construction speed performances were the resources, both tangible and intangible. Courtland Project had significant funds available from the start of the project with less cost implication. 58.6% of subscription component by SPDC Staff as off-front payment with no interest cost attached, which gave the project substantial funding from the commencement of the project.

Capabilities and competencies of these organizations also signifies satisfactory or average skills and knowledge relevant to drive the process. The member capacity amidst these three organizations was examined. The project manager of LPDC, being the anchor person in the implementation segment, played a significant role in the direct construction and sourcing of materials. While costing was initiated by LPDC, CPMS's project site engineer observed that at a point in time during the review of the bill of quantities, they observed some outrageous cost and quantities they considered was an attempt by the developer to influence the quantity of materials and project costs beyond the prevailing market value. They insisted that such values were reviewed and more reasonable and appropriate values substituted for it.

The ability of an individual to perform his or her functions adequately within this wider social construct, is essentially a personal capacity of such a person and necessary for collaborative efforts. The observation by CPMS's site engineer was an important milestone in regulating the costing procedures necessary for reducing, if not eradicating, procurement fraud. The individual capacity through the skills and experience of this single officer to an extent prohibited the exploitation of the project cost to the detriment of the off-takers.

Since the developer needed to drive their primary objective to an optimal scale, excessive quoting of prices and quantities was controlled with the mediating role played by the site engineer. The individual member's competency, as revealed through this scenario, was a significant element that could have possibly impacted the collaborative capacity between the project partners.

Maintaining collaborative member commitment and dedication to duty is necessary to drive home a project. This was demonstrated through regular site visits and collective monitoring of the SPV. This was managed by a project manager, architect, quantity surveyor and a structural engineer. However, with more focus on profitability of the project, particularly by the public partner being profit driven, there was significant consideration for economic incentives rather than social consideration from the public sector representative in the project.

It is important to digress a little, to shed more light on the nature of cooperative societies, to enable us to understand their role in project funding dynamics. To develop financial pools, Staff Cooperative Societies of organizations in Nigeria developed innovative approaches to provide cheaper and more reliable access to financial capital for the benefit of their members. This is a reaction to high costs of securing funds from commercial banks and a poor mortgage system.

Staff members commit certain proportions, mostly between10-20 percent, of their monthly take home income as a contribution into a joint account that is managed by the cooperative. These funds builds up over time, and members who require funds from such a pool approaches the officials and asks for a loan, which is consequently offered to them, but mostly a maximum of three times (X3) the proportion of the contribution of the person asking for the loan is able to be given, other arrangements and conditions may differ.

Organizations with a large staff strength whose income is substantial, easily develop a large pool within a short period of time. It is from this pool that such cooperatives are able to either buy land and subdivide it amongst members for self-help housing schemes or contract housing development companies to develop their projects.

This, to an extent, mirrors the situation of SPDC staff cooperative and how they sourced the funds. The SPDC Staff cooperative utilized such funds in making off-front payment into this project and in-turn reduce the overall purchase costs for their members, which was estimated at 13%. Subsequently they found internal recovery mechanisms to pay-off the 58.6% committed on their behalf in the project.

This relationship significantly mobilized funds easily, avoiding tensions that often accompany excessive charges and costs of funding from mortgage institutions or commercial banks. Despite these manoeuvres, only the pricing elements showed reduction in costs. However, the repayment plan and the 30% rule of thumb was overwhelming, with an average repayment at over 50% take-home income. Thus, making the project unaffordable to the majority of the targeted population, except for other sources of income which was not available to the researcher and not within the formal framework of income schedule that was used to measure housing expenditure to income ratio. Other factors that may explain the high cost of the project include but were not limited to the following;

- The choice of housing type: five bedroom maisonette apartment
- Public partners priority for profitability in the project

The project location in a premium neighbourhood attracted the externalities of the spatial econometrics of the area (influence of land values over improvement values). The relative average price of properties in Lekki was above the city's average prices.

However, while the choice of the housing type reflects upper-middle to high income housing, the status of the immediate district also reflects an economic constraint that the project could not deviate from. The reason is that the premium cost of land in the Lekki district is absolutely an upscale rate compared to many parts of Lagos Metropolitan area. Respondent 7 puts it as follows:

"The fact that the real estate sector has a lot of competitors, UPDC are now with UAC and they are doing well. A lot of their developers came on board and they are doing well. But we noticed that most of this people that are doing well are in the upscale market and that is why we want to focus our attention to that upper major high level market. So incidentally most of our land we are talking about now they are stretched around the Lekki axis. You don't go to Leki and start building anyhow houses"

Just as discussed severally in the previous segments of this chapter, contentions and crises were not recorded in the project, largely because of the boardroom inclusivity and oversight monitoring of the project partners which offered opportunities to tackle possible challenges even before they manifested. This might significantly have influenced the relative peace that the project enjoyed.

Another important instrument utilized by the project organizations in relating with all possible stakeholders, particularly LPDC and LSDPC, were their social media platforms in communicating project information to the public. Facebook, Twitter, YouTube, and Instagram were platforms utilized to communicate with external entities and individuals to seek their buy in.

Another platform utilized to collaborate with external entities was the quarterly town hall meeting that LSDPC hosted, for exhibition and marketing of their properties to potential investors and buyers. This ensured that clients, willing to invest, were drafted by these publicities. Thus, with increased visibility, the prices of these properties progressively remained high.

Project Capacity

Although the project proponents, knowing fully well that the income and status of staff, even though they were from the same organization might not earn the same salaries, as some may be at management cadres and others intermediaries (senior managers) and even entry levels, it was expected that housing typology may reflect these dichotomies in the planning, and design of this project.

The three factors earlier discussed as other factors capable of explaining the high cost peradventure influenced the ways the project handled the potential off-takers with the same level of housing types. Thus, the choices made and implemented by these organizations had diverse implications on the affordability across the various job categories. Despite these variations, the project proved to be ecologically valid, it was tailored towards the needs of the users and it secured the commitment and ownership of the project by the intending residents.

Chapter 9: Empirical Findings

9.0 Introduction

In this chapter, the research questions itemized below will guide the analysis and discussion. The cross-case analysis strategy adopted here is the variable by variable analysis.

How do PPP structures and agencies influence reaching affordable housing?

Sub-Research Questions:

- Which PPP models can be distinguished in theory and which apply in projects?
- What is collaborative capacity and what is the collaborative capacity of PPPs in housing delivery projects?
- What is the relationships between PPP models and collaborative capacity in housing projects?
- What is the influence of PPP models on reaching affordability in PPP-led housing project?
- What is the influence of (forms of) collaborative capacities on reaching affordability?

These outlined research questions also provided direction in understanding the theoretical framework. The four cases studied feeds the cross case analysis. The research intention was to make comparisons, identify patterns across cases that will be useful to draw lessons from the various outcomes in the four projects.

9.1 Housing Affordability across the Four Projects

Because affordability was the dependent variable in this research, four perspectives; the public, private, user and researcher's perspective guided the analysis and presentation of outcomes.

9.1.1 Public/Private Partner Perspective

The overview of data sources utilized for this research, the respondents interviewed from the public and private organizations involved in these four projects, provided information on how they organized their projects towards attaining affordability for their target groups. These perspectives from Talba, Efab, Amuwo-Odofin and Courtland projects presents an overview of the affordability of these projects. This was essentially based on the three parameters that this research considered central to housing affordability that has guided this analysis:

- The price of a house
- Acquisition financing options (financing arrangement)
- Ratio of housing expenditure to household income

The Talba project (Minna) performed significantly on affordability, through certain decisive steps that were taken by both partners either during the pre-implementation and or implementation stages of the project's life cycle. This has been schematically represented in Figure 9.1.

At the pre-implementation stages, the government guaranteed private investment though bank guarantees, and a supply of subsidized land at no cost to the project's overall budget. This served as a significant incentive, it reduced the overall housing costs by eliminating land related expenditures as well as the elimination of bid-related costs due to the formative nature of the project.

At the implementation stage, the project partners, realizing the economic disposition of the demographic composition of their project city, deliberately made cost effective housing designs focusing on a compact size at an affordable cost. The choice of two or three bedroom apartments were deliberate considering the cost implication to the target population.

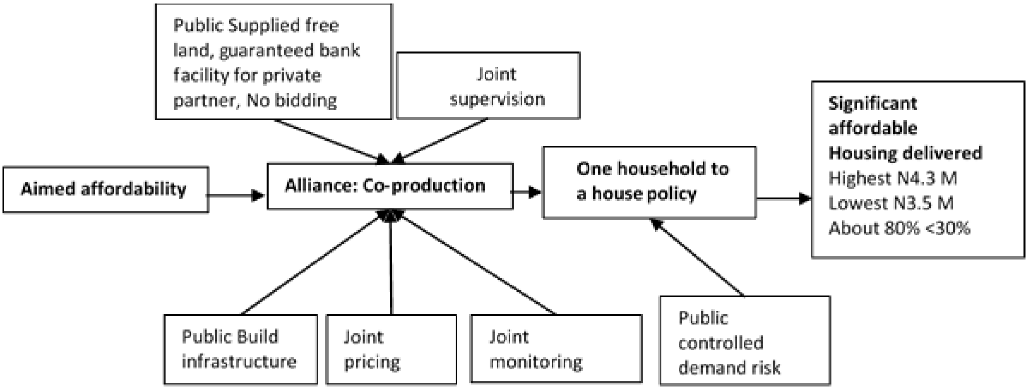
The infrastructure component was not the private partner's responsibility, with funding and construction holistically the public partner's responsibility. Other steps that were taken included the designs by the private partner, which were reviewed by the public partner organization taking into consideration local context e.g. culture, households configuration and community facilities. Outsourcing a significant proportion of the building materials and manpower locally were also strategies that were adopted in the construction process.

Although, the households having the N50,000 baseline income selection criteria that the project adopted, would spend 40% of their monthly income, that is, 10% above the 30% rule of thumb. It was however, argued that those with an income slightly above the baseline particularly at N67, 000 and above satisfactorily achieve at least 30% rule of thumb and less. The project also delivered the lowest housing costs to the target groups compared to the other cases studied, ranging between 3.5 million ($9,615) and 4.3 million ($11,813).

Besides the direct and two years payment options utilized for housing acquisition financing arrangement, the third option, two direct deduction trenches of ₦20, 000 and ₦30, 000 on a monthly bases, showed that the baseline income consideration was barely 10% less than the affordability scale, see Table 9.7 for more details.

In the Talba project, both private and public partners collectively organized the pricing, tenure of payment, and the financing options that were made available to the target groups. It is however, important to note that the project city Minna is a smaller city compared to Lagos and Abuja. Thus, the complexities of land premium and income capacity of the city's residents may also have influenced these deliberate choices towards affordability to guarantee return on investment.

Figure 9. 1: Affordability in Talba Project Projects



Efab was a subset of several projects of its type in a city wide housing program. The program objective was to inject a mass supply of new housing stock in order to shock the prevailing high prices of residential properties supplied by the market. The clear target was about reducing housing prices in Abuja and to improve affordability to the low-medium income. Despite these ambitious goals there was no clear cut mechanisms placed by the program to measure performance vis-a-vis the program's objectives. Figure 9.2 presents a schematic overview of the key steps taken that influenced the outcome on affordability.

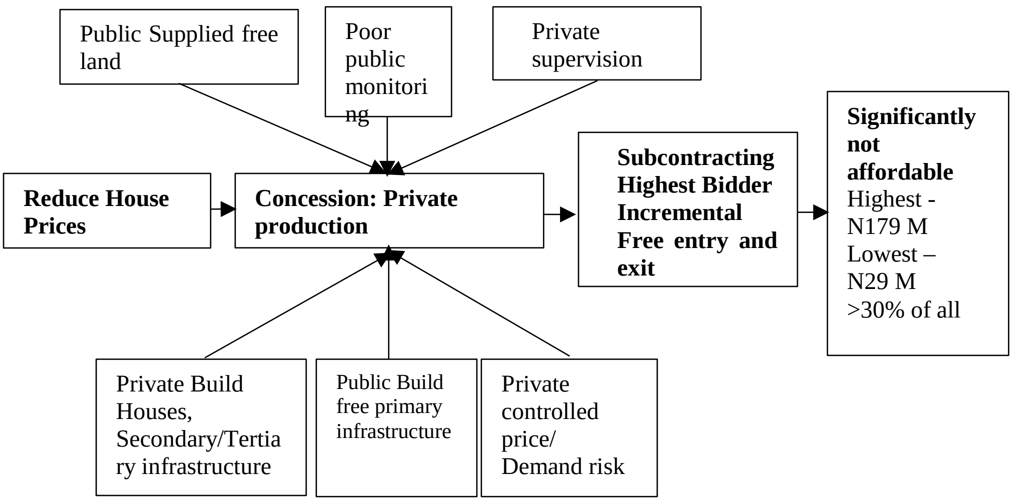
The Public partner DMHPPP coordinated other departments of FCDA in the project had committed public land for the project without premium paid by the private partner except for the processing fee and related development fees as well as public supply of primary infrastructure to connect the site to the city network. These public investments were targeted as incentives towards reducing the overall cost of houses both in the project directly and externally through mass supply to reduce the housing deficit in the city and possible reduction in prices of the market suppliers.

The result with this case was the most outrageous price mechanism in all the four cases studied. The strategies adopted by the developers, owing to their monopoly in price determination and allocation to the public, promoted extensive speculative activities. The private partners staggered the construction processes into nine incremental development stages from bare plots of land, carcasses at different levels of completion and complete buildings. In each of these stages, payments or investments were welcomed by anyone interested and able to provide the funds.

There was free entry and exit exchanges between speculators at any of the incremental stages adopted. Thus, with the profile of the city as the nation's capital, populated by a significant proportion of high income residents and the high promises of property profit margin such a city offers, the project became a money spinning machine for investors, referred to here as speculators. Even at the earliest level of the project (land scheme) the prices were already above the low-medium income scale (see Table 9.7) and only accessible to the upper middle-high income category in the city. The housing prices at completion at the initial stage of the sales was N149 million ($407,941) in 2014 and rose to 175 million ($479,125) in 2016, which represents a 17.4% increase in two years.

With national median income at $7,824 per year, affordability even to the baseline middle income category at 30% HEIR will approximately take 181 years to complete payment when all variables are held constant. However, this position is not feasible and thereby makes the project unaffordable to neither of the two categories of income and most importantly the group with the most need for housing as well as a more socially justifiable reason for adopting PPP in the first place. See Table 9.1 and 9.2 for the affordability profile and strategies adopted in detail.

Figure 9. 2: Affordability in the Efab Project



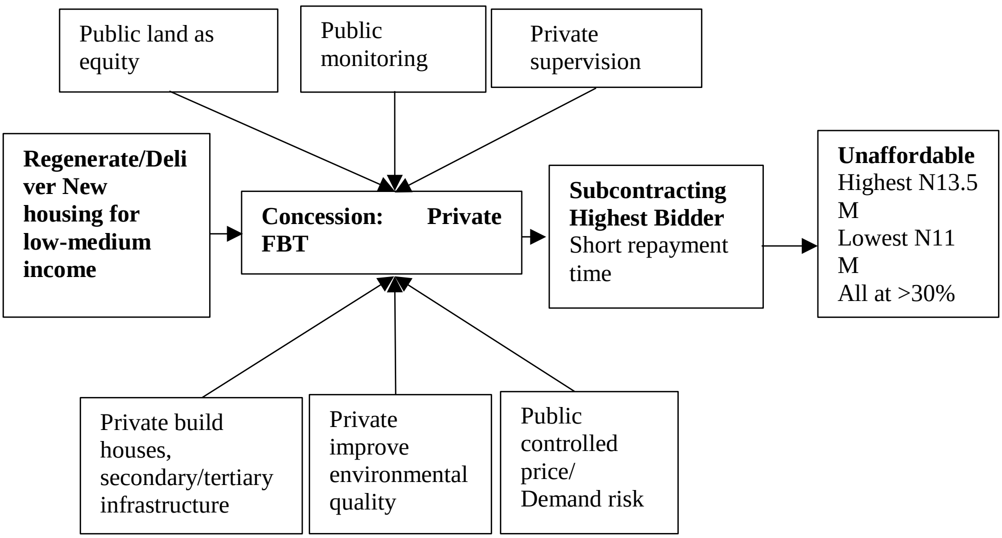
In the Amuwo-Odofin project, Lagos, the public partner, being the initiator of this project, prepared the designs based on three bedroom apartments and targeting the low-medium income and only making disparities based on the quality of finishing adopted. Figure 9.3 is a diagrammatic representation of the key factors and a more detailed outlook is contained in Table 9.1 and 9.2, showing the nature and strategies adopted, which influenced the affordability in this project.

The supply of land was also done by the public partner but in this case land cost was factored into the overall housing costs as a public equity contribution. Private partners also incurred some biding costs as participation by the private partners was through competitive bidding. The financing and supply of infrastructure within the site was also holistically imbedded into the responsibility of the private partner in this project.

The public partner's involvement was in the pre-implementation phase, through defining the project objectives, suitability for partnership etc. and only monitoring was carried out at the implementation stage. The pricing was already decided by the public partner via feasibility and viability analysis, which was carried out informed on their wealth of experience in the local housing market. The sharing formula however, debated and agreed with the private partners had a limited re-imbursement period, which was captured as the times between the starting date of construction and completion dates. The time constraint influenced the housing acquisition financing options that were available to target off-takers.

Off-takers were made to make a commitment deposit of 50% during the expression of interest, which equated to the commencement of construction, and balance payment at completion of the project. This was necessitated by the public partner's drive to pay-off the private financiers of the project as part of their guarantee on demand risk and return of capital invested. The implication being that by this financing arrangement the project was rather skewed to favour people with cash at hand. Since this project was designed targeting at the low-medium income earners in Lagos, the household housing expenditure to income ratio parameter was obviously outranked as its equal or more than 102% of the medium income earning category (McKinsey medium household income estimate for Nigeria-₦228, 125 ($625) off-takers who subscribed for the least cost, house type B (₦11 million, ($30,136)) in Amuwo-Odofin project, based on the four years actual construction completion dateline.

Figure 9. 3: Affordability in the Amuwo-Odofin Project



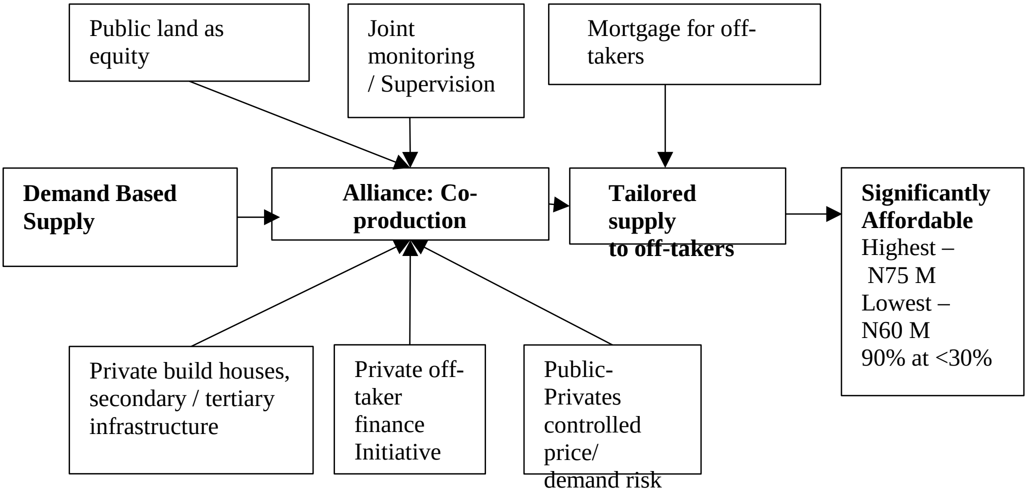
The key factors that influenced affordability are presented in Figure 9.4 and a more detailed outlook is contained in Table 9.1 and 9.2. In the Courtland project, the public partner supplied land for the project, off-taker groups and private developers collectively mobilized funds. However, in this project the public partner participated using its land as equity asset with commensurate and expected added value (30% project cost) return for investing into the project.

Although the project was the most participatory in nature, it produced a house price regime that was relatively high scale. The three factors were likely to be responsible for these high prices are: the locational characteristics of the project in Lekki, a premium district of Metropolitan Lagos known to have a high land value, the public partner's business-like approach to the partnership with clear intentions for profitability, and the housing type and size adopted for the project (a penthouse five bedroom maisonette).

Having taken a look at the income variability of the participating off-takers, it was found that most within the group were amongst the high income sets of oil and gas industry workers, due to SPDC's limited participation to the upstream segment of Nigerian oil and gas sector. However, through representative participation and the off-takers 58.6% down payment made off-front by SPDC Staff Cooperative Society, mortgage arrangements were made available by Imperial Homes Mortgage Bank, despite the 18% interest rate, the project significantly delivered at lower cost repayment for the SPDC's off-takers compared to accessing such property through direct market suppliers.

The researchers calculations were based on the 41.4% remaining cost per units subscribed by the cooperative off-takers, the longer repayment tenure (15 years) were secured through mortgages collectively organized by the project, which improved affordability, compared to situations like Amuwo-Odofin, where off-takers are left to individually organize financing arrangements. This collective approach increased the chance for over 90% affordability to the target group with a maximum ratio of 33.9% HEIR. However, the limitation here, is the unavailability of information from the off-taker representative on how the cooperative will recover their 58.6% initial payment.

Figure 9. 4: Affordability in the Courtland Project



9.1.2 Affordability from Users Perspective

The affordability of these projects to the target beneficiaries, was examined from beneficiary households' income across three completed and occupied projects (Talba, Efab and Amuwo-Odofin). The essence was to establish an income category of the households who are already occupying the houses. Figure 9.5, presents an overview of income characteristics of those occupying the houses. The result revealed, that it was only in the Talba project, that those with an annual income as low as N500, 000 ($1,370) could access the houses provided. Whereas the Efab project, the least income category was N8 million to N10 Million ($21,918 to $27,397). Even these were those who had other support structures in funding their acquisition, such as extended family and in some instances a combination of multiple sources of income which was hardly captured and accounted for.

By and large the Amuwo-Odofin project off-takers were those whose incomes ranged between N2 million to N8 million ($5,479 to $21,918). This also reflected the financing options available and the time within which payments must be completed. Since it was only the Talba project that made provisions for the monthly contribution at the lowest cost possible, more of those within the low-medium income earners were found to have benefited compared to all the other projects.

***Table 9. 1*Affordability Profile of the Four Cases**

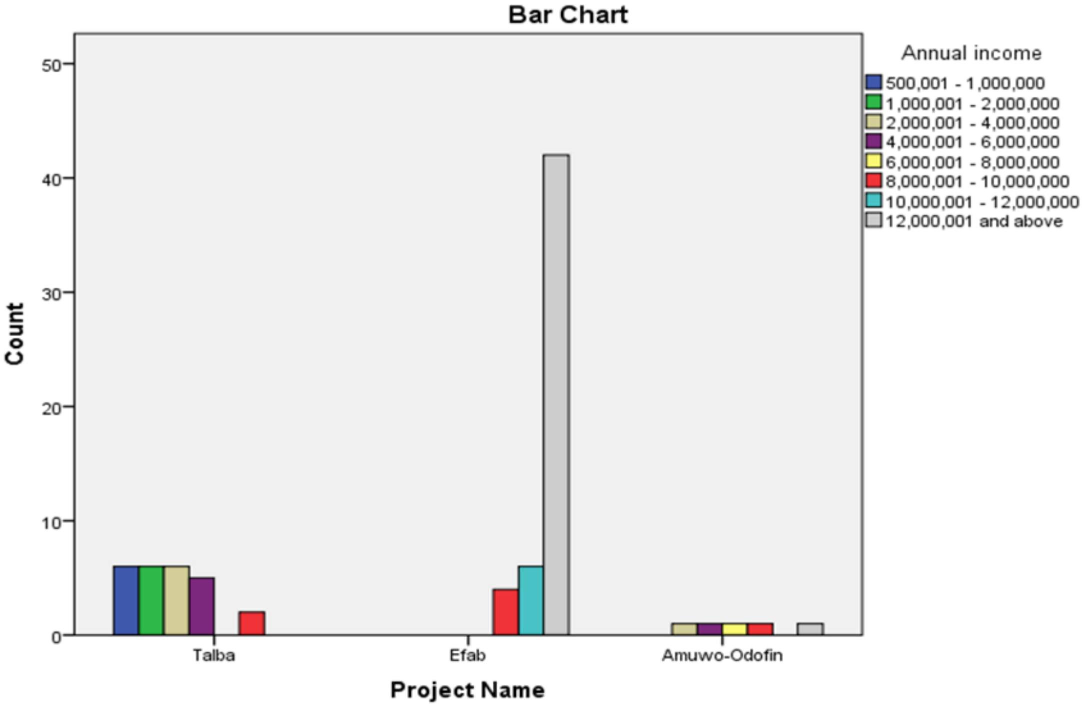
Case	**Target group**	**Housing type**	**Selection criteria**	**Affordability**			
				Price		***Acquisition finance options***	***Housing expenditure to income ratio (HEIR) (30%)***
				₦ (million)	***$***		
Talba project	Low-Medium income	A) 2 bedroom B)3 bedroom	Evidence of financial worth a) & b) Income must be N50,000 & above for payment option c)	3.5 4.3	9,589 11,780	a)Direct b)Two year c)Monthly deductions i)20,000 & ii)30,000 of ₦50,000 baseline income	Payment options a) Cash payment & b) Only for proven source of income for the two year period 30% for those earning N100, 000 ($274) for direct deduction payment option N30,000 ($82.2), for three bedroom apartment will take 11 years 9 months to complete payment. But 33.3 and 37.5 for those earning N80,000 ($219.2) and N90,000 ($246.6) on direct deduction of N30,000 ($82.2) for three bedroom apartment 40% for those on (₦50,000) baseline income and 30% for those earning ₦67,000 for direct deduction payment option N20,000 ($54.8) for two bedroom apartments and will complete payment at 14 years, 6 months
Efab project	All categories of Income	5 bedroom duplex	Ability to pay through Incremental categories Virgin plot Virgin plots special units DPC special Units DPC Carcass	21.9 24.2 28.3 25 28.5 32.4 39.7 109.5	60,164 66,301 77,671 68,493 78,246 88,767 108,904 298,630	Direct cash payments Mortgage by FGMB	Above the income of low and medium income earners, even for a virgin plot. Highly speculative market rate Based on McKinsey 2014 medium household income estimate for Nigeria N228, 125 ($625) subscribing for a house at N149m, making monthly repayment N68,434 ($187.4) it will take 181 years 4 months to be affordable on HEIR of 30%.

			Block works First floor slab First floor blockworks Roofed carcass Completed – Initial Cost at 2016	149 175	407,941 479,125		
Amuwo-Odofin project	Low-medium income	3 bedroom type A. B.	Ability to pay between start date and end of construction	13 11	35,616 30,136	50% before and 50% after completion of property. Baseline income N228, 125 ($625)	Based on McKinsey 2014 medium household income estimate for Nigeria N228, 125 ($625) who subscribed for house type B (N11 million), monthly repayment N68, 434 ($187.4) it will take 13 years 4 months to be affordable on HEIR of 30%. But for the four years it will be 102% of the same income background.
Courtland project	SPDC Staff	5 bedroom maisonette	Specific for SPDC Staff & Any other off-taker capable of paying	60 75	164,383 205,479	-Direct Payment -Off-plan payment -Mortgage	Price discrimination to favour participating SPDC off-takers (13% discount) Mortgage option deliver on 90% at affordable cost to the various job areas and levels. Mortgage at 18% and 15 years tenure

Table 9. 2: Strategies Adopted by Public/Private Partners that Influenced Affordability across the Four Cases

Actors Projects	**Public**	**Private**	**Other factors**
Talba	Bank guarantee for private investment Supply land at no cost to the project cost Effective review of house design with focused on compact size and low-cost materials & cultural context Eliminating cost of private fund by construction of infrastructure directly Monthly payment of twenty and thirty thousand allowed for incremental payment up to 15 years. Joint pricing One household to a house policy	Initiated proposal and design targeting at piloting affordable housing delivery via PPP. Significant building materials/low skill labour locally sourced joint pricing	Minna is a smaller city with less land cost compared to Abuja and Lagos Predominantly populated by low-medium income earners
Efab	Free Public land, no profit shares in return Provide primary infrastructure at no cost to the project Aimed at reducing housing cost Poor monitoring	Promoted speculation Incremental development Free exchanges of properties at any development stage	City with high land value Significant demographic presence of high profile personalities Nations capital city and sub-regional influence
Amuwo-Odofin	Prepared the designs targeted at low-medium income Supply land but cost factored into the overall project cost Short repayment period to reimburse the private partner Allocation - highest bidder takes it all	Aimed at optimal profit Quick return of capital invested	Lagos-Most populous city in Nigeria High urban agglomeration Project located in low income district Poor environmental quality of the surrounding neighbourhood High income earners bought some and rent out to low-medium households
Courtland	Supplied land but with high premium and aimed at profit share Review design and provide technical support Shared demand risk	Collaborate with off-taker group via representative Joint funding with off-taker Joint monitoring with off-taker representative Organized mortgage facility jointly with off-taker group 13% discount over house price due to joint funding	Lagos-Most populous city in Nigeria High urban agglomeration Project located in premium district, with high land value House type-penthouse attracts high cost

Figure 9. 5: **Annual Income Distribution of Project Beneficiaries by Income Categories across Talba, Efab and Amuwo-Ododfin**



9.1.3 Researcher's Perspective of the Affordability

While the Abuja Mass Housing Program had projects spread in various locations of the metropolis, the researcher observed that the price of residential houses differed across the districts in the city. Zoning regulations influenced the nature of development permitted on a piece of land in a given district. Abuja districts are designated as low density, medium and high density residential districts. The high density residential districts, due to the zoning regulations, promote the development of compact and high-density buildings which are targeted at low income residents, while the low density targets high net-worth individuals (that is high income) with spacious penthouses. The medium housing of course for the medium income.

While the mass housing program was targeted at low-medium income, significant proportions of land that was made available was in the low density-high net-worth districts. By implication, this permits the nature of the house type and target population which were outliers of the program's target. By implication it is not justifiable to incentivize all income categories when service is need oriented. Other factors such as the effectiveness of the management of the mass housing program were essentially critical.

The justification for public investment and incentives delivered for this project calls for more questioning. Public resources such as land, finance for primary infrastructure that connects the sites and public manpower/man-hours expended with no intention for profit returns is to whose advantage? Housing deficit was particularly endemic among the low-medium income group, why were the corporate groups incentivized to produce for the haves? This project may require more valid justification for being considered suitable for a PPP.

The Amuwo-Odofin project was largely constrained by the consequences of short tenured funds that were invested into the project by the private developers. In a bid to quickly recover investment made into the project, particularly the second developer, made it difficult for the target group to access these houses because of the short repayment tenure. The Amuwo-Odofin partners did not realize the consequence of repayment tenure as a critical factor to housing supply for their target group. Their inability to secure a mortgage partner for the project as well as the failure to adopt the direct income deduction options as practiced in the Talba project changed the project's narrative despite their target.

The Courtland project showcased a good example and the advantage of an organized group mortgage arrangement. Mortgage lenders in Nigeria seems to be more comfortable in dealing with groups rather than individuals. They provide mortgage facilities to project proponents and at lower interest rates for the advantage of a bulk request.

Despite the high cost of land in the project location, joint financing arrangement between off-takers and the private developer technically reduced the cost associated with borrowed funds from banks. Courtland project demonstrates that irrespective of the prevailing circumstances, if all parties' hands are on deck, it was possible to workout modalities that were beneficial to all.

By and large, one thing that made the Talba project stands out amidst these other projects was largely due to the influential role of the political leadership of the Niger State Governor under who's administration the project was initiated and executed. He played significant roles in the formation and implementation of the project.

The political inclination that the Talba project enjoyed, translates to a large extent the low cost implication of the project. Other predisposing variables that encouraged the Talba project was the relatively low land cost due to the size and demographic configuration of the project city (Minna). Being an agrarian state with a substantial population involved in farming related activities and civil service, shows a predominantly low-medium income population.

9.2 Structure and Agency Dynamics: Influence of Project Partnership Models on the Collaborative Capacity of Partners

The theory of structure and agency as earlier discussed posit that structure is a framework or set of principles that pattern or shapes practices and the choices of individuals and organizations. This determines their access to resources, shapes the rules governing their operations, their behaviours, and influencing their approaches to issues (Healey and Barrett, 1990, Sewell Jr, 1992).

This concept of social structure has been developed over time, despite some identified deficiencies to explain *rule-resource properties* which helps in analysing social settings or conditions (Giddens, 2012). Agency on the other hand has been conceptualised as the "*empowerment to act with and against others by structures*". Sewell (1992, p. 20) further describes an agency in specific as the "*actors control of resources,*" which means the capacity to reinterpret or mobilize an array of resources in terms of schemas other than those that have constituted the array.

The partnerships models (alliance and concession) have revealed quite interesting outcomes, as seen through the four project case studied in this research. Thus, the dynamics of structure and agency, as represented by partnership model and collaborative capacity, will be discussed in order to understand how these interactions and influences fared in the four projects. There were two alliance (Courtland and Talba) projects and two concession (Efab and Amuwo-Odofin) projects which adopted these two social structures to shape collaboration. As these models ultimately determine the nature of collaborative relationships; how roles, risks, and benefits are shared, who brings what resources and who determines certain decisions etc. our interest is focused on tracing how these critical elements defined collaborations in these four partnership projects.

9.2.1 The Alliance versus Concession Model

The alliance model represented by the Talba and Courtland projects revealed horizontal relationships between partners and certain complimentary actions particularly in the Talba project. Joint decision making, joint monitoring teams and interdependence between partners were evident. With this atmosphere amongst partners, there was less competition. This nature of relationship was necessitated by the social structure, because by nature alliance connotes togetherness, and mobilization of joint forces. This naturally increases the capacities of the partner organizations because it is the capacities of all the stakeholders that are mobilized to identify challenges and in defining as well as proffering solutions.

Unlike the alliance model, the concession model was rather a vertical relationship, characterized by command and control mechanisms, individual problem identification and solution proffering, where the public partner is grantor and possesses the enforcement authority. This was more evident through the FBT variant utilized in the Amuwo-Odofin project.

In content development, partners in the alliance model jointly participate either in the design or assessment and critique of the design. With this opportunity joint problem definitions and solutions are derived through broader perspectives from project inception. As all perspectives have been considered, partners are more willing to harness their joint resources into realizing predetermined objectives. These were evident in both the Talba and Courtland projects.

Meanwhile, the concession model partnerships have been characterized by stricter role specific responsibilities with the public partner setting the goals and objectives. The contract therefore becomes the central code of conduct in concession and actions by either partners, which is restricted to the terms and conditions.

However, in alliance models the contracts terms and conditions predefine specific roles and responsibilities. There is more room for intuitions and discretional approaches that make adherence to contract terms flexible as long as everyone agrees with such changes. For example, while it was the private partner's responsibility to provide infrastructure in the Talba project, the public partner took over such responsibilities, about 30% of the implementation by the private partner. Of course there were compensations for the 30% investment made by the private partner in the infrastructure component. Unlike the alliance, in the concession model, the contract was terminated in Amuwo-Odofin after about 45% implementation by the first partner who had to declare a force majeure because of fund shortage and no effort was made across the board to save the partnership.

These two models that have been studied operated two different management principles. While the alliance were largely guided by process management, goal oriented operations, cooperation and shared roles, the concession models, although predicated on project management principles, objectives, schedules, supervision, and organized resource allocation, but these were poorly observed in the two projects. Schedules were scarcely available and there was non-adherence which pre-occupied the partners' activities, characterized by poor monitoring. Except in the case of Amuwo-Odofin after the first failed partnership.

As mentioned in the preceding two paragraphs, the difference between alliance and concession partnership models as discussed with regards to the four parameters; the nature of relationships between partners, the way and manner project contents are developed, the role of contract in the partnership as well as management principles governing the arrangements are presented in Table 9.5.

Since alliance models by their nature promote more interactive nodes through: joint resources mobilization, decision making, interdependence and complimentary relationships, the results from the two projects that used this partnership model showed they significantly delivered housing to their target groups at more affordable rates. Due to collectivism, and the fact that at least more than one partner decides projects goals and objectives they indeed delivered a significant proportion of the dwelling units to their target groups.

Joint pricing was essentially a critical component and the way and manner they organized funding acquisitions for the target groups were most instrumental to attaining affordability besides the cost component of the properties. Direct deduction was organized in Talba, whereas, mortgages was arranged for the Courtland off-takers.

The two other projects Efab and Amuwo-Odofin utilized concession models, due to the independent status of partners and the competitive nature of the relationships, the partners rather pursued personal interests at the slightest opportunities gained to do so. For example in the Efab case, the project was opened up to high speculation and private partners internalized pubic targeted incentives.

Since partners in alliance relate with each other in developing the project content, relational capacities and internal capacities of organizations are enhanced through resources sharing, and joint tasks undertaken by these partners. Both organizational and relational capacities are enhanced and consequently delivering target oriented deployment, thus increasing the affordability of these projects.

The concession model, possesses the advantages of infrequent interferences which makes room for prompt and fast decision making processes and opportunities for discretional choices. However, where there are lapses in monitoring roles, especially by the public partner, tendencies are high that commercial considerations pre-occupies the priority list. Thus chances to deliver need oriented and affordable housing are short-changed for profit. The case of Efab and Amuwo-Odofin are classical examples of PPPs which ultimately lost direction in pursuit of the private partners' ulterior motives.

Table 9. 3: The Nature of Alliance and Concession Models in the Four Cases

	Alliance model (Talba & Courtland)	**Concession model (Efab & Amuwo-Odofin)**
Type of actors	Public, private, users, mortgage financiers	Public, private, mortgage financiers
Type of relationship	Complimentary actions between partners Joint decision making Private or public partner proposes project Joint monitoring teams and or supervisory teams Less competitive Inter-dependence	Grantor and contractor relationship Competitive both at bidding process and implementation Highly Independent
Content Development	Joint design and or operation stakeholders Joint resource mobilization Joint effort in problem definition and solution from the initial stage	Role specific resource mobilization Public defines project objective Private or public partner designs and operate
Role of contract	Dependence on contract content for clarity and certainty but flexible in adherence	Contract specified terms Independent decision making
Management principles	Based on process management principles (goal oriented operations, cooperation, roles)	Based on project management principles (Clear objectives, schedules, supervision, and organized resource allocation) but poorly observed

The influence of alliance model on collaborative capacities of partner organizations in Courtland and Talba projects

In order to buttress this relationship it is important to present the differences and similarities between the two projects in the alliance model. Table 9.4, which shows the nature of each case.

Table 9. 4: **Similarities and differences between the two joint venture projects (Alliance partnership)**

	Talba	**Courtland**
Similarity	Private partner proposed project Public partner co-opted Joint resource mobilization Joint decision making Joint design and input from both stakeholders Complimentary actions between partners Joint monitoring teams (public & private) (administrative) Dependence on contract content for clarity and certainty but flexible in adherence Strongly based on process management principles (goal oriented operations, cooperation, roles) Each partner shares financial risk for their roles	Off-taker originated project Public partner co-opted Joint resource mobilization Joint decision making Joint design and input from all stakeholders High interdependence Joint monitoring (public, private & user) Moderately flexible with contract, prioritizes co-production Based on process management principles (goal oriented operations, cooperation, roles) Each partner shares financial risk for their roles
Differences	Joint technical supervisory activities (public & private) Shared construction risk: (public bares infrastructure, private bears building) Public bears demand risk	Consultants (SPV) daily supervisory role SPV construct all components under private partner control Private partner bears construction risk Public and private bears demand risk

From Table 9.4 regarding the Talba project, daily interaction between public and private technical personnel on site depicts intensified interaction and exchanges compared to the Courtland project where a consulting firm was the SPV with the responsibility for daily supervisory role but reporting to the private partner. These levels of interaction in turn shape the nature of interaction between partners.

The Talba project partners had close and positive internal relational capacities, because both partners, by the dictates of the delivery model based on roles, had to be on the same site whether constructing the roads, drainage, electricity and other utility lines (role handled by the public partner) or building the houses and its associated attributes (private partner role). This made room for both inter-organizational technical and management committees with the former bearing a supervisory role and the later with a monitoring role.

These intensified interactions predisposes both partners to the nature and activities of each other thus, providing room for more frequent reviews and opportunities to work collectively. For example while the public and private partners shared construction risks although in separate segments like in the Talba project, it gave room for collective engagements. Thus, strengthening relational capacities between partners and providing them opportunities for some level of complimentary actions.

In the Courtland project, both private and public partners bared the demand risk, this propels their relational capacities as they both worked to ensure that the demand risk is minimized and benefits increased for their good in the project. With these positive internal relational capacities, and the public-private controlled demand risk, the possibilities of excessive profit drive by private partners was contained. Hence, making room for social considerations in delivering the project targeted at the off-takers. This in turn increases the affordability of the project.

Another perspective of the influence that was manifested through the nature of content development in the projects. From the pre-implementation phase, Courtland and Talba projects originated from the private and off-takers respectively prompting a paradigm shift from the regular public-commissioner, private-contractor approach (classical PPP). This therefore ensures that goals and objectives are collectively defined and agreed by all the relevant parties. The involvement of the private party in the alliance model, just as demonstrated in the Courtland project, ensures that not just the public and private partners defines the project focus, but it was collectively arrived at with off-takers input.

In both projects, costing was jointly arrived at by all parties involved. This strategy also demonstrate how partners worked collectively towards ensuring that the prices did not become a barrier for the target group from accessing the houses being planned. By the acts of the public and private joint decision on pricing the user comes into focus, therefore, making the project need focused, thus ecologically valid. With this nature of role sharing and collectivism, relational nodes are more in alliance models and thus commands integrated efforts. With more of these nodes in partnerships, collaboration capacity to achieve affordability is increased.

The role of contract in the alliance model is highly dependent on trust building rather than extreme adherence to the rules of the contract (Edelenbos and Teisman, 2008). In the Courtland and Talba projects, the nature of stakeholder interaction which permitted trust building, reflects in significant measures. For example, the Courtland off-takers, because they were aptly represented in all the critical decision making points, voluntarily committed a great deal of funds up to 58% of the subscription costs off-front into the project, thereby securing up to 13% reduction on the unit price and invariably increasing its affordability for their members.

In Talba, the private partner aided the public partner in payment of compensation, trusting it will be remunerated back to help the project commence without further delay. These are a few examples of how partners deviate from strict contract schedules, touring the trust building pathway. With more of these that the model adopted, espoused the stakeholder organizations to positively influence their drive towards set goals.

Because the alliance models encourages trust building, process management principles govern to a great extent the management of such projects. Evidence of this was clearly visible in the Talba and Courtland projects, as the partners remained focused on sustaining cooperation towards achieving their set goals, even in the face of potent challenges.

In the Talba project, the storm destruction of a substantial portion of the project affected the buildings which were clearly the responsibilities of the private partners, but the public partner (NSHC) in turn, salvaged the situation by providing funds for repairs of the damaged roofs.

The influence of Concession models and collaborative capacities of Efab and Amuwo projects

Just as mentioned above while we discussed the alliance model, a similar framework has been employed to analyse the concession model using; the nature of relationship, contents development, role of contract and management principles.

Table 9. 5: Similarities and Differences between Leasehold and FBT Variants of Concession Model

	Efab (Lease Hold)	**Amuwo-Odofin (Finance-Build-Transfer)**
Similarity	Public partner commissions private partner after a competitive bidding process Public defines project objective Public supplied land Private provides all site related infrastructure Private bears financial risk contract specified terms independent decision making Private bears construction risk	Public partner commissions private partner after a competitive bidding process Public defines project objectives Public supplied land Private provides all site related infrastructure Private bears financial risk Strict adherence to contract terms Independent decision making Private bears construction risk
Differences	Joint technical supervisory activities (public & private) Land premium not captured by public Private bears demand risk Weak public monitoring and placid	Consultants (SPV) daily supervisory role Land premium captured but at low-rate due to project location characteristics Public bears demand risk Strong public monitoring and strict sanction mechanism

Even though the two projects are broadly classified as concession models they each possess distinctive characters base on the specific components of their making. The general rule is that the nature of a relationship between partner organizations in concession models is not as robust as that of an alliance model. The relationship is defined by the character of the public agency who serves as the commissioner and the private partner as the contractor. The goal and objectives, and to a greater extent in some cases, the design are prepared by the public partner who seeks for private partners to implement their plans and or projects.

In Efab, the mass housing program of the FCT clearly defined the objectives of the projects, they defined the zones of the project allocation which invariably defined the nature of the design and density of development orientation the project must adopt. Bidding is a regular feature of this form of partnership. The BFPL, although in the Efab project, designed the plan based on the site allocated by the public partner, who already had a development guide permitting the nature of designs that are fitting to such ones and the public partner verified the plans for approvals.

Just like the Efab project, the Amuwo-Odofin was conceptualized and the designs were also well made by the public partner (LSDPC-JVD) but as a regeneration project. The bidding platform provided the opportunity for private participation. One basic observation in the two projects is that the pre-implementation was largely organized by the public partner.

The Efab project specific partnership variant is the lease hold partnership. With leasehold, the private partner is granted substantial control of the implementation of the project with limited interference from the public partner. However, the Efab project demonstrated a strong external relational capacity as BFPL became more engaged with the external community due to the advantages such relationships generate.

These scenarios; public controlled pre-implementation phase, private dominated implementation limits actual relational nodes in the collaborative network. Therefore, with less nodes (areas of intense interaction) in the partnership less relational capacities are triggered and there may arise the challenge or possibilities of one partner tailor-guiding the project towards their own objective(s) rather than the collective goal. In the face of this, stricter monitoring is therefore required to keep the project objectives on course.

Similar to the preceding argument, the segments where a specific partner dominates, they determine the nature and extent of activities and invariably their influence on contents. In these two projects, the public partners (LSDPC-JVD and DMHPPP) define the project objectives, whereas the private developers controlled costing as an exclusive right in Efab. The consequence therefore was the way and manner the private partner opened up the project to intense speculation. The challenge with private exclusive control over costing is its poor capacity to balance between social benefits and its profit interests.

With high independence in moderating the day to day implementation services, there arises opportunities for exploitation of common interest by the private-for-profit partner. This to an extent explains why, with failure in monitoring and supervision, the private partner deviated the project from the collective objective to fulfilling personal objectives, thereby making the project the most unaffordable to the target group. That is why the concession model necessitates stricter supervisory and monitoring frameworks as an essential management principle (Edelenbos and Teisman, 2008).

In the Efab and Amuwo-Odofin projects, the contract played a significant role in the way the project proponents related. For example, while the MNL, who were the first partners, had a challenge with mobilizing funds and since they relied on funds from their sub-contractors, the project came to an abrupt end because of the distant nature of relationship between the partners. It was such that the public partner (LSDPC-JVD) had to dissolve the partnership and found a new partner (F&CSL) to continue the project. Complementarity was not visible as the case of Talba, but strict adherence to contract. One common denominator that appeared in the two projects (Amuwo-Odofin and Efab) was the case of sub-contracting. Thus popularizing the *contracting* terms as the guiding principle in the partnership and less of cooperation.

9.2 Collaborative Capacity of Stakeholders in the Four Projects

Hocevar, et al. (1990, p. 256) defined collaborative capacity as:

"…*the ability of organizations to enter into, develop, and sustain inter-organizational systems in pursuit of collective outcomes*".

They argued that with each organization possessing distinct objectives in every collaborative endeavour, in pursuit of these objectives there are possibilities for miss understandings or organizations possessing advantageous positions in partnerships that may circumvent collective benefit for self rather than the collective good. The ability of collaborating partners to harness their energies and resources towards achieving a collective goal is most essential, hence the need for collaborative capacity in partnerships. This is further discussed in the following three ways, namely: relational capacity, organizational capacity and project capacity.

9.2.1 Relational Capacity

In the Talba project, the two collaborating organizations (NSHC and PGC), had close relationships based on the nature of the roles they played and their equities in the partnership. PGC's fund and technical input was directed at constructing the houses, whereas the NSHC supplied the land and funded infrastructure delivery. However, while this relationship was quite robust internally (i.e. Cohesive and team spirited see Table 9.4 for details), the two partners did not deem it fit to involve external stakeholders in the project, with the private partner displaying a resenting perception and the public partner conforming on the ground that they were able to represent the public interest as well. The project had civil servants as the first priority beneficiaries and that made it relatively easy to reach out to this group in the project, the reason being that the public representatives were also civil servants. Hence they were able to express the needs and aspirations of their colleagues, who were the first priority of the project.

The Efab projects (see case 2 on Table 9.4 and Figure 9.2) internal relationship was distant and incoherent because even the monitoring responsibility suffered significant setbacks due to the shortage of manpower and logistics. Thus leaving the private partner on their own and exercising the lease power with little fidelity checks. The consequence being that the private partner (BFPL) developed three strategies to finance and open up the project to maximize profit: introduced contractor developers, individual developers and directly by itself with funding from FGMB to implement the project and mortgage facilities for intending off-takers.

The external relations unlike the internal relations which were weak and with careless abandoned, eventually resonated with hyper activity progressively rising from being expectant, to conforming and cohesive and close with external organizations and individuals. Sub-contractors and individual developers pulled in their funds and invested in the project for its high and promising quick returns. Which was all thanks to the prime factor of property market in Abuja at the time of this project and the positive outlook of the national economy and the advantage of the city being the nation's capital.

The third case is the Amuwo-Odofin project (see section 3 Table 9.4 and Figure 9.3) which also showcased as earlier mentioned a negative (weak and incoherent) internal relationship with the private developer because the public partner was relying on the assurance that the statement of financial capability presented by MNL (the initial partner) and their partners funding was reliable, but as it turned out their deficiency led to a force majeure. However, with force majeure (breakdown) and lack of capacity demonstrated, the public partner looked for a more competent partner to replace the ailing partner. In this first round of the partnership, the external relationship with potential beneficiaries was not considered thus keeping its external relationship weak.

However, in the second round, since it was a rescue mission, F&CSL were drafted in, largely due to their funding capacity. While this relationship became close and knitted, the state of the project rather dictated the nature of the new relationship. Thus leading to increased trust and fidelity between the partners, even though it was more of a consolidating opportunity due to their past experience that resulted in their invitation in the first place. The new relationship became more positive as the relationship became more cohesive, which was defined by teamwork, prompted by the need to rescue the project and at least the most contentious issue *financial capacity* was no longer an issue with the second partner.

Lastly, in the Courtland project (see section 4 Table 9.4 and Figure 4), the three key stakeholder organizations (LSDPC, LPDC and CPMS) had a series of interaction among themselves in the course of this project. While the experience of the first group of off-takers in previous projects necessitated their participation through representation (CPMS). This helped in building a more cohesive, close and trustful relationship. The partnership was consummated in a positive working relation with a high team spirit and it was given an opportunity for participatory decision making (e.g. joint decisions and complementarity) which was maintained in the front row of their relationship.

Table 9. 6: Conceptually Clustered Matrix Showing Pattern of Relational Capacity Across the Four Cases

Relations	Talba (1)	Efab (2)	Amuwo-Odofin (3)	Courtland (4)
Internal	**Positive** ***Cohesive/close:*** *"Most of the arrangement was done with government dignitaries"* *Private respondent* *Cohesive/close: "We had the meetings at two levels. We had at the technical and administrative level. That virtually took place between us and the Government"* *Private respondent* *Cohesive/teamwork: "We have the monitoring team and we have the supervisory team"* *Public respondent.*	**Negative** ***Distance:*** *"They've [DMHPPP] not come for quite like two to three years now"* *Private respondent* *Distance: "the department does not poke nose into the developers' activities"* *Public respondent* *Incoherent: "So we have not giving thought to sitting down to … know how much they spent and then how much is the marked up and things like that".* *Public respondent*	**Negative** ***Incoherent:*** *They moved to site like every JV partner they will claim they have the funds, but incidentally they didn't have funds* *Public respondent* *Breakdown: "But when it became apparent that they cannot continue with the project, so the contract was terminated and was given to another company"* *Public respondent* ***Positive*** *Build-up: The one we did was already started on by a contractor. we were contacted to come around and take up the project* *Private respondent* *Cohesive/teamwork: At every stage they supervise to ensure there is strict compliance. we also have our own team* *Private respondent*	**Positive** ***Cohesive/close:*** *"Stakeholders, both public and private, are 100% involved"* *Private respondent* *Cohesive/close: Professional and cordial* *Cohesive/close: "everything is spelt out, as soon as any party is deviating, such party is called back to track immediately"* *Private respondent* *Cohesive/teamwork: "The developer already have consultants, we as a stakeholder in the public sector we have our own team. So the off-takers too raise their own team"* *Public respondent*
External	**Negative** *Resenting "they even tell you, we don't want you to involve the beneficiaries"* *Public respondent* *Conforming "You're planning for civil servants, we're civil servants too"* *Public respondent* *Resenting "We did not go as developers to reach out to the people"* *Private respondent*	**Positive** *Expectant :We started normally expecting people to come in and buy,* *Private respondent* *Conforming "Sometimes now we engage radio jingles"* *Private respondent* *Cohesive/close "we have so many testimonies, we do have town hall meetings with them [individual and contractor developers, off-takers]"* *Private respondent*	**Negative** *Distance: "They might not be involved but essentially they were the target market"* *Private respondent* *Weak/distance: "to entice the stakeholders who have been staying there we now said that an improvement of the neighbourhood will be factored into the project"* *Public respondent*	*Cohesive/teamwork: "All off-takers are part of our stakeholders all stakeholders are carried along in our decisions as it affects them|".* *Cohesive/teamwork: "we jointly look at it and reach an agreement"* *Public respondent*

From these four cases studied, each case presented a unique experience and pattern of relationship. Besides the partnership model, other factor(s) that influenced the positive external relationships in the projects were:

Cheap revenue In search of cheaper funds to finance PPP housing projects, private partners lead the drive for participation of off-takers in the implementation phases in two (Efab and Courtland projects) of the four cases studied. With funds coming from potential off-takers, this eliminates interest rates and time consequences of fund from commercial banks.

In Efab, BFPL introduced the individual off-taker developer initiative through what one of the private partner respondent described as *land scheme*. A segment of the allocated parcel of land was allocated to individuals who paid N29, 960,000 ($82,082.19) per 775$m^2$ to BFPL for off-taker developer initiative. The off-taker is handed a prototype of the approved design in the partnership agreement to construct. This happens under supervision of BFPL such that they were not seen to be different from the approved plan outwardly, but with some leverages to make internal adjustment that suited their needs. This particular opening for end users (off-takers) were utilized by BFPL to draw substantial revenue, at no cost to fund the project, compared to the overall cost that commercial banks may bill the developer.

In the case of Courtland, the leading role of off-takers commitment into the project largely formed the funding base for the project as witnessed. SPDC Staff Cooperative paid off-front 58.6% of their acquisition costs to fund the project from the start. The public and private interviewees confirmed that it was the cheapest source of funding for the project and they were quite encouraging.

Figure 9. 6: Relational Capacity of Stakeholders in the Four Cases

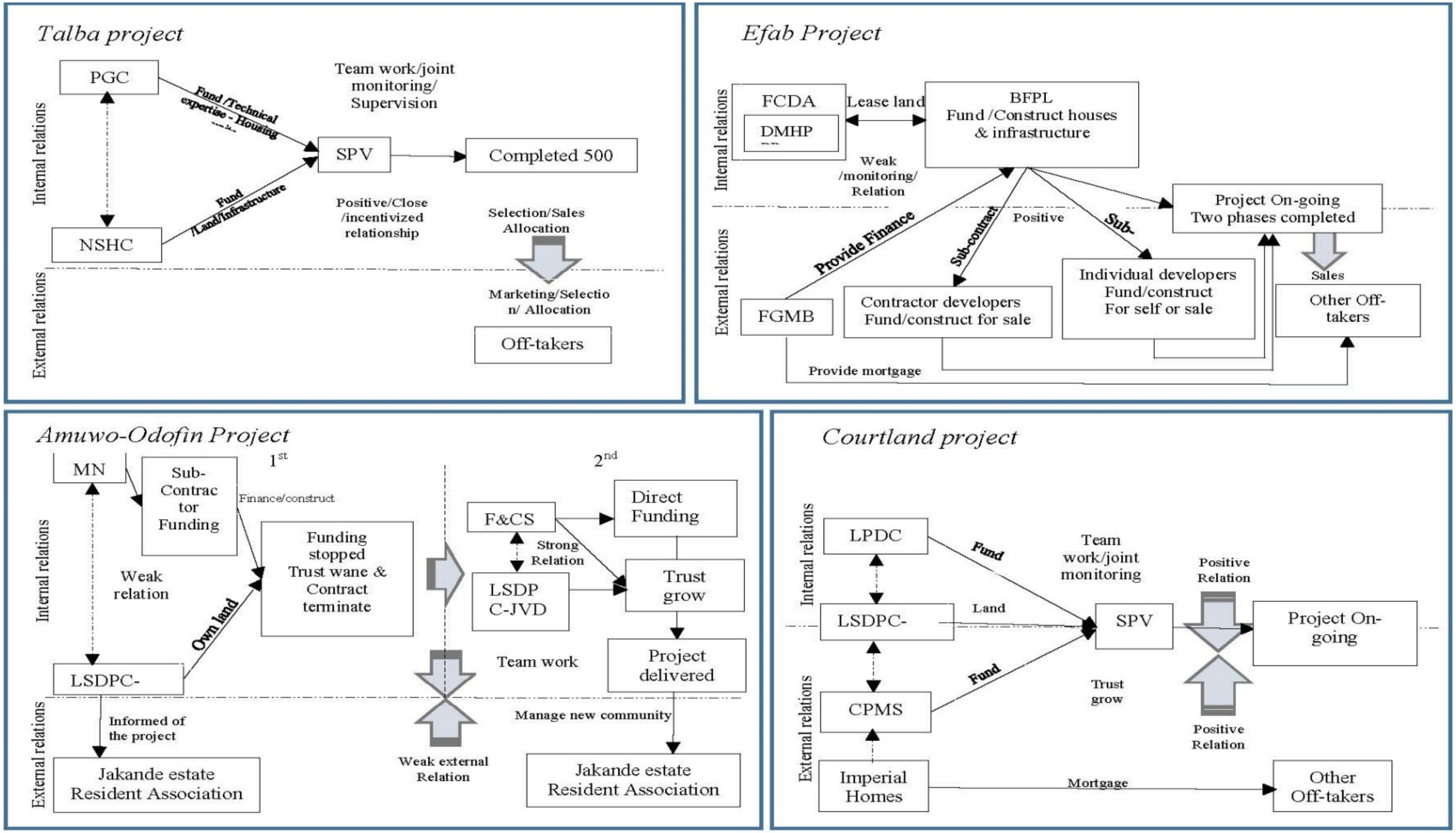


Table 9. 7: Relational Capacity of Stakeholders in the Four Cases

Relations	Talba (1)	Efab (2)	Amuwo-Odofin (3)	Courtland (4)
Internal	**Positive** *Cohesive/close: "Most of the arrangement was done with government dignitaries"* *Private respondent* *Cohesive/close: "We had the meetings at two levels. We had at the technical and administrative level. That virtually took place between us and the Government"* *Private respondent* *Cohesive/teamwork: "We have the monitoring team and we have the supervisory team" Public respondent.*	**Negative** *Distance: "They've [DMHPPP] not come for quite like two to three years now"* *Private respondent* *Distance: "the department does not poke nose into the developers' activities"* *Public respondent* *Incoherent: "So we have not giving thought to sitting down to … know how much they spent and then how much is the marked up and things like that".* *Public respondent*	**Negative** *Incoherent: They moved to site like every JV partner they will claim they have the funds, but incidentally they didn't have funds* *Public respondent* *Breakdown: "But when it became apparent that they cannot continue with the project, so the contract was terminated and was given to another company"* *Public respondent* *Positive:* *Build-up: The one we did was already started on by a contractor. we were contacted to come around and take up the project* *Private respondent* *Cohesive/teamwork: At every stage they supervise to ensure there is strict compliance. we also have our own team* *Private respondent*	**Positive** *Cohesive/close: "Stakeholders, both public and private, are 100% involved"* *Private respondent* *Cohesive/close: Professional and cordial* *Cohesive/close: "everything is spelt out, as soon as any party is deviating, such party is called back to track immediately"* *Private respondent* *Cohesive/teamwork: "The developer already have consultants, we as a stakeholder in the public sector we have our own team. So the off-takers too raise their own team"* *Public respondent*

External	**Negative** *Resenting "they even tell you, we don't want you to involve the beneficiaries"* *Public respondent* *Conforming "You're planning for civil servants, we're civil servants too"* *Public respondent* *Resenting "We did not go as developers to reach out to the people"* *Private respondent*	**Positive** *Expectant :We started normally expecting people to come in and buy,* *Private respondent* *Conforming "Sometimes now we engage radio jingles"* *Private respondent* *Cohesive/close "we have so many testimonies, we do have town hall meetings with them [individual and contractor developers, off-takers]"* *Private respondent*	**Negative** *Distance: "They might not be involved but essentially they were the target market"* *Private respondent* *Weak/distance: "to entice the stakeholders who have been staying there we now said that an improvement of the neighbourhood will be factored into the project"* *Public respondent*	*Cohesive/teamwork: "All off-takers are part of our stakeholders all stakeholders are carried along in our decisions as it affects them|".* *Cohesive/teamwork: "we jointly look at it and reach an agreement"* *Public respondent*

Value-for-money (VFM) The off-takers inversely have noticed that if they were to gain value of money for their investments in the housing acquisition, their participation was the obvious first step. The case of the Courtland project was a clear example, having experienced challenges with the developer of COOPLAND project subscribed by SPDC staff cooperative, they had decided to participate even by paying a project management firm (CPMS) to "be their eyes in the project" as alluded by one of the respondents in the Courtland project. To keep an eye on the project was to check quality, costs, materials and gain the necessary professional advice such that the off-takers at the end gained the true value for their money. In one occasion, the CPMS site manager, was called to question and reviewed a bloated bill of quantity which would had increase the production costs and definitely influenced the housing price for the off-takers and such a review was acknowledged and effected.

Target funds were indirectly brought into the project through mortgage institutions for increasing the financial capacity of off-takers to subscribe to the project. For example, FGMB in the Efab case and Imperial Homes in the Courtland project, provided mortgage facilities to off-takers, which invariably reduced the demand risk and encouraged a quick return of investment.

Reduce demand risk by identifying the potential off-takers of the products (houses) as a form of guarantee and securitizing investment in the project. Private investors primarily prefer quick returns over principal invested for such provides more safety and guarantees higher profitability.

For these reasons, external relation was strengthened particularly with the private partner. The two other projects (Talba and Amuwo-Odofin projects) had poor external relationships specifically with the target beneficiaries that was induced by reliance on the notion of acute housing deficit in the country, thus believing that people will always rush for anything that is available.

9.2.2 Organizational Capacities of Project Partners in the Four Cases

In this section, the focus is discussing the capacities of partner organizations in two broad categories namely: internal and external. The former being a combination of resources, capabilities, competencies and formalized structures and procedures. The latter being organizations autonomy and stimuli.

Internal Capacities of these Organizations

Resources Mobilization

As earlier discussed, Wernerfelt (1984) conceptualized organizations as bundles of resources. Organizations would therefore seek to assemble resources to be able to feed their production process and this has been described as both assets and inputs, tangible and intangible (Bryan, 2011, Honadle, 1981, Wernerfelt, 1984, Judge and Elenkov, 2005, Vinzant and Vinzant, 1996, Ingraham, Joyce, et al., 2003, Eisinger, 2002). However, in this research we categorized resources in the context of tangible and intangible.

1) Tangible Resources Capacities

Finance, as one of the most crucial resources necessary for an organization's capacity, often demonstrates a significant influence on the ability of organizations to pursue their objectives and the common objectives in collaborative efforts. From the four cases that were observed in the Talba and Efab projects, the public partners maintained a single source of income, through budgetary allocations to sustain their roles. Since their income was limited to public budgeting, their operations in the partnership at times came under challenge. For example, DMHPPP in the Efab project was limited in financing their monitoring activities and the number of manpower they could employ to carry out this essential role.

Just like the DMHPPP, the NSHC also experienced challenge with such deficiency, leading to the PGC (the private partner) incentivizing their supervisors to carry out their assigned supervisory task. This was because private fund releases from the commercial banks depends on daily supervisory reports of the public partners. However, with LSDPC-JVD, which was the public partner in the two Lagos projects (Amuwo-Odofin and Courtland), their finances even though being a public agency was not limited to budgetary sources. Their statutory dependence provides them with a high degree of autonomy to source and fund their projects and operations as a public enterprise. Another advantage that the LSDPC-JVD had, was the fact that their operations were not based on a regular traditional bureaucracy associated with public agencies, but operated with market oriented principles. Even though this also has its challenges within the partnership.

Information and communication is an essential tool in sustaining collaborative efforts. The Courtland and Amuwo-Odofin project stakeholders revealed sufficient capacity through the utilization of several information and communication platforms ranging from; digital and printed media to social media platforms that they used to share information to the stakeholders in the project. Such platforms also featured significantly in their company websites as these channels were well integrated. The Efab project featured less information management capacity and utilization of information and communication platforms in their activities.

2) Intangible Resources Capacities

These are also very essential resources which are fundamental to the functioning and liveability of organizations. Like the case of the Talba project, the leadership of Governor Babangida provided the inspiration for institutionalizing PPP in the State of Niger thereby playing a prominent role in the ability of the project to deliver considerately on the outlined objectives. The governor has been identified as a transformational and boundary spanning leader in connection with the influence of the PGC’s MD, they ensured the implementation of the first PPP housing project in the state (Talba Housing Estate). Reputation is an essential intangible resources that organizations need to demonstrate within a partnership in order to grow trust.

The cases of the Amuwo-Odofin and Courtland projects featured significantly in this dynamic, as the public partner organization in the project (LSDPC-JVD) demonstrated the significance of this parameter as an essential resource. Reputation does not only contributed in the growth of trust but it can become an important characteristic of an organization capable of mobilizing financial value and reliability in partnerships. The Courtland case was very pivotal in demonstrating this outcome since the reputation of LSDPC-JVD gave it the critical variable considered as bases for allocation of shares over equity contribution of partner organizations. Trustworthiness was demonstrated via the outcomes of the capacities of LSDPC-JVD and that specifically attributed to the PGC’s MD. They showed that trustworthiness of either an organization or its leadership is a precursor of the experienced reputation from interactive processes, not just a perceived one.

Capabilities and Competencies

Capabilities here have been measured as the availability of relevant skills and experiences that are necessary to execute tasks. Competencies are the proven abilities that such skills have influenced outcome. Results from interviews and the OCA tool that was utilized in this research, revealed that the Amuwo-Odofin project showcased how capabilities and competencies of the projects second partner made the project come alive after a failed first attempt. Subsequent engagement with the new private partners revealed robust engagement of their skills and competencies because they did not want a repeat of the previous experience. The architects, quantity surveyors, project planners and all of relevant professionals engaged more effectively in monitoring and supervisory activities to deliver the project.

The OCA tool deployed in the analysis rated the capabilities and competencies of the stakeholder organizations from the respondents' perspective, as LSDPC-JVD and F&CSL had 72% and 76% for both partners.

The Courtland project stakeholders had two partners (LPDC and CPMS) who also showcased sufficient capabilities and competencies in forging participatory partnerships, where off-takers effectively participated via a representative (CPMS) in the project and were also rated based on the OCA tool with 72% and 76% respectively.

One interesting dichotomy that this analysis has generated is the fact that these were projects located within the same institutional jurisdiction (Lagos). Being the most populous state and most economically advanced economy in Nigeria, may likely explain the nature and sufficiency of high skilled professionals with adequate exposure which were favourable for this kind of outcome. However, the Talba and Efab projects also demonstrated some levels of capabilities which were rated moderate based on the OCA, see Figures 9.8 and 9.9. Signifying that such capacities support an average degree of performance in the project. Like in the Talba project, the moderate presence of capabilities and competencies in both organizations reflected in their abilities to contextualize the building design to fit the local context and address, to an extent, the project goals and also their abilities to resolve conflicting circumstances. Since skills of the human capital of any organization is very crucial to the organizations ability to realize their goals and objectives this is important to effectively perform in partnership projects.

Formalized Structures and Procedures

This research considered clarity of roles and responsibilities, internal operating procedures, presence of work plans and working groups in all four cases. All four projects had defined roles and responsibilities provided by terms of their contracts or agreements. Responses from interviewees were unanimous on the presence of contract documents with defined roles and responsibilities.

Every organisation has an operational structure. All four cases have internal sets of rules guiding their operations both internally and externally based regarding ethics and operational mandates which should be used to guide PPP within the institutional context of their partnership activities.

The policy documents guiding their operations, to an extent, defines the roles of public and private partners. The following guiding policies were used in the four projects; the FCT housing development guideline 2011 for the Efab project, Courtland and Amuwo-Odofin were guided by the Lagos State PPP Manual 2012, and Talba project was guided by the Niger State PPP Guideline 2011. These guidelines influenced to a great extent the operational procedures that were followed within the projects, except for each organizations strategies that were deployed in effecting their specific roles. In most of the cases, work plans were not clearly defined, but they all had estimated target delivery dates which in all cases were never met.

What was more pronounced was the presence of work groups. Like in the Talba project, intra-organizational management and technical committees were set up within each organization and these technical and management committees met on an inter-organizational platform. While the technical committees were responsible for site daily supervisory roles, the management committee met mainly fortnightly, they were comprised of key leadership groups for higher responsibilities and monitoring purposes. The special purpose vehicles in Talba, unlike the Courtland projects, were responsible for managing the sales and allocation processes, whereas in Courtland, the SPV were designated for daily technical supervisory services while the representatives of the LSDPC-JVD, LDPC and CPMS formed the management committee and performed the fortnightly monitoring exercises.

As for the Efab and Amuwo-Odofin projects, the nature of the delivery model adopted limited the intra-organizational working groups. The Efab project, sub-contracted to sub-contractors and individual developers which only necessitated supervision to ensure that neither the sub-contractors nor the individual developers deviated from the prototype plans that were given to them. This was a control mechanism that was put in place by the private partner to maintain the development plans for the project.

The Amuwo-Odofin project was more of an intra-organizational working group. The project committee in F&CSL was mainly responsible for recruiting the technical experts needed for project implementation, since they were not a construction oriented firm but finance and wealth management outfit seeking for investment portfolios for profitability. By and large, see Figures 9.8, 9.9, 9.10 and 9.11 for the OCA performance rating for all organizations under this parameter.

External Capacities of these Organizations

Autonomy

An organizations autonomy both statutory and fiscal are essential parameters capable of influencing their abilities to effectively take decisive actions, to respond and effect changes etc. the autonomy of an organization to a great extent influences their performance in partnership projects. This parameter is an important factor in the collaborative capacity of partner organizations.

The outcomes from the four case studies revealed interesting scenarios. With greater autonomy it was noticed that a public partner organization is more able to effectively perform in collaborative efforts. LSDPC-JVD as a public enterprise and possessing greater autonomy; both statutory and fiscal shows significant capacity in initiating partnerships. However, with these statutory dependence and the drive to make profit just like the private partners, this has consequences on the cost implication. The LSDPC-JVD could crowd source funds from multiple means to un-restrictedly fund their projects.

This is however, not the case with DMHPPP and NSHC which were both statutory and fiscally limited by their status as public agencies. These two public partners, were only limited to budgetary means of sourcing funds and are bound by the appropriated funds for their operations. Thus, with these features, just as Vinzant et al. (1996) noted, organizations with multiple revenue sources are more autonomous to single stream ones. By implication, LSDPC-JVD is more autonomous than the two other public organizations in these four cases.

In essence, the Amuwo-Odofin and Courtland projects enjoyed a significant autonomous status compared to the Talba and Efab projects. As for the private partners, by their nature, they should be more autonomous because of their statutory nature however their fiscal dependence on external funding sources played a role in how autonomous they could be.

As for PGC in the Talba project, their bank guarantee at a point was withdrawn by the financing commercial bank and they had to rely on their financial resources from their sub-division to fund the project. This was possible because they were a group of companies with a focus on several sectors. But for MNL, their fiscal dependence on their subcontractors led to an abrupt end of their contract, because when their sub-contractors ran out of funds, they were also trapped and were forced to discontinue the project. This was a classic case of fiscal dependence and the consequences of an organization’s reliance on external resources.

LPDC in the Courtland project was effective because it was the off-takers who supplied funds off-front for the project. Thus, limiting their dependence on external funds. With much of the revenue accrued early in the project, the Courtland project proceeded at very fast, even though they might not meet their target delivery date, but it has spurred them to target a short period of time.

Stimuli

How organizations respond to threats and opportunities in their environment is important in establishing their capacity. This has been described as dynamic or external stimuli (Judge and Elenkov, 2005, Vinzant and Vinzant, 1996).

In the Talba project, acute housing deficit in the city of Minna and a growing agglomeration of public and private agencies with their offices along the Minna-Bida road was an opportunity they targeted knowing fully well that people consider proximity between work places and residence as an important factor in the housing acquisition decision. The essence is to minimize travel distance and reduce transport costs. This was the critical factor considered by the NSHC and PGC in assessing their opportunities.

However, how organizations prepare to respond to threats is equally essential. To forestall local tension and possible philandering of project materials, even though this started initially, low skilled and unskilled labour recruitment in the project was restricted to only those around the project community. One of the interviewees mentioned this as a strategy that helped to ensure public buy-in and protection for the project.

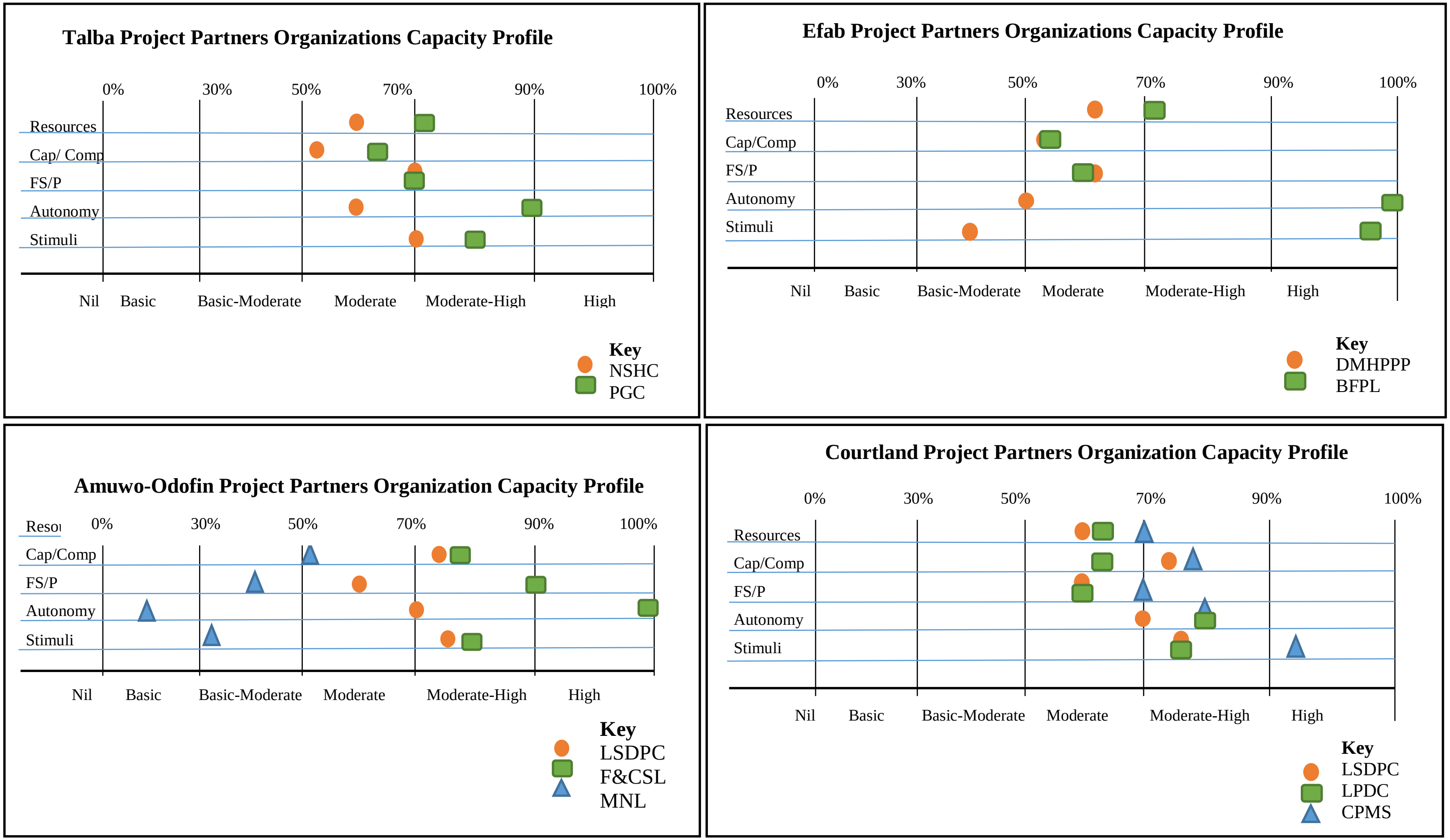
The case of Efab project was an obvious poor capacity on the part of the public partner (DMHPPP) who was unable to intervene in the way and manner the private partner exploited the project to satisfying their own objectives in the project and not the overall objectives of the project. This could be considered as a case of possible regulator capture, because beyond being the project partner DMHPPP was the regulator in the mass housing program. Knowing fully that so much of public resources has been committed into the project with minimal influence in determining how it benefited the populace was a recipe for failure. Managing the opportunities and threats is essentially an important indicator in the capacity of a public partner. Unfortunately, for DMHPPP its low stimuli capacity in responding to this gruesome abuse of its objectives in the Efab project, is a reflection of its dismal performance (see Figure 9.13 for more graphical view in comparison to other organizations). Similar to the DMHPPP’s experience is also that of MNL whose low capacity to upturn financial threat made it placid and disengaged from the partnership.

Table 9. 8: Patterns of Organizational Capacities in the Four Cases

Alliance partnership		Organization Capacity	Concession partnership	
Talba	Courtland		Efab	Amuwo-Odofin
Joint material, financial and human resource mobilization into the project	Off-taker/private partner material, financial and human resource - led mobilization complimented by public partner land in the project	*Resources*	Private partner-led financial, human, material resource mobilization complimented by publicly supplied land	Private partner led financial, material, human resources complimented by publicly supplied land
Both partners staff skills and experiences (moderate) influenced project performance	Public partner and off-taker representatives skills and experience substantially (moderate-high) influenced project performance	*Capacity / competence*	Public partner staff skills & experience and private outsourced skills influenced moderate performance	Public partner and second private partner skills and experience substantially (moderate-high) influenced project performance
Moderately Formalized	Moderately formalized	*FS/P*	Moderately formalized	Significantly formalized
Interdependent and non-obligatory	Highly autonomous partners	*Autonomy*	Independent and low relational partners but bureaucratic public partner	Highly autonomous partners
reactive public and private partners response	Joint partners preventive response	*Stimuli*	hypersensitive private partner against placid public partner	Proactive public partner response

In Courtland, the LSDPC seized the opportunity of their land in Lekki to negotiate their participation in the project. Even though they could not have out rightly sold the land to the private developer, their business prowess came into the limelight by their ability to factor in that they could, by means of the land, become partners in the project. This provided an opportunity for the public partner to influence the project. Therefore, the sensitivity of LSDPC shows how a public enterprise, operating with a different management principles and supported by greater autonomy, may act differently from the usual bureaucratized traditional public organizations. These differences can significantly give a different orientation to public-private partnership itself. It is essentially tricky because the motives for public-private partnerships are largely due to their difference in approaches to production and service delivery and their compositional and statutory differences. Thus, if these differences become smaller and difficult to differentiate, it would be interesting to re-examine if indeed the approaches and outcomes would be the same.

Figure 9. 7: Organizational Capacity of Stakeholders in the Four Cases: Results from the OCA Tool



9.2. 3 Project Capacity

The indicators this research utilized to access project capacity were; partners role in implementation; direct or as catalyst (facilitating other implementing bodies), the clarity of project goals and extent to which collaborative efforts were deployed to drive this, the extent to which these goals and objectives were fashioned to meet target user needs (ecological validity). Needs assessment in an innovative and effective way (e.g. cultural competency, community strengths and resources, values) sustains sense of ownership and commitment of the user community (Gazley, 2010).

The Courtland Project primarily due to its nature of formation was the most ecologically valid project with active participation, ownership and commitment of off-takers. The new innovation that this partnership presents, was not just the off-takers participation, but the form it took introduces a paradigm shift from the regular, Public-Private Initiative to a User- Private-Public Partnership. The form of participation via a professional project management representation by the CPMS presents interesting dynamics.

The Talba project had different dynamics that the project partners defined, making the project ecologically valid but with their focus on meeting the overall objective of delivering affordable housing that the target beneficiaries could access, despite its' non-participatory nature. This project retained a significant consideration for the social component, which is evidence of the public partner's role of moderating economic considerations by private partners in PPPs.

Unlike the Talba case, the Efab project had clear objectives as well as targeting reducing housing acquisition costs in the Federal capital city, but they could not innovatively drive this critical objective through. This was largely due to the public partner deficiency in monitoring and partly the choice of leasehold as the delivery model. Meanwhile, the private partner, BFPL, opened up the project to gain public buy-in, however negating the essential rule of *ecological validity* in pursuit of extreme economic (extreme profitability) gains. The high land value in Abuja, associated with the private partners' motives and strategies of harvesting funds into the project, became a counterproductive catalyst to the overall goal of the program.

As for the Amuwo-Odofin partners, neighbourhood regeneration of the old Jakande Estate was the focus through the development of un-developed portions in the neighbourhood. While this objective was sufficiently established, economic consideration and quick returns on capital as a result of short tenure of funds invested in the project reduced the ecological validity and it had less regard for off-taker commitment and sense of ownership in the project.

The three patterns that appeared in this sub-variable were;

- Significant Ecological validity, clear objectives, sense of user ownership and commitment (Courtland project)

- Moderate Ecological validity, clear objectives, low public buy-in (Talba and Amuwo-Odofin projects)
- Non-ecological validity, ambiguous objectives, speculative investment (Efab project)

A detailed tabular summary on the project capacities as well as summary of social structure and agency (partnership model and collaborative capacity) profile of the four cases are provided in the first (i) appendix.

9.3 Summary

Previously the research has established the nature of a partnership model as an important flip-on factor that influences collaborative capacities of organizations in partnerships. From our four cases studied, two distinct models present different collaborative capacity outcomes and such outcomes impacted on the dependent variable (housing affordability) in different ways. The alliance model (joint venture i.e. Talba and Courtland) partnerships projects threw up different outcomes compared to the concession models (Efab and Amuwo-Odofin). The nature of collaborative capacities in these two models and how it influences affordability outcomes in the projects will be expanded upon.

Collaborative Capacities in Alliance Models: Housing Affordability Outcome

Talba and Courtland projects were identified with strong positive internal relational capacities, this phenomenon grants stakeholder organizations the opportunities to actively engage in robust interaction, characterized by joint decision making, trust building, deep knowledge about content development in the project, complementarity amongst stakeholders and more.

Starting with Talba project, which achieved being the closest to affordability, based on the baseline selected for the project with only 10% error margin, (that is 40% (₦50, 000) as against 30% rule of thumb (₦67, 000)). The positive internal relational capacity witnessed in the Talba project, particularly the inter-organizational committees categorized into technical and administrative made room for deep insight into each partners activities through reports and meetings which were organized in boardrooms, or on site by administrative and technical committees.

Similar to Talba, the Courtland Project also presents strong positive internal relational capacity. As atypical of PPP projects' stakeholder composition in Nigeria, the Courtland Project had strong and positive external relational capacity as the off-takers were involved and in fact initiated the project in the first place. The affordability outcome was favourable particularly based on the Imperial Homes Mortgage Bank direct current option for off-takers in the Courtland case. This permitted all cadres of the SPDC off-takers group to access the houses at a maximum of 33.9% housing expenditure to income ratio.

Another important parameter, is the organizational capacity of the public partners e.g. NSHC in Talba and Off-takers representatives (CPMS) in the Courtland projects involvement in the pricing decision. Since the variant of the alliance model utilized in these two projects is joint venture; characterized by stakeholders' joint resource mobilization and execution of these projects based on their different roles. The cohesiveness and inter-organizational dependence was fuelled by the reputation and trustworthiness of partners, and excessive opportunities for speculative tendencies were substantially minimized in both projects. For example a public partner's active engagement in these projects, which was demonstrated by significant capabilities and competencies were necessary factors, as demonstrated in the Talba Project in sustaining the overall affordability objective.

An important observation of resource mobilization was exemplified by NSHC in financing infrastructure development in the Talba Project knowing fully well that it is always a critical cost component in housing development. Therefore, if allowed to be privately mobilized, it has high tendencies of increasing cost and invariably influences housing prices. The argument is that private access to finance comes with extra funding cost, aside the principal cost, such as interest rates, management fees, insurance premiums etc. However, with public funding, these extra costs are excluded.

Similar to this was the role of SPDC Staff cooperative which also made available 58.6% cost of units subscribed to by their members as off-front payment due to intense engagement of the off-taker's representative. This act sufficiently improved the financing opportunities for the project, which was believed to have reduced the overall production costs as substantial funds into the project particularly came with no interest rates or time constraints. Thus, the time-value of money was an advantage in funds assemblage for the project and equally a 13% reduction from the market rate to the SPDC off-takers and the possibility of having a mortgage by Imperial Homes in return improved the affordability of the project.

Thus, the intensity of collaborative capacities of these partners significantly influenced the price parameter of affordability. Although internal modalities adopted for the 58.3% initial payments on behalf of the SPDC off-takers need to be explored further, but the researcher was constrained by access to such information.

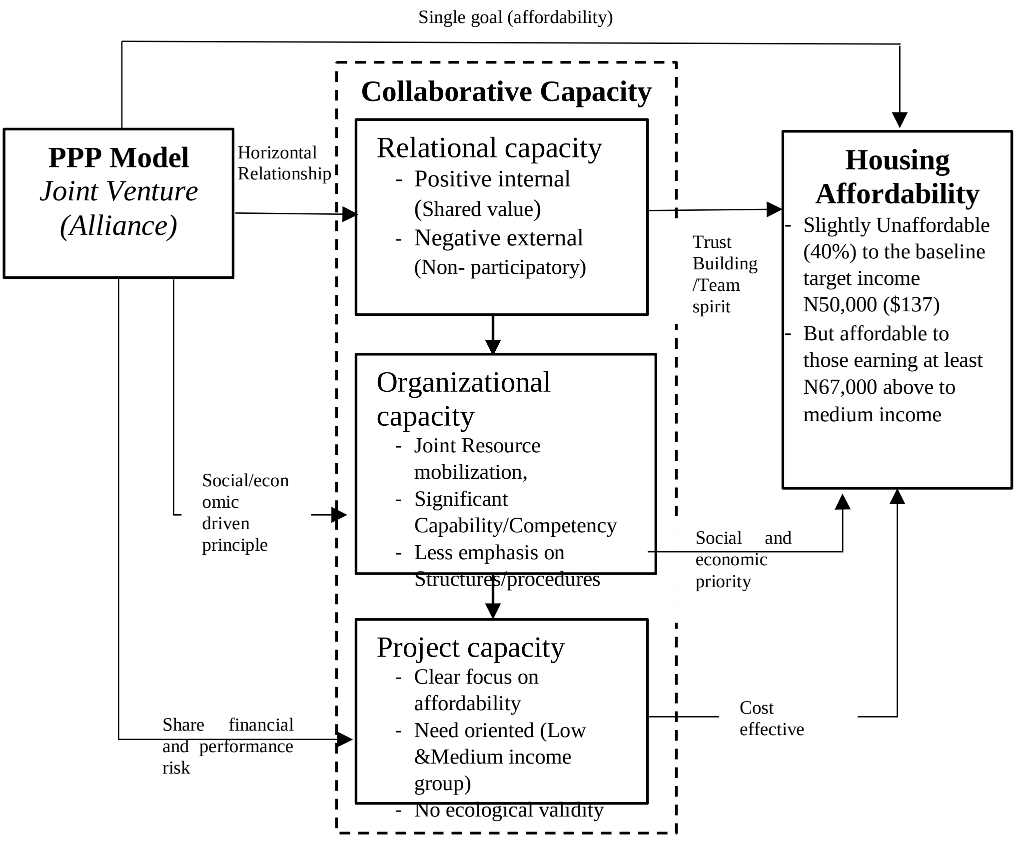
Although the market driven focus of both private and public partners (LDPC and LSDPC), focusing on external subscribers in the Courtland Project, gave the project high economic consideration over social considerations as well as the nature of the housing types adopted was a dilemma when it comes to the cost component. Even though the geographic context of the project location, in terms of premium over land in Lekki, and the value placed by the public enterprise over it, significantly influenced the price component as well, Micro (demand and supply factors of production, land, technology and finance) and macroeconomic (inflation, national income and GDP/GNP factors) influences are also critical factors when considering affordability.

These capacities were demonstrated within the two joint venture projects in the alliance model classically showcases the connections that exist between collaborative capacity and affordability in partnership projects.

Another notable factor, was the public partner's critical role of maintaining demand risk in the Talba Project, focusing on the social need of housing, thus eliminating the tendencies of private partner manipulations for excessive gains. However, in the Courtland Project, both public and private partners (LSDPC and LPDC) maintained demand risk. The consequence here is that both organizations pursued similar objectives, profitability, as suggested by the prevailing market rate. The quasi private nature of the public enterprise, technically induced this economic perspective from a public agency, rather than seeking to project social (need) variable in the partnership. Even though the Talba project was not directly ecologically sensitive to drawing beneficiary stakeholder participation, it in turn utilized locally available skilled and unskilled labour from the project community to gain local support during the construction period.

Alliance Partnership Models

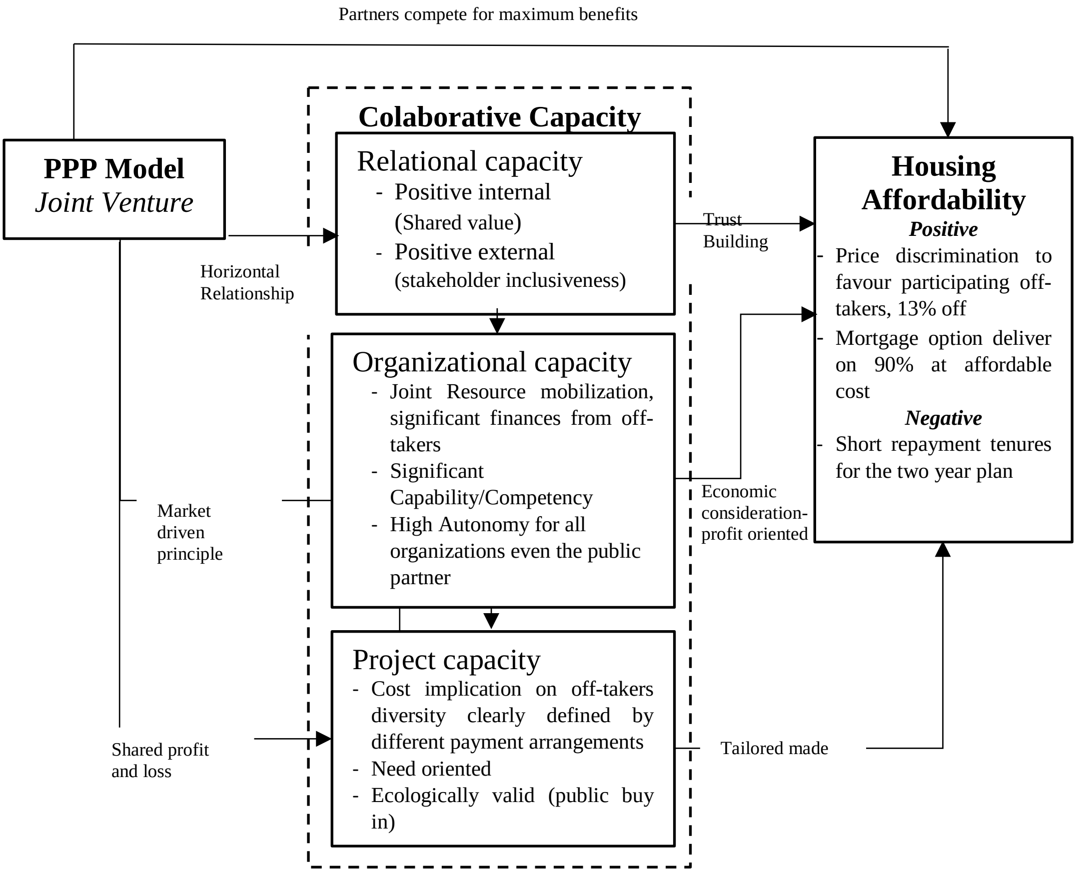
Figure 9. 8: Alliance Partnership Model - Talba Project



Collaborative Capacities in Concession Models: Housing Affordability Outcome

Efab and Amuwo-Odofin projects were categorized as concession models with each possessing distinct characteristics. Efab (leasehold) while Amuwo-Odofin (Finance-Build-Transfer) presents similar and in a few instances a distinct nature of collaboration between partner organizations compared to the ones witnessed in alliance models. In concession model projects, the natural pathway is that the goal and objectives of the project are predefined by the public partner before the engagement of the private developer. The mandate therefor is for the private developer to drive the processes in conjunction with the granting authority to realizing the set goals and objectives.

Figure 9. 9: Alliance Partnership Model- Courtland Project



Taking a critical look at the Amuo-Odofin project, the first round of stakeholder collaboration was characterized by weak internal relationship which led to the breakdown of the partnership and subsequently in the second round with a different partner, the relationship grew stronger because of two factors; 1) the new partner was a former partner in a previous project where they demonstrated sufficient financial capacity, thus, since the challenge at hand was financing the project, they are dependable partners. 2) Since the project had already suffered challenges, new tactics were deployed by strengthening internal relational capacity beyond the previous statuesque such that the project is delivered. Also note that the external relational capacity remained weak. With these circumstances, the projects priority shifted to a fast return of capital invested once the project was completed within a short period of time owing to the nature of the investment capital utilized in the project by F&CSL thereby weakening the affordability for the target group.

However, in the Efab Project, the internal relational capacity between partner organizations was also weak but invariably strong externally. The internal weakness was majorly on the nature of the partnership model and the ineffective role of the public partner in poor monitoring activities and its attendant consequences. Bovaid (2010, pp 55) mentioned that project partners

"…*would be well advised to put in place a combination of incentives and monitoring mechanisms to ensure achievement of the partnership's objectives, in such a way as to reduce suspicion between partners*."

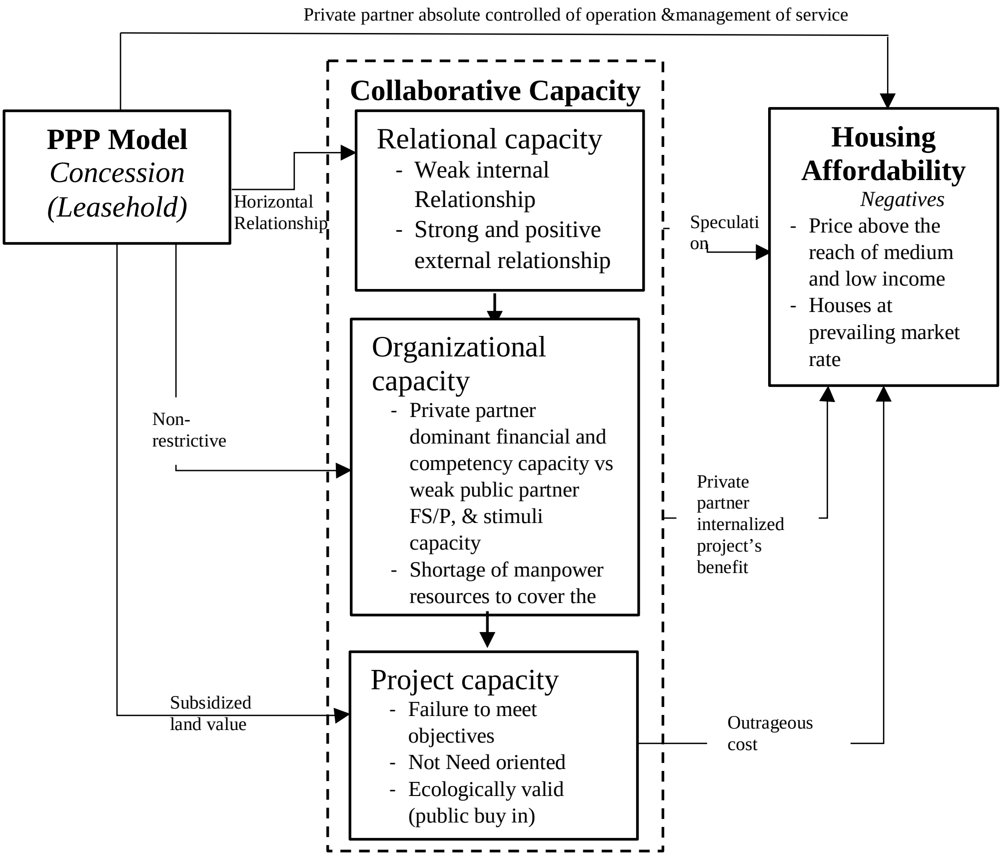
The leasehold variant significantly permitted this outcome, possibly because the private partner had control of all site related activities. However, with the motive of inducing financial flow into the project, external relational capacity was very active in this project, which in turn promoted a high level of speculative activities. Since the private partner remained the regulator of these external relationships without the input of the public partner, it was obvious that their personal objective and not the general project objective became prioritized.

The situation with the Efab Project, remains one of the most classical examples of the negative tendencies of unregulated private external relational activities, which becomes detrimental to a project's affordability goal when not properly monitored. Importantly, one critical character of the concession models is the weak relationships between project stakeholders. Each organization seems to act majorly being role specific, high independence, and high dependence depending on the contracts terms, especially when it is suitable to protect its interests, even though compliance to aggregate objectives remains a challenge. These factors emboldened the kind of relationships witnessed and their effects on the overall focus on affordability targeted (reducing housing cost) in the FCT.

Taking a glimpse of the organizational capacities of partner organizations in the concession model, the limited roles of the public partner stakeholders in both the Efab and Amuwo-Odofin projects, as being the land suppliers while the private partners mobilized substantially material and financial resources into the project predisposes the affordability goal to uncertainties.

The cost of fund accompanying the financing arrangement utilized by the private partners funding the project needs to be taken into consideration. In Nigeria, the interest rates come at two digits, essentially figures above twenties and shorter life spans from commercial banks. Under these circumstances, the private partner is highly limited, as they are caught between the need to make reasonable profit within the short life span of the project and bank guarantees as well as meeting the interest rate obligations.

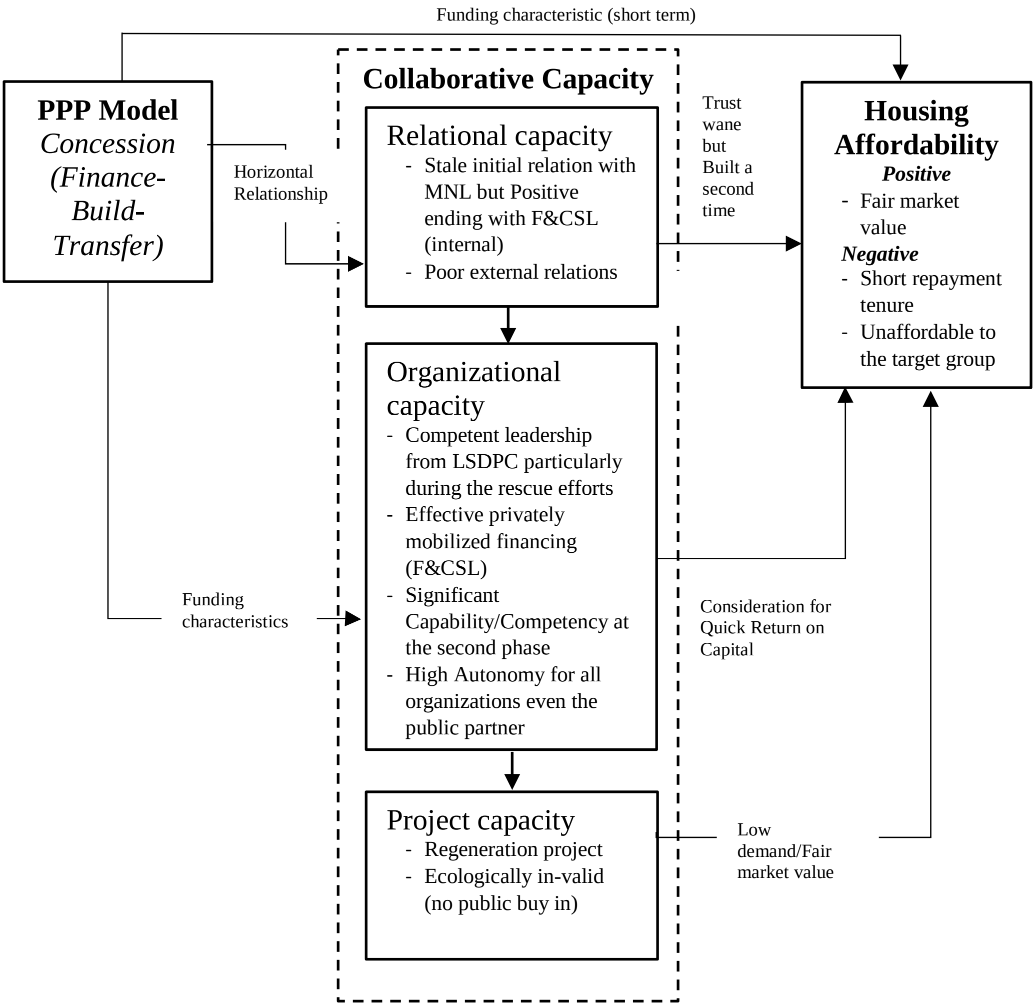
Figure 9. 10: Concession Partnership Model - Efab Project



Since these private stakeholders in the two cases, were holistically financiers of these projects, except for the advantage of exemption from payment of land premium, this reasonably and sufficiently influences housing affordability negatively. For example the outcome in the Efab project was exceptionally unaffordable due to these reasons and other external factors such as the city wide dynamics of Abuja being the capital and most expensive city in the country and the West African sub region. This characteristics promotes speculative tendencies, hence, escalated housing prices. The Amuwo-Odofin Project, on the other hand had organized the payment options too short for the target population.

Beyond the resource dynamics, the capabilities and competencies, particularly in the Efab project, of the public partner brought a lot to bare. Although DMHPPP had high-skilled professionals, the numbers were insufficient to cover the scale of the mass housing program. Besides these, the failure to monitor program objectives in this project systematically provided that opportunity for the private partner to internalize the collective objective to their personal advantage in the project (See Park and Kim, 1997).

Figure 9. 11: Concession Partnership Model - Amuwo-Odofin Project



BFPL, in response to the opportunities that were given to them, exploited financing opportunities from individual developers and sub-contractors, as well as segmenting the development phases of the housing units, allowing multiple entry and exit for speculators. The resultant consequence was the continued increase of the price of houses in this project contrary to the mass housing program goal.

It is noteworthy to observe that the affordability of housing is not only a factor of collaborative capacity, but also a combination of micro and macro-economic variables, but our focus in this research has been the extent to which effective collaborative capacity enables partnership projects to achieve their collective aims.

9.5 Public Organizations' Capacity Influence on Housing Affordability in Partnership Projects

Public organizations in partnerships are essentially government agencies participating as granting authorities with specific roles as either coordinators, collaborators or both. Partnership projects seek to satisfy the social needs of the end users and at the same time allow for economic benefits for partners in turn. The public organizations' primary assignment in partnerships, is to seek ways of protecting and promoting these social considerations, as they interact with private organizations, whose primary and most essential consideration in business is the economic consideration.

Efforts to ensure that there is a balance between social and economic considerations in partnership housing projects has been a major focus in this research due to the nature of housing as it is a product that possess these two distinct factors. Housing is first a social need and in fact, one of the three basic needs of man for survival. However, because of its crucial role and the cost implications of providing descent and quality housing, its economic consideration cannot be downplayed either. It is a source of capital accumulation and bares with it the character of showcasing the living standards and social status of its occupants as well. With these dynamic characters of housing to mankind, the processes, actors and interest that comes into play when co-production is utilized in its delivery necessitates that significant consideration is placed on the social component. Social consideration of housing always lags behind the economic considerations in most partnerships.

Taking a retrospective look at the trigger factors that necessitated the initiation of the four projects (Talba, Efab, Amuwo-Odofin and Courtland) that were studied, revealed that the social priority of housing, which is based on a households needs for a dwelling that guarantees safety, decency and privacy, was addressed in the objectives of these projects. However, despite concerted efforts to stem the economic tides in these projects the outcomes came with some challenges to the initiators. Here, we intend to examine the role of organizational capacities of these participating public agencies side by side with respect to the outcomes on affordability of these projects to their target population.

NSHC in Talba project demonstrated sufficient capacity in their engagement in the project. Like shown in Table 9.11 see appendix i, they supplied land for the project at a very low cost only paying some form of compensation cost to the customary owners of the land which by the land use act of 1978 places such land due to public interest below market rate. This substantially contribute to reduce overall housing cost. Secondly, NSHC the public sector representative via the Niger State Ministry of Works provided the infrastructure component with public finance and through direct labour by public sector manpower and equipment. Infrastructure is known to account for a substantial cost in any housing development budget. Thirdly, NSHC demonstrated significant stimuli capacity in responding to the windstorm threat in the project by proactively funding the repairs. Added to this was their deliberate daily involvement in the project through the technical committee to engage the private partner progressively. Even though at a time, their personnel were not so effective, the procedure arrived at necessitating daily report for continued funding support kept both teams on course. Fourthly, the role of Governor Babangida was instrumental to the realization of the project based on his influence as the overall state administrator and PPP chairman of Niger State, actively engaging the project team. Fifthly, the project's clear focus of affordability was demonstrated as the NSHC bared the demand risk component of the project to avoid private manipulation for excessive profit. The OCA result as presented in Table 9.7 confirmed this roles of NSHC with its resources, autonomy and capabilities/competences supporting its average performance in the project. It however, performed above average in formalized structures and stimuli which showed as critical components that sustained its influence in the project. The outcome was eventually, its ability to effectively contribute in enabling affordability for those earning at low-income close to the baseline income for the project. People earning N67, 000 got two bedroom apartments at N20, 000 monthly repayment at 30% HEIR compared to 40% for the baseline figure. Despite not meeting the exact affordability mark for the baseline, the project provided at a modest cost. As for the three bedroom apartment those earning N100, 000 monthly are able to make their repayment equivalent or less than 30% HEIR. Base on the direct deduction payment option the two bedroom apartment off-takers have up to 14 years to complete their payments whereas those with three bedroom had 11 years nine months.

In Efab project, DMHPPP equally supplied land for the project with private developer paying only the processing fee for allocation which was billed at one million naira per Ha. Secondly, primary arterial roads connecting the project site to other districts in the city were the direct responsibilities of public partner represented by DMHPPP but constructed through traditional contracting. Afterwards, every site related responsibility was the private partner's. Relinquishing the site specific roles to the private partner and a weak monitoring arrangement, the private partner seized the opportunity to optimized profitability thereby scaling the prices of the houses exceptionally high above the reach of medium income group. Despite the obvious realization that their objective in the mass housing program was not being realized, DMHPPP remained placid in responding to this overwhelming threat. The outcome is evident as virgin plot of land cost minimum $60,000 in the project, and a completed unit as at 2017 was $479,125.50. the OCA corroborated this outcome as DMHPPP was rated as contributing substantial resources in the project rated as 66%, capability/competency 52%, formalized structures and procedures 60% and autonomy 50% all of these supporting average performance and below average performance on stimuli 40%. This project is completely off any mention of affordability because it rather a product of high speculative investment by estate investors. Based on the McKinsey estimate for medium income in Nigeria, it will take up to 181years to complete payment. Unfortunately, no mortgage institution will provide for such an income category.

LSDPC the initiators of Amuwo-Odofin project made significant contributions in the project by supplying land at market rate. Being a quasi-public agency, its focus on balancing between profit and social consideration was brought to bear in this project. Its competency and capability as well as experience and reputation in the Lagos housing sector potentially influenced the partners' ability to navigate the project to deliver substantially when constructing the housing units. While its resources and formalized structures and procedures supported its average performance (61.5 and 60%), it was rated moderate-high on capability/competency (72%), autonomy (70%) and stimuli (73%) supporting above average performance in the project. As for the affordability of the project, it could only be possible for a medium income household earning at least N228, 125 (McKinsey medium income estimate for Nigeria), over a 13 years 4 months at 30% HEIR. However, based on the payment modalities in place, the project only supported a maximum of four years repayment between the construction periods. This made it not affordable to the target group despite the fair market value of the project and its location in a low-income neighbourhood of Lagos. Although, micro and macro-economic factors cannot be ruled out of the factors influencing the price as well as the low state of wages in Nigeria.

In Courtland Project, LSDPC played a substantial role in the outcome of this project. However, the role it played here is quite different from that which it played in the Amuwo-Odofin project. In the Courtland Project, LSDPC considered its role as an investor and a public for profit partner. Perhaps, the status and economic profile of the of-takers influenced this posture besides its statutory statue. Another significant factor is the projects location in a premium district of metropolitan Lagos. Lekki is highly regarded as a district of the higher class in Lagos and is also land premium at its peak. Maximizing this opportunity, through partnership with the private developer and the of-takers, who expressed high attachment to the location, prompted the high cost of the project as well as the choice of luxury apartments to fit into the economic value of land in the location. The capacity of LSDPC did not change from its performance in the Amuwo-Odofin Project. However, the proactive roles of the three partners was largely instrumental to realizing affordability for up to 90% of the SPDC off-takers via Imperial Homes Mortgage arrangement. In the Courtland project, LSDPC influenced the price of the units upwards as it demanded not just the premium on the land but monetized its' *"reputation"* in the Lagos housing market.

Conclusion

Having reviewed the relationship between models as social structures and in a collaborative capacity as the agency, the nature of outcomes demand different inputs and commitment from project proponents. This suggest that each model requires rather different approaches by actors if collective project goal(s) were to be realized and not otherwise.

For example in a lease hold concession project, as demonstrated in the Efab project, the public partner monitoring role had to be strengthened and organized in a more effective manner to keep tract of private partners activities particularly the manner in which other stakeholders are allowed to take part in the project.

Beyond the monitoring activities, specific policies that will limit private interest in converting incentives for itself and not for the users, need to be fashioned into partnerships. In specific, speculative tendencies must be monitored and apprehended when public land is supplied with the motive of reducing housing costs to safeguard against private conversion of public goods. Public agencies supplying land and collaborating with private entities must understand their cities land economics and how cost transfers can be managed in the transaction process to be able to effectively reach the target population. Alliance models, unlike concession models, naturally create more interaction nodes in project activities, allowing for significant ex-ante evaluation because decisions can be reached collectively before implementation rather than the predominantly expost-like evaluation in the two concession models because partners operated independently of each other.

Table 9.7 provides a summary of how these social structures shape relationships, nature of content development, motive of actors, role of contract and management principles that govern these activities. In essence, the different outcomes emanating from the assumptions predicted on the conceptual framework that have guided this research shows that this study has affirmed that the social structure (partnership models) governing Public-Private Partnership-led housing projects significantly influence the agency (collaborative capacity) of participating organizations and indirectly influences the affordability of such projects. Alliance model PPPs have shown to influence affordability of houses to the target groups compared to the concession models deployed in the cases studied.

Chapter 10: Conclusion

10.1 Introduction

The preceding chapter made an attempt to discuss the patterns emerging from the empirical findings of the four PPP housing projects studied in Nigeria. The patterns emanating from these cases revealed that there was a significant influence of partnership delivery models in shaping project outcomes. Project delivery models were seen to be responsible in shaping the nature of stakeholders interaction and as well as the extent of collaboration between partners. Thus, this chapter intends to present in a concise form the research conclusions. Another important segment of this chapter will be a presentation of the added value of the research and contribution to knowledge, practical recommendation and areas for further research

Overall, this research has been guided by the research question; ***how does PPP structure and agency influence the reaching of affordable housing?*** To buttress this question sub-categorisations were made to deconstruct this research question into five sub-research questions: 1) *which PPP models can be distinguished in theory and which apply in projects?* 2) *What is collaborative capacity and what is the collaborative capacity of PPPs in housing delivery projects?* 3) *What is the relationships between PPP models and collaborative capacity in housing projects?* 4) *What is the influence of PPP models on reaching affordability in PPP-led housing project?* 5) *And what is the influence of (forms of) collaborative capacities on reaching affordability?* These questions were fashioned seeking to explain the direct and indirect relationships between the structures of PPP and their agencies in reaching affordability.

While the first two were treated in earlier sections of this thesis the last three are clearly captured in this conclusion. In brief, the findings to sub-question 1 and 2 are presented here. In the literature review this research specifically reviewed the alliance and concession partnership models particularly as categorized by Edelenbos and Teisman (2008). In the four projects studied, two projects possessed in clear terms the features of an alliance partnership model while the two other projects exhibited the features of a concession partnership model.

The research findings revealed that alliance partnership models directly promote the reaching of affordability for the target beneficiaries whether they were involved or not. This is primarily because partners share project goals and commit their resources (tangible and intangible), jointly, to make important decisions and deliberating pathways that leads to win-win situations. This is possible because, no single partner possesses an absolute right in deciding the fate of the project despite being responsible for specific roles.

This research also observed that alliance partnership projects were more equipped in fashioning realistic house acquisition financing options to their target off-takers. This might not be unconnected with the fact that these projects experienced low demand risk as off-takers were usually identified earlier in the partnership conception and their needs are established. This enhances precision in designing suitable houses that not only meet the aspirations of these off-takers, but they are more likely equipped to access them upon completion because they are able to finance their purchase.

The Courtland project was a good representation of how this took place in practice. Indirectly, the alliance model revealed a more robust collaborative capacity which gives the partnership an advantage of sailing through turbulent periods in a partnership because they promote complimentary support and joint actions in trying periods.

The Talba project was a classic example of how alliance partnership increases collaborative capacities. At the beginning of the partnership the private partner intervened in solving a challenge which was ordinarily the public partner’s responsibility. At the midpoint, the public partner intervened in taking over a responsibility (infrastructure construction) that was earlier scheduled as the private partner’s responsibility due to dwindling finances. Another example was the public partner’s intervention at completion, when a rainstorm blew off some rooftops of the completed houses and they financed the fixing of them. As the partners were not relying only on the organizational capacity of one partner at a time, but were flexible in the process, this provided strong grounds for navigating the partnership to safe delivery.

By and large, alliance partnerships seem to be quite enduring, allowing for adjustments and strengthening bonds. Concession models, on the other hand, directly promote the independence of partners and reduce possibilities of interferences in the partner’s responsibilities within the projects. While this may be an advantage, it can also negatively promote the usurpation of the project’s goals and objectives for self-centred reasons. Thus, making the reaching of affordability quite tasking, particularly were private partners control demand risk.

The case of the Efab Project, is a classic example, which proves the assertion that when one partner is un-relating in a project, the relating partner will circumvent collective goals in pursuit of private advantage (see, Park, 1997). In the Efab Project, because the private partner had absolute control of the demand risk and was responsible for all on-site decisions, the project headed for intense speculations which promoted their optimum profit motive, hence, subjugating the overall program goal of *reducing housing costs* in the city of Abuja through this project and over a hundred other projects in the FCT Mass-Housing Program.

Indirectly, the concession model also showed that the organizational capacity of a participating partner is the most crucial factor in sustaining the partnership. The implication is that when a partner’s organizational capacity suffers a setback, the sustainability of the partnership is essentially threatened. The case of the Amuwo-Odofin Project is a good example of this. Once the first partner suffered a setback in financing the project, the partnership was terminated, and an organizations which proved to be more financially buoyant was recruited as a replacement.

If such disengagements and engagements are not properly organized, litigations could thwart the possibilities of the project's completion. Although this was not the case with the Amuwo-Odofin Project, the public partner had to step up their involvements in order to navigate the project to completion. Another important finding is the inability of the two concession projects (Amuwo-Odofin and Efab Metropolis) to effectively organize suitable house acquisition financing options that would allow the target groups to access the delivered houses. This can occur when the interest of the project proponent's become profit centred either through short tenured repayment plans or high prices from staggered speculatively induced options.

Therefore, in response to the remaining three sub-research questions, the following conclusions were reached.

What is the Influence of PPP Models on Reaching Affordability in PPP-led Housing Projects?

Box 10. 1: Conclusion: Influence of PPP Models on Reaching Affordability in PPP-led Housing Projects

> *Concession models prioritized profit considerations over meeting the need of target groups. They are more commercially driven compared to alliance projects, which balances between the need of target groups and commercial viability. Alliance models are more equipped in organizing housing acquisition financing for target groups. Thus, enabling households to gain longer repayment tenures and lower repayment costs. Thus they influences affordability differently. These outcomes are shaped by the structure of relationships and responsibilities.*
>
> *This proves that PPP models directly influence the affordability either positively or negatively.*

By default, PPP models as social structures define sets of values and influences behaviours and the nature of interaction. Through the instrumentality of the two models that were utilized in the four cases studied, each model revealed different kinds of outcomes. Whether the concession or alliance model, whether the outcome was positive or negative, the fact is that PPP models have proven to be critical components in determining project outcomes. In essence they determine levels of participation, decide who takes what and who contributes what and how. The alliance model promotes higher participation across life-cycle pathways and prioritizes the needs of target groups, whereas the concession model shows high a consideration for the commercial aspects (profitability) and there is less emphasis on reaching the needs of the target groups.

The mere fact that the application of two separate models leads to different kinds of outcomes supports the notion that PPP models have a direct relationship with project outcomes. Concession PPP models from the way they were framed in these projects are less equipped to attain affordable housing delivery. This is due to the fact that they exhibit tendencies that prioritize individual interests rather than the collective interest.

Hence, even where incentives and affirmative actions that are targeted at low-medium income earners are embedded into a partnership, without strict monitoring, such actions are less likely to benefit the target group(s). However, where a private partner possess absolute control of the project finance mobilization, design and construction as well as retaining control of the demand risk, chances are high that the prices of the units will be overtly high and affordability as a goal will be less considered. The private partners absolute control, without any form of interference in determining the level of investment and pricing, is a recipe for free market mechanisms to take over and usurp affordability. The models thus set the rules and determine the course of actions by the actors.

This, therefore shows that the choice of retaining demand risk by the public partner, like in the Amuwo-Odofin Project revealed an effective control mechanism in balancing power relations from appropriate risk allocation. This was unlike the Efab Project, where the private partner had full control of implementation. Even though the affordability of the Amuwo-Odofin Project was short-changed due to unfavourable housing acquisition financing options (short payment period) for off-takers (four years), the cost was maintained within a fair market value and even reduced to propel demand at a certain point in time. This was attributable to the project's risk exposure to a sudden supply of mortgage supported public housing from the project known as Lagos Homes within the same time and close physical proximity to the units that were built. The non-availability of long term mortgage financing options that were reliable and at a lower interest rates for the off-takers substantially threatened affordability.

The results from the two alliance models are examples of the positive extent of obtainable affordability. In the Talba Project the maximum affordability ratio was among the baseline target income category which was 40% HEIR. Even though this is in excess of 10% from the affordability rule of thumb (30%), a greater proportion of the target group gained access to their houses at affordable rates, particularly those with a monthly income of ₦67, 500 ($185) and above at ₦20,000 ($55) monthly deductions.

As for the Courtland project, due to the critical roles played by SPDC cooperative for her members (58.6% unit price down payment) and the mortgage facilities, that were organized by the project through Imperial Homes Mortgage Bank Limited, provided the least affordability at 33.9% and highest at 4.2% amongst the diverse job categories of target off-taker groups. However in concession models, the challenge in most cases, is that the private investors often desire their investment turnover on time and fashion out acquisition financing options in such a way that the project is deviated from the target towards satisfying their goals. Thus the risk share between partners must be effectively observed, as the partner with the most risk, potentially possess a greater control of the pie and will do as they please.

The Efab case is a typical example, the private partner had a greater risk and with very poor monitoring by the public partner they deviated the project from reaching its goals and objectives. It is also imperative that grantors in concession model partnerships require critical analysis of local economic context of a project location and take effective measures to forestall speculative tendencies.

Box 10. 2: Conclusion: Difference between Alliance PPP Models and Concession PPP Models

The alliance PPP model significantly promotes socio-economic consideration in PPPs thus are more predisposed in reaching affordability within housing projects compared to concession models that prioritize economic considerations over social needs of housing.

Alliance models promote socio-economic considerations in PPPs and are more equipped to deliver affordable housing because both public and private partners jointly mobilize their resources, decisions are collectively made on critical components along the project life-cycle. As both partners possess significant shares in the project, each is able to bring to the table their own interests in a given project. The public partner, unlike the private partner, essentially participates in a partnership project purposely for the social benefits that such a project develops for the city residents which they serve.

Importantly housing has a critical social dynamic, as it represents the social status of residents as well as the belongingness of citizens to partake in the benefits their cities offer. Governments and their agencies place social services as a priority, which they ought to defend at all times in production and service delivery processes. The private sector, on the other hand, has one known and specific goal; namely to make a profit for their shareholders.

As both parties engage in all of these stages, the principle of affordability as a social variable targeted at reducing costs, such that housing needs are met, were better managed using alliance models. It is therefore important to note that, the active participation of public partner organizations in the two alliance projects (Talba and Courtland projects) in pricing arrangements for the houses, ensured a moderation of the private partners' excesses. Inclusivity of alliance models, as important social variables, promotes user satisfaction and community ownership, hence, significantly increasing the ecological validity of projects.

What is the Relationship between PPP Models and Collaborative Capacity in Housing Projects?

Box 10. 3: Conclusion: Concession PPP models

Concession PPP models depend on the organizational capacity of partners for partnership survival. Interaction between project stakeholders, both public and private, is limited in both phases of a project's life cycle. At the pre-implementation phase, public organizations dominate most of the activities. Meanwhile the private partners in-turn dominate activities at the implementation phases.

Since concession models have limited private participation particularly in the pre-implementation phase of a project's life cycle, relational capacities are limited only to the few portions of interaction at the implementation stage, mostly through monitoring. Organizational capacities are more significant at these independent nodes of sole responsibilities in the implementation phase. These limited relational activities in concession models just like Edelenbos and Teisman (2008) posited, makes concession PPP models less interactive, have a high independence and are less relational. Organizational capacity sufficiency is thus required most importantly where these responsibilities are independently held.

The research observed that by implication, a sudden deficiency in any parameter of the organizations capacity by a given partner and its inability to source externally from other organization to balance this deficiency, significantly affects project performance, causing a stress in the partnership. If, after a prolonged attempt to fix the problems, a partner fails to correct this deficiency, the partnership suffers setbacks and the contract may be terminated. This was evidently revealed in the first round of the Amuwo-Odofin Project, where MNL's contract with LSDPC was terminated due to its failure to continue funding the project, thus necessitating the recruitment of a substitute firm with sufficient funding to replace them in the project. Afterwards, the research observed how the new partner proceeded unhindered by financial stress to fund the remaining portions.

Therefore, this research concludes that, the organizational capacity of a partner in a concession model is a life wire that holds the relationship together. Thus, at any given point in time in a partnership project where this is weak, it poses a significant threat to the continuity of a contract and invariably the project. The dynamics therefore show evidence that supports the syntagmatic view of structure which posit that structures pattern interaction between actors or group of actors, hence the outcome of such interactions are not necessarily independent of the choices or actions taken by the actors but that the actors choices are patterned by the structure within which they operate (Giddens, 2012) . The implication of this view is therefore explicit, that it is structures that instigate actions taken by actors within any given context.

Box 10. 4: Conclusion: Alliance model PPPs

Alliance model PPPs influence positive internal relational capacities, thus boosting project capacity. Positive internal relational capacities drive projects towards satisfying user needs and community ownership of projects. Since the alliance model support interdependencies, complementarities and joint decision making approaches, less emphasis is placed on individual organizational capacities. Hence, a deficiency of a partner is supported by the sufficiency of the other partner.

By their nature alliance model PPPs influences positive internal relational capacities. These positive internal relational capacities between the public and private partners as demonstrated in the two alliance projects, Talba and Courtland Projects, revealed moderately-high internal organization capacities between primary project stakeholders as a result of high interdependency and complementarities in projects. With supports across organizational boundaries, project proponents constructively engage each other in their bid to deliver the project objectives.

This corresponds to the postulation that if partners are relating effectively, collective goals are most likely to remain a project's focus and the project in turn retains higher tendencies for realization (Park, 1997). However, if there are partners who are unable to relate to each other in a given project, the partner with the most influence on the project, most often internalizes and usurps the collective goals for personal gains. It is equally important to state that projects in weak institutional settings as often witnessed in developing countries are more predisposed to this nature of behaviour compared to jurisdictions where institutions are strong and effective. This assertion do not necessarily absorbs developed economies with strong institutions of these behaviours but could be minimized as compared to developing ones.

In essence, the advantage of strong internal relational capacities within an alliance model revealed less reliance at critical times to the individual organizational capacities in the project since most of this private organizations operate with weak financial capital and do not often times have substantial financing guarantees from banks, giving the partner with a certain role the opportunity to bounce back when the capacity improves. Internal organizational capacities of the primary stakeholder organizations in the two projects showed a fluctuation between moderate to moderate-high capacities on all the five parameters of organizational capacity that were measured. This therefore supports the average and above average performance in both projects (see Figures 9.12 and 9.13). These Figures also revealed that if the interdependencies, complementarities, co-sharing of risks and benefits were found to function between the partners, the mutual benefits increase as a deficiency of one partner gains support from the other, who is able to take over that particular capacity.

Since alliance models prompts intensive interaction and exchanges between project stakeholders, their commitment is secured through joint material and human resources at every important phase of the project life-cycle. In particular, the daily inter-organizational activities between the project partners, public or private, on site during the implementation phase this is due to the shared construction, demand and financial risks involved. When co-sharing takes place with these critical components, partners become committed and are able to move across boundaries.

For example in the case of the Talba project, the private partner intervened in the role of the public partner in resolving the compensation quagmire and was subsequently reimbursed by the public partner.

The two projects (Talba and Courtland) revealed the advantages of their interdependencies in reducing the pressures of uncertainty, which could potentially threaten the projects implementation as manifested in the short repayment tenures in the concession projects. As the partners complemented each other at certain times in the relationship, individual organizational capacities gained support in situations that might ordinarily have overwhelmed them. As the private partners participation shaped the project goals and objectives there were higher chances to commit their resources to a role, based on the contract document, was ordinarily not theirs to salvage the project. As they had participated in fashioning the project goals and objectives, feasibility and viability analysis the confidence of such partners promoted a greater commitment to the objectives.

Such predisposes the advantage of collective involvement in the pre-implementation phase of a project life cycle. When the private stakeholders, and user groups have a frontline role in a projects conception, it gives them the privilege of defining the project goals and objectives, and thus, secures their commitment in fostering the projects' objectives to succeed.

The fears that are often associated with the private partners' tendencies of subverting the project goals and objectives in pursuit of their ulterior objectives are minimized in alliance models. Other advantages are derivable through the active participation of user groups for example the Courtland project epitomized the advantages in project fund assemblage. Other associated benefits are the reduction of demand risks because the target off-takers were involved and committed as in the case of the Courtland Project.

What is the Influence of (Forms of) Collaborative Capacities on Reaching Affordability?

Box 10. 5: Conclusion*: *Influence of (Forms of) Collaborative Capacities on Reaching Affordability

The strength of relational capacities in projects significantly influences affordability. Weaker relational capacities, for example in concession models, promotes higher costs thus reducing affordability and stronger relational capacities for example in alliance models, increases affordability.

As the concession model significantly relinquishes portions of project risk to the private partner and allows private control of greater proportions of implementation components, it reduces the relational capacities in the project. Predominantly, the public partners control the pre-implementation components of a project. With weaker relational capacities, predetermined project goals easily fizzle out due to this disparities. Thus, concession models unrelentingly requires guaranteed public organization capacity, in particular, the structure and procedures, for example, policed affirmative actions, strict schedules, and sufficient human resources to monitor the project objectives. This is essential in order to forestall the circumvention of overall project objectives in pursuit of private benefits.

The example of the Efab Project, revealed the excesses of a private partner in usurping public interest and taking advantage of a poor public partner monitoring capacity. As the private partner was solely responsible to carry out the project and had absolute control of all site related activities, it triggered sporadic speculative activities around the project to the advantage of the private partner. Who took advantage of the land premium in the city of Abuja, the speculative heaven in the country and around the West African sub-region.

This shows, that incentives, the free land and primary infrastructure of the project site, provided by the Federal Capital Development Administration (FCDA), were eventually commercialized and sold to off-takers at prevailing market rates. The outcome was that the overall project objectives, which was to reduce housing cost by supplying land to private developers at no cost, in order to increase affordability for low to medium income households in the city, was usurped to satisfy the private partners' untamed profit motives.

Inversely, the public partner is required in an alliance model to invest more of its resources, time and competencies in the partnership compared to the concession model. Thus the choice of a model is needs careful evaluation of these collaborative parameters and its suitability to the partner organization.

This research also concludes that the organizational capacity required by public partners in a concession model is different from what it requires in the alliance model and likewise for the private partners as well. In general, partners need to understand the implications of partnership delivery models in order to select the most appropriate and suitable one.

Box 10. 6: Conclusion: Project Capacity

A higher and more robust project capacity (e.g. high user need, public buy-in, community participation) directly increases affordability of partnership projects.

A high project capacity, also regarded here as program capacity, is aimed at increasing a projects' collaborative capacity by means of participation and promotion of user need oriented development, such that projects secure community buy-in, thus, increases housing affordability in partnership projects.

When off-takers participate, either directly or via representation, the choices and decisions should be centred on satisfying the needs and aspirations of the target group. When they are able to vet the designs and cost implications of the project before the commencement of implementation and are stakeholders in the processes, in the majority of cases these innovative approaches satisfying their accessibility and douses any of their concerns early in the project development process.

In this research, cases with high project capacities, essentially achieved more on affordability compared to those with lower project capacities. This further elucidates the theoretical perspective held in this research, that PPP structures (partnership models) first influences agencies (collaborative capacity) thus determining the nature of the project outcomes (affordability). In essence, situations where community buy-in and or participation is high, affordability issues are taken greatly into consideration and all of the critical choices that are made by the partners. This further aligns with the position of Park (1997) that inclusiveness of stakeholders in projects promotes balance and a more effective means of achieving shared goals.

Box 10. 7: Conclusion: Public Partners

The more distant a public partner is from decisions pertaining to design and demand risk the lesser the emphasis is placed by private partners in targeting affordability in these aspects as they form core determinants of housing cost besides the macro-economic elements. Decisions taken in the design component (housing type, density, size, internal space arrangements etc.) significantly determines the target audience and invariably cost implications of the

This research concludes that the more distant a public partner is from decisions pertaining to the design and demand risk the lesser the emphasis placed by the private partners in targeting the social objectives in those roles. Decisions taken in the design component (housing type, density, size, building material, internal space arrangements etc.) significantly determines the target audience and invariably the cost implications of the properties. In addition, the partner who is in control of the demand risk, has a significant influence in deciding who will eventually benefit from accessing the end product (housing units).

For example in the Talba, and Amuwo-Odofin Projects, the active role of public partners participation in the design and maintaining active control of demand risk in both projects reduced excessive economic considerations and projected social considerations. This invariably limited speculative tendencies. In the Talba Project, selection criteria were arrived at by targeting those within the low-medium income range, who were believed to possess minimal capability to meet the minimum down payment and monthly repayments. This was enhanced by a rule of one household to a unit, thereby eliminating speculation in principle.

This was unlike the Efab Project where the public partner distanced itself from the demand risk component and had limited input in the design of the project. The private partner routed for an open market with a testimony of one man acquiring 35 units unhindered. Therefore, the active role of the public partner like in Talba project, with controlled allocation measures, ensured that the project benefits spreads to a greater majority of the target off-takers.

It is also important to emphasize that as public partners invest public goods (land, finance, human resources) in PPPs, appropriate and commensurate social benefits of these investments were scarcely accounted for in the content and outcomes of these projects. For example, the public partner in the Efab Project made no attempt to be involved and did not realized the need to account for the social benefits of the incentives it offered the private partner in the project.

A good example of how public organizations demand for social benefits from PPP housing projects can be seen is in the research paper of Abdul-Aziz and Kassim (2011) in the Malaysian study. Their research revealed that the government of Malaysia introduced affirmative policy requiring developers in PPP projects to deliver 30% of the housing units in each project for low-cost housing and were mandated to sell 30% of the units to *Bumiputera* (Malays). The essence of this affirmative actions is the public partners' realization that they represented the public interest in these arrangements, hence were poised to prioritize social benefits in the PPP project.

Box 10. 8: Conclusion: Political Risk Exposure

> *Political risk exposure, lack of long term finance, for private partners in projects, influences housing acquisition strategies. Irrespective of who retains the demand risk, if the financing instrument is short tenure, the affordability of the project is affected.*

Political risk exposure of private investments in projects heightens uncertainties and this invariably influences the short term nature adopted in financing housing acquisition as an essential component of affordability. The private partners in concession projects, have expressed fears regarding the instability of policies as a result of change of political regimes.

For a private partners, it is only safe if all of the engagement with any given government agency is implemented and their funds returned before the expiration of the tenure of office of the subsisting political regime under which a public partner operates. This is particularly important where the public partner retains the demand risk in a given project.

The demand for a quick refund to the private partner in the Amuwo-Odofin Project, gave room for the dominance of commercial consideration over the initially planned targets who were the low-medium income households. The project was eventually open to whoever was able to make the payments between the start of the construction and finishing dates. However, it may have been to avoid these political risks that the Efab Project utilized the lease hold partnership model which significantly relinquished critical control to the private partner. But due to the poor monitoring role from the public partner and absence of affirmative actions in the partnership, such as outlining that the abodes were specifically meant for low-income earners, opened up opportunities and the private partner exploited the project for their benefit. This outcome corroborates what Park (1977) discusses.

As these uncertainties limit the affordability of projects, the choice of leasehold as adopted in Abuja leads to outright commercialization by the private partner and where demand risk was withheld by the public partner like in the Amuwo-Odofin Project, time constraints, due to a short life span of the private fund repayment was shortened. Thus in either way, relinquishing or retaining control has proven to be herculean in concession partnership models meeting affordability for the low-medium earners as targets. However, in jurisdictions where political turbulence is prevalent, the concession models possibly presents a better shield for private partners as compared to alliance models. This suggest that institutional environment also plays critical role is the choice or suitability of partnership model.

The consequence was that the concession projects exceptionally relied on the financial resources of the private partners, thus their over bearing influence on the outcomes of the project. If concession models are to deliver affordable housing, a third factor necessary to make them thrive is a functional mortgage system, that can provide low-medium income groups affordable finance, that is quick and less cumbersome. This could be the magic wand capable of eliminating or probably reducing the consequence of these influences.

As earlier discussed in the literature chapters, the robustness of any element of collaborative capacity is shaped by the partnership model adopted in the project. This has consistently affirmed the theory of structures and agency, where structures were viewed as the patterning of interactions between actors and agency as the actions taken by actors in such an interaction (Giddens, 2012).

The syntagmatic view of structures in patterning relationships, to establish the nature of inter-relationships between actors or groups, has enabled deeper reflection in the nature of relationships between the private and public actors in these projects and how these have influenced other elements observed within the variables of this research.

The strength of relational and project capacities, for instance, are first derived from the partnership model that is adopted for a project, and has revealed positive correlation with achieving affordability or not in projects as exhibited in the four cases studied. Action (agency) therefore is a response to the force of structure as has been posited, that is, the first loop that structure predates agency in this thesis.

On a lighter note while these conclusions were reached based on housing PPP studies, it is also important to note that whether it be in transportation, large scale commercial development projects, water and sanitation projects, an important finding shows that whichever the targeted outcome is, PPP structures have potentials to influence and structure how proponents interact and share resources, competencies and capabilities. Thus, revealing that partnership models have spiral effects on both collaborative capacities of partners and project objectives.

10.2 Research Added Value

Literature on PPP

This research has to a large extent fulfilled the researcher's aspiration to contribute in deepening knowledge in the utility of Public-Private Partnerships in urban development projects and in particular, housing development. The choice of housing, is not unconnected with its pivotal role in the life of every human, but also the wider socio-economic network of human society. Utilizing empirical evidence to extend knowledge of how the structures and agencies of PPP, in particular the choice of how various PPP models influence the affordability directly and indirectly through collaborative capacities of project partners has gained significant boost from the findings in this research.

This contribution has extended the limits of what is already known and adding to the diversities of context this kind of research has covered. Firstly, this research identified that concession PPP models are less likely to deliver affordable housing compared to alliance models. Secondly, concession models are characterized by less internal relational capacities which invariably influences project capacity to meet the need of target community. Thirdly, concession models promote more commercial interest in projects compared to alliance models because as partners are more engaged in projects, jointly definition and solution driven as seen in the alliance models commercial and community needs finds some form of balance, compared to the skewed perspective in concession models.

There have been other attempts at profiling partnership projects' delivery models (Edelenbos and Teisman, 2008, Wettenhall, 2008, Willems and Van Dooren, 2011, Van Marrewijk, Clegg, et al., 2008, Duffield, C. F., 2010, Allen Consulting Group, 2007). These researchers made significant contributions in contributing to PPP literature on the subject and this research has not only contributed to improving the literature on PPP models but it includes experience from a different institutional context. It is important because it is coming from a developing country perspective, and would be beneficial to other developing nations who have a similar contextual background.

However, this research is not only limited to a developing country perspective alone but it can be beneficial to countries at different levels of development because partnerships in development projects are not limited to the level of development but a progressive phenomenon gaining momentum in service delivery across different countries.

The roles of different actors in these models and the dynamics of power relations within projects in delivering expected outcomes have essentially showed that the choice of an appropriate PPP model is a vital element to making projects work and are not just sets of options available to be deployed for all circumstances. Understanding the suitability of a model to a project objective is very important.

This research has demonstrated that actors in partnership arrangements needs to know that the choice of a model significantly influences outcomes. Subsequently, it is the hope of this researcher to stimulate discussion, within the academic community, on the need to examine the phenomenon of partnership models in different institutional contexts to expand the literature regarding Public Private Partnerships.

Literature on Collaborative Capacity

Collaborative capacities are essential ingredients, examined as crucial, if collaborations were to deliver on their set objectives (Weber and Khademian, 2008, Gazley, 2010, Foster-Fishman, Berkowitz, et al., 2001, Hudson, Hardy, et al., 1999). These researchers made significant attempts in furthering knowledge on this subject. However, there within all of this research there has been less emphases in examining the important dynamics in the context of PPPs as collaborative endeavours themselves.

This research has made an attempt at bringing to the fore the relationship between partnership models and the nature of collaborative capacities in partnerships. The results from this research showed that, relational capacities and project capacities are mostly present in alliance PPP models, compared to concession models. Less emphasis is placed on the individual organizational capacity of a partner in alliance models but more on the collective organizational capacities of the partners.

However, in concession models most emphases and the needed collaborative capacity is the individual organizational capacity because of the independence relational nature of partners in concession models. Hence, as relational capacities are often weak in concession models, public organizations need intense monitoring of project capacities to ensure project objectives are realized and are need driven to meet the aspirations of the target community.

This research therefore prides itself as caving a niche in linking project delivery models to collaborative capacities in partnerships and examining their influence on delivering project objectives. The outcomes from four different projects studied have revealed different sets of collaborative capacities in partner organizations and what has influenced these sets of capacities in each project. Therefore, it is evident that partnership models essentially exert influence on collaborative capacities of partner organizations in Public-Private Partnerships and this in turn influences project outcomes.

Literature on Urban Housing Affordability

Many researchers have made significant contributions to the literature on urban housing affordability through Public-Private Partnerships (Susilawati and Armitage, 2004, Mahadevia, Bhatia, et al., 2018, Qin, Soliño, et al., 2017, Bratt, 2018). However, while these researchers studied affordability, linking it to the overall subject of Public-Private Partnerships, in this research affordability was factored from the perspective of PPP models and collaborative capacity of partner organizations.

This is a unique approach, as urban housing affordability was the goal for the partnership. Since collaborative capacities have been understood as an essential recipe for collaborative efforts to deliver on their goals, affordability was premised as the goal upon which a partnership was formed. Therefore, the choice of partnerships that had this as their goal has revealed to us that indeed, there is a strong link between PPP models and the nature of collaborative capacities in partnerships and in turn this influences affordability as the primary goal in projects.

Thus, this research has added that affordability in PPPs is strongly related to the type of PPP model chosen to deliver the project as well as the agency of collaborative capacities as an intervening variable. This is a good addition to the theory of urban housing affordability in relation to PPPs which is an addition to other layers and factors that contribute to housing affordability which are either micro-economic (demand and supply dynamics, land, labour and finance as factors of housing production etc.) based or macro-economic (inflation, economic growth, investment levels) in nature.

10.3 Practical Recommendations

10.3.1 Public Organizations

The experience drawn from this research provides us with an opportunity to reassess how PPPs are deployed in public service delivery and in particular housing. For public organizations desirous of delivering affordable housing via the PPP framework, it is advisable that such government agencies clearly define and profile target groups. The profiling should include statistical analysis of the income characteristics and household sizes. This data should provide a clear perspective of the purchasing power, the demographic characteristics of the target population and identification of possible and most effective ways of incentivizing the target group.

The blind and swift believe that if public land is provided at lower cost or at no cost to private partners would automatically translate to affordability, has proven not be an absolute solution at all times. The workability of free land may be effective in low premium communities and could turn out differently where land premiums are high, particularly in large urban agglomerations.

These are very crucial steps for the public partners who often at times have owned and supplied land for partnership housing projects. In high profile urban communities, the land value for partnership can be captured and the value transferred directly to the off-takers, and not indirectly through the private partners, particularly in concession models. As can be seen in the four cases studied, alliance models made significant transfers of the value of land and public investment to the off-takers where in particular the public had significant control in the demand risk component.

This research therefore recommends that public organizations involved in PPPs should curtail speculative tendencies in concession models in projects related to land and housing. Particularly, they should redirect the values of land contributed as incentives directly to the target off-takers as a form of subsidy. For example at completion, when the actual value of a property has been arrived at, the land cost and its added value components can be calculated and disaggregated into square meters (m^2). These unit values, can thus be factored in to the exact land size that each house occupies to find the actual land value component of every house. Such values can then be deducted from the overall costs of the house and used as the incentive with the target beneficiaries paying the remaining value at an appropriate tenure that allows a longer repayment (amortization). Thereafter, there should be a policy prohibiting multiple transactions over uncompleted properties in PPP projects. A combination of these two strategies is believed will be effective.

Then, depending on the available resources and the capacities of public organizations, the choice of a partnership model for affordable housing should factor in which of the models is best suitable to deliver project goals before venturing into taking a particular model. As alliance models require public partners to also significantly invest: finance, human and material resources into projects compared to concession models. It is important to weigh their internal capacities.

In situations where the public partner is financially handicapped and requires private financing, the concession model is the most suitable choice. This can also be directed at supplying for the higher income groups and proceeds from such ventures maybe directed into a more subsidized delivery that targets the low-medium income off-takers.

When it is obvious that the public partner is not capable of adopting the alliance model because of its extra engaging demands and resources mobilization, affirmative actions should be factored in to help drive the incentives to the target group. Such affirmative actions can be reserving a certain percentage in the project in absolute terms for the low-medium income or target the most vulnerable group and cooperatives within the community, city or region and make sure that the people for whom the project is for participate from the conception. Hence, where this is adopted, stricter and transparent monitoring activities must be engage to ensure that project objectives are realized.

10.3.2 Private Organizations

The interest of private partners have often been aligned strongly with their drive for profit. This drive is legitimate, however, it is important when it is done in a responsible manner that ensures sustainability and reliability in business. It is recommended that private partners in PPPs keep evolving and deploying innovative building materials that reduce the overall housing development costs and designs that are revolutionary. The accumulation of long term financing instruments for housing development has been a great impediment limiting the impact of private partners in PPPs. It is important that private partner organizations seek long-term financial instruments that allows them longer repayment periods such that off-takers are not hoodwinked with short repayment tenures because they have to meet their obligations to financial institutions that are also on their neck to return invested capital.

Importantly, private organizations should, as a matter of fact, influence legislations that protect them from political risk in PPPs. Such that a change in one government does not necessarily expose the private partner to uncertainties in the engagement with the previous government. And in cases where such laws exist, it should be properly explored and projected to keep the conscience of political actors alive to its letters.

10.3.3 Non-State Actors and Urban Residents

Participation in public decision making has proven to be a very important approach in influencing policy direction and empowering citizens. Non-state actors and urban residents should be involved, and call for public accountability in PPPs. The reason being, that public goods that belong to everyone are often at times deployed into these schemes. Thus, despite investing public goods into a production processes, there is little or no realization that such public goods deployed need accountability.

The silence of non-state actors and citizens have been the fertile ground for a conversion of public goods to private benefits for the few who are either in the public agencies or private ones. Pressure groups have proven countlessly to be important search lights in directing the public interest. In essence, it is recommended that urban social capitals, in the form of: residents associations, professional bodies, cultural associations, and religious organizations need to engage in most of these processes in order to derive the benefits. For this group it is participation, participation and participation. That is the very core to call for accountability.

Beyond calling for accountability, it is equally important that social capital groups organize themselves into viable cooperatives to pursue the interest of their members who experience housing challenges in cities where they reside. These cooperative groups can be viable tools and a nexus for more effective collaborative engagement with the public and private organizations in PPPs. The advantages of forming these cooperatives are enormous, as they can effectively bridge the supposedly demand risk often associated with partnership projects. Being ready off-takers provides them with strength in approaching partnership endeavours with a voice and taking advantages of their numerical strengths to negotiate for the benefits of members.

These social capital groups turn cooperatives will also in turn prove effective if they are self-organized rather than waiting to be formed by a government body, as this will make them sustainable and not liable to manipulation by the big players. A good example of the benefit of cooperative groups can be seen in the case of the Courtland Project where the SPDC cooperative secured a 13% discount for their members, secured mortgage finance for the benefit of being a group and were able to organize their capital into a substantial pool to reduce the burden of payment, thereby supporting their interests.

10.4 Further Research

This research, in a nutshell, identified that there are influences that PPP models exert on the collaborative capacities of partners in delivering affordable housing. However, it has shown that it is rather a complex set of factors that not only act on affordability of housing. It is therefore important to explore further other models, framed in different manners, beyond the alliance and concession dichotomy. It is important to explore the influence of multi-layered organizations involved in partnerships and not just the single layer sector representations in the cases studied. Importantly in projects that involve national, regional and local governments as public organizations and other layers of actors in the private sectors and non-state actors. These complexities could possibly bring out more interesting outcomes.

Taking a critical look at the role of the public partner in PPPs, this research observed that public agencies involved in PPPs operate based on a certain statutory autonomy and these positions may influence their abilities to make certain decisions because they operate differently from the traditional ones. For example, public partner agencies that are by their nature public enterprises, act and are managed based on market mechanisms like their private counterparts. It will be interesting to research further how organizational autonomy and the management principles with which organizations operate influences their approach towards affordability in PPPs. Though this research had a case involving one such public partner organization, no conclusive position has been taken, because it is believed that more exploration is needed to arrive at a definite conclusion.

Bibliography

Aalbers, M. B. and Gibb, K. 2014. Housing and the Right to the City: Introduction to the Special Issue, 14 (3), pp. 207-213.

Abdul-Aziz, A. and Kassim, P. J. 2011. Objectives, success and failure factors of housing public–private partnerships in Malaysia. Habitat International, 35 (1), pp. 150-157.

Abdullah, B. C., Aziz, W. A. and Azriyati, W. N. 2013. State mass housing scheme for the low-income group in Abuja. Open House International, 38 (2),

Adedeji, O., Du, H. and Opoku-Afari, M., 2013. Inclusive Growth: an application of the social opportunity function to selected African countries. WP/13/139), Washington: International Monetary Fund.

Adegun, O. and Taiwo, A. 2011. Housing delivery through public-private partnership in Nigeria and the case for beneficiaries' involvement.

Ahmed, S. A. and Ali, S. M. 2006. People as partners: Facilitating people's participation in public–private partnerships for solid waste management. Habitat International, 30 (4), pp. 781-796.

Ali, I. and Son, H. H. 2007. Measuring inclusive growth. Asian Development Review, 24 (1), pp. 11.

Amao, L. F. and Ilesanmi, O. A. 2013. Housing delivery in Nigeria: repackaging for sustainable development. 1 pp. 80-85.

Amirkhanyan, A. A., 2008. Collaborative performance measurement: Examining and explaining the prevalence of collaboration in state and local government contracts. Journal of Public Administration Research and Theory, 19 (3), pp. 523-554.

Andrews, R. and Boyne, G. A. 2010. Capacity, leadership, and organizational performance: Testing the black box model of public management. Public Administration Review, 70 (3), pp. 443-454.

Aribigbola, A., 2008. Housing policy formulation in developing countries: evidence of programme implementation from Akure, Ondo State, Nigeria. Journal of Human Ecology, 23 (2), pp. 125-133.

Aribigbola, A., 2011. Housing affordability as a factor in the creation of sustainable environment in developing world: the example of Akure, Nigeria. Journal of Human Ecology, 35 (2), pp. 121-131.

Austin, J. E., 2010. From organization to organization: On creating value. Journal of Business Ethics, 94 pp. 13-15.

Babatunde, S. O., Perera, S., Zhou, L., Udeaja, C. E., et al., 2016. Stakeholder perceptions on critical success factors for public-private partnership projects in Nigeria. Built Environment Project and Asset Management, 6 (1),

Barman, E. and MacIndoe, H., eds., 2012. Institutional pressures and organizational capacity: The case of outcome measurement, [Sociological Forum]. New York, Millennium Broadway Hotel New York City: Wiley Online Library. pp. 70-93.

Bateson, D. S., Lalonde, A. B., Perron, L. and Senikas, V. 2008. Methodology for assessment and development of organization capacity. Journal of Obstetrics and Gynaecology Canada: JOGC = Journal D'Obstetrique Et Gynecologie Du Canada: JOGC, 30 (10), pp. 888-895.

Bennett, R. J. and Krebs, G. 1994. Local economic development partnerships: an analysis of policy networks in EC-LEDA local employment development strategies. Regional Studies, 28 (2), pp. 119-140. [Accessed 18-07-2018].

Bernardin, H. J. and Alvares, K. M. 1976. The managerial grid as a predictor of conflict resolution method and managerial effectiveness. Administrative Science Quarterly, pp. 84-92.

Blair, T., 1998. Leading the way: A new vision for local government. London: Institute for Public Policy Research.

Blake, R. R. and Mouton, J. S. 1981. Management by Grid® principles or situationalism: Which? Group & Organization Management, 6 (4), pp. 439-455.

Bogdon, A. S. and Can, A. 1997. Indicators of local housing affordability: Comparative and spatial approaches. Real Estate Economics, 25 (1), pp. 43-80.

Bond, M. A. and Keys, C. B. 1993. Empowerment, diversity, and collaboration: Promoting synergy on community boards. American Journal of Community Psychology, 21 (1), pp. 37-57.

Bovaird, T., 2004. Public–private partnerships: from contested concepts to prevalent practice. International Review of Administrative Sciences, 70 (2), pp. 199-215.

Bradford, R., 1993. Promoting inter-agency collaboration in child services. Child: Care, Health and Development, 19 (6), pp. 355-367.

Bramley, G., 2012. Affordability, poverty and housing need: triangulating measures and standards. Journal of Housing and the Built Environment, 27 (2), pp. 133-151.

Bratt, R. G., 2018. Affordable Rental Housing Development in the US For-Profit Sector: Implications of a Case Study of McCormack Baron Salazar. Housing Policy Debate, 28 (4), pp. 489-514.

Brinkerhoff, D. W. and Brinkerhoff, J. M. 2011. Public–private partnerships: perspectives on purposes, publicness, and good governance. Public Administration and Development, 31 (1), pp. 2-14.

Brown, A., Orr, A., Luo, J., Brown, A., et al., 2006. The suitability of Public Private Partnerships in the provision of sustainable housing in China. World Review of Entrepreneurship, Management and Sustainable Development, 2 (1-2), pp. 101-125.

Brunick, N. J., 2004. The inclusionary housing debate: the effectiveness of mandatory programs over voluntary programs. 9), Washington DC: American Planning Association.

Bryan, T. K., 2011. Exploring the dimensions of organizational capacity for local social service delivery organizations using a multi-method approach.

Doctor of philosophy. Alexandria: Virginia Polytechnic Institute and State University.

Bryant, P. and Davis, C. 2012. Regulated change effects on boards of directors: A look at agency theory and resource dependency theory. Academy of Strategic Management Journal, 11 (2), pp. 1.

Bryson, J. M., 2011. Strategic planning for public and nonprofit organizations: A guide to strengthening and sustaining organizational achievement. Fourth. San Francisco: John Wiley & Sons. [Accessed 27-06-2016].

Burdett, J. O., 1991. What is empowerment anyway? Journal of European Industrial Training, 15 (6),

Butterfoss, F. D., Goodman, R. M. and Wandersman, A. 1993. Community coalitions for prevention and health promotion. Health Education Research, 8 (3), pp. 315-330.

Calavita, N., Grimes, K. and Mallach, A. 1997. Inclusionary housing in California and New Jersey: A comparative analysis. Housing Policy Debate, 8 (1), pp. 109-142.

Chaplin, R. and Freeman, A. 1999. Towards an accurate description of affordability. Urban Studies, 36 (11), pp. 1949-1957.

Cheng, A. S. and Sturtevant, V. E. 2012. A framework for assessing collaborative capacity in community-based public forest management. Environmental Management, 49 (3), pp. 675-689.

Coe, B. A., 1988. Open focus: implementing projects in multi-organizational settings. International Journal of Public Administration, 11 (4), pp. 503-526.

Cohen, B., 2006. Urbanization in developing countries: Current trends, future projections, and key challenges for sustainability. Technology in Society, 28 (1), pp. 63-80.

Collin, S., 1998. In the twilight zone: a survey of public-private partnerships in Sweden. Public Productivity & Management Review, pp. 272-283.

Corporation for National and Community Service, 2017. Organizational Capacity Assessment Tool. Washington DC:

Curtis, S., Gesler, W., Smith, G. and Washburn, S. 2000. Approaches to sampling and case selection in qualitative research: examples in the geography of health. Social Science & Medicine, 50 (7), pp. 1001-1014.

Delmon, J., 2010. Understanding options for public-private partnerships in infrastructure: sorting out the forest from the trees: BOT, DBFO, DCMF, concession, lease.. World Bank Policy Research Working Paper, (5173),

Delmon, J., 2009. Private sector investment in infrastructure: Project finance, PPP Projects and risks. The Netherlands: Kluwer Law International.

Delmon, J., 2011. Public-private partnership projects in infrastructure: an essential guide for policy makers. Cambridge: Cambridge University Press. [Accessed 22-10-2015].

Department of the Environment and Local Government, 2000. Public private partnerships policy framework. Dublin: Department of the Local Government and Local Government Ireland.

Domberger, S. and Fernandez, P. 1999. Public-private partnerships for service delivery. Business Strategy Review, 10 (4), pp. 29-39.

Dunleavy, P., 2013. Democracy, bureaucracy and public choice economic explanations in political science. Democracy, bureaucracy and public choice economic explanations in political science. 2013. London: Routledge.

Edelenbos, J. and Teisman, G. R. 2008. Public-private partnership: on the edge of project and process management. Insights from Dutch practice: the Sijtwende spatial development project. Environment and Planning C: Government and Policy, 26 (3), pp. 614-626.

Eisinger, P., 2002. Organizational capacity and organizational effectiveness among street-level food assistance programs. Nonprofit and Voluntary Sector Quarterly, 31 (1), pp. 115-130.

Entwistle, T. and Martin, S. 2005. From competition to collaboration in public service delivery: A new agenda for research. Public Administration, 83 (1), pp. 233-242.

Ezinwanne Udechukwu, C., 2008. Obstacles to individual home ownership in Nigeria. International Journal of Housing Markets and Analysis, 1 (2), pp. 182-194.

FCT, 2011. FCT guideline on housing development 2011, Abuja: Federal Capital Territory

Flynn, C. C. and Harbin, G. L. 1987a. Evaluating interagency coordination efforts using a multidimensional, interactional, developmental paradigm. Remedial and Special Education, 8 (3), pp. 35-44.

Flynn, C. C. and Harbin, G. L. 1987b. Evaluating interagency coordination efforts using a multidimensional, interactional, developmental paradigm. Remedial and Special Education, 8 (3), pp. 35-44.

Fobil, J. N., Armah, N. A., Hogarh, J. N. and Carboo, D. 2008. The influence of institutions and organizations on urban waste collection systems: an analysis of waste collection system in Accra, Ghana (1985–2000). Journal of Environmental Management, 86 (1), pp. 262-271.

Foster-Fishman, P. G., Berkowitz, S. L., Lounsbury, D. W., Jacobson, S., et al., 2001. Building collaborative capacity in community coalitions: A review and integrative framework. American Journal of Community Psychology, 29 (2), pp. 241-261.

Galaskiewicz, J., 1984. Organized for Action: Commitment in Voluntary Associations. 89 (4), pp. 974-976.

Gargan, J. J., 1981. Consideration of local government capacity. Public Administration Review, 41 (6), pp. 649-658.

Gazley, B., 2010. Linking collaborative capacity to performance measurement in government—nonprofit partnerships. Nonprofit and Voluntary Sector

Quarterly, 39 (4), pp. 653-673. Available at: Foster-Fisherman P. G. et al 2001

Geddes, M., 1998. Local partnership: a successful strategy for social cohesion? Dublin: European Foundation for the Improvement of Living and Working Conditions Dublin.

Gillham, B., 2000. Case study research methods. London: Bloomsbury Publishing.

Glaister, S., 1999. Past abuses and future uses of private finance and public private partnerships in transport. Public Money and Management, 19 (3), pp. 29-36.

Granner, M. L. and Sharpe, P. A. 2004. Evaluating community coalition characteristics and functioning: a summary of measurement tools. Health Education Research, 19 (5), pp. 514-532.

Grimsey, D. and Lewis, M., 2007. Public private partnerships: The worldwide revolution in infrastructure provision and project finance. Cheltenham: Edward Elgar Publishing.

Grimsey, D. and Lewis, M. K. 2002. Evaluating the risks of public private partnerships for infrastructure projects. International Journal of Project Management, 20 (2), pp. 107-118.

Halpern, C., 2001. Public Management, New. In: N. J. Smelser and P. B. Baltes eds., 2001. International Encyclopaedia of the Social & Behavioural Sciences. Amsterdam: Elsevier Science Publishers. pp. 12553-12555.

Harrison, P. J., Lynch, E. W., Rosander, K. and Borton, W. 1990. Determining success in interagency collaboration: An evaluation of processes and behaviors. Infants & Young Children, 3 (1), pp. 69-78.

Hartman, C., 1998. The case for a right to housing. Housing Policy Debate, 9 (2), pp. 223-246.

Harvey, G., Skelcher, C., Spencer, E., Jas, P., et al., 2010. Absorptive capacity in a non-market environment: a knowledge-based approach to analyzing the performance of sector organizations. Public Management Review, 12 (1), pp. 77-97.

Henderson, V., 2002. Urbanization in developing countries. The World Bank Research Observer, 17 (1), pp. 89-112.

Hodge, G. A. and Greve, C. 2007. Public–private partnerships: an international performance review. Public Administration Review, 67 (3), pp. 545-558.

Hodge, G. and Greve, C. 2010. Public-Private Partnerships: Governance Scheme or Language Game? Australian Journal of Public Administration, 69 (s1), pp. S8-S22.

Honadle, B. W., 1981. A capacity-building framework: A search for concept and purpose. Public Administration Review, 41 (5), pp. 575-580.

Hood, C., 1995. The “New Public Management” in the 1980s: variations on a theme. Accounting, Organizations and Society, 20 (2), pp. 93-109.

Huberman, A., Miles, M. and Saldana, J., 2014. Qualitative data analysis: A methods sourcebook. Third. Los Angeles, London, New Delhi, Singapore, Washington DC: Thousand Oaks, CA: Sage Publications Inc.

Hudson, B., Hardy, B., Henwood, M. and Wistow, G. 1999. In pursuit of inter-agency collaboration in the public sector: What is the contribution of theory and research? Public Management an International Journal of Research and Theory, 1 (2), pp. 235-260.

Hulchanski, J. D., 1995. The concept of housing affordability: Six contemporary uses of the housing expenditure-to-income ratio. Housing Studies, 10 (4), pp. 471-491.

Ibem, E. O., 2010. An assessment of the role of government agencies in public-private partnerships in housing delivery in Nigeria. Journal of Construction in Developing Countries, 15 (2), pp. 23-48.

Ibem, E. O., 2011a. The contribution of Public–Private Partnerships (PPPs) to improving accessibility of low-income earners to housing in southern Nigeria. Journal of Housing and the Built Environment, 26 (2), pp. 201-217.

Ibem, E. O., 2011b. Public-Private Partnership (PPP) in Housing Provision in Lagos Megacity Region, Nigeria. International Journal of Housing Policy, 11 (2), pp. 133-154.

Infrastructure Concession Regulatory Commission, 2012. Ongoing PPP projects in Nigeria. Abuja: Infrastructure Concession and Regulatory Commission Nigeria.

Ingraham, P., Joyce, P. and Donahue, A., 2003a. Governance performance: Why management matters. First. Baltimore: Baltimore, MD, the John Hopkins University Press. [Accessed 27-06-2016].

Ingraham, P., Joyce, P. and Donahue, A. 2003b. Governance performance: Why management matters.

Jackson, P., 2012. Value for money and international development: Deconstructing myths to promote a more constructive discussion. Organization for Economic Co-Operation and Development (OECD) Development Co-Operation Directorate,

Jenerette, G. D. and Potere, D. 2010. Global analysis and simulation of land-use change associated with urbanization. Landscape Ecology, 25 (5), pp. 657-670.

Johnson, B., 2008. Cities, systems of innovation and economic development. Innovation, 10 (2-3), pp. 146-155.

Johnston, J. and Gudergan, S. P. 2007. Governance of public—private partnerships: lessons learnt from an Australian case? International Review of Administrative Sciences, 73 (4), pp. 569-582.

Judge, T. A. and Bono, J. E. 2000. Five-factor model of personality and transformational leadership. Journal of Applied Psychology, 85 (5), pp. 751.

Judge, W. Q. and Elenkov, D. 2005. Organizational capacity for change and environmental performance: an empirical assessment of Bulgarian firms. Journal of Business Research, 58 (7), pp. 893-901.

Jütting, J., ed., 1999. Public-private-partnership and social protection in developing countries: the case of the health sector, [Paper presented at the ILO workshop on “The extension of social protection]. Geneva, 13/14-12-1999. Bonn: Center for Development Research. pp. 14.12.

Kakwani, N. and Pernia, E. M. 2000. What is pro-poor growth? Asian Development Review, 18 (1), pp. 1-16.

Kapucu, N. and Demiroz, F. 2011. Measuring performance for collaborative public management using network analysis methods and tools. Public Performance & Management Review, 34 (4), pp. 549-579.

Katz, N., Lazer, D., Arrow, H. and Contractor, N. 2004. Network theory and small groups. Small Group Research, 35 (3), pp. 307-332.

Keegan, A. E. and Den Hartog, D. N. 2004. Transformational leadership in a project-based environment: a comparative study of the leadership styles of project managers and line managers. International Journal of Project Management, 22 (8), pp. 609-617.

Klijn, E., Edelenbos, J., Kort, M. and van Twist, M. 2008. Facing management choices: an analysis of managerial choices in 18 complex environmental public—private partnership projects. International Review of Administrative Sciences, 74 (2), pp. 251-282.

Klijn, E. and Teisman, G. R. 2003. Institutional and strategic barriers to public—private partnership: An analysis of Dutch cases. Public Money and Management, 23 (3), pp. 137-146.

Koppenjan, J., 2005. The Formation of Public-Private Partnerships: Lessons from Nine Transport Infrastructure Projects in the Netherlands. Public Administration, 83 (1), pp. 135-157.

Kwak, Y. H., Chih, Y. and Ibbs, C. W. 2009. Towards a comprehensive understanding of public private partnerships for infrastructure development. California Management Review, 51 (2), pp. 51-78.

Lagos State Government, 2016. Population. Available at: http://web.archive.org/web/20151018094514/http://www.lagosstate.gov.ng/pagelinks.php?p=6 [Accessed 2016].

Lerman, D. L. and Reeder, W. J. 1987. The affordability of adequate housing. Real Estate Economics, 15 (4), pp. 389-404.

Li, B., Akintoye, A., Edwards, P. J. and Hardcastle, C. 2005. Critical success factors for PPP/PFI projects in the UK construction industry. Construction Management and Economics, 23 (5), pp. 459-471.

Lieberson, S. and O'Connor, J. F. 1972. Leadership and organizational performance: A study of large corporations. American Sociological Review, 37 (2), pp. 117-130.

Mahadevia, D., Bhatia, N. and Bhatt, B. 2018. Private Sector in Affordable Housing? Case of Slum Rehabilitation Scheme in Ahmedabad, India. Environment and Urbanization ASIA, 9 (1), pp. 1-17.

Makinde, O. O., 2014a. Housing delivery system, need and demand. Environment, Development and Sustainability, 16 (1), pp. 49-69.

Makinde, O. O., 2014b. Housing delivery system, need and demand. Environment, Development and Sustainability, 16 (1), pp. 49-69.

Maskin, E. and Tirole, J. 2008. Public–private partnerships and government spending limits. International Journal of Industrial Organization, 26 (2), pp. 412-420.

Massoud, M. a. and El-Fadel, M. 2002. Public–private partnerships for solid waste management services. Environmental Management, 30 (5), pp. 0621-0630.

McQuaid, R. W., 2002. 1 The theory of partnership. Public-Private Partnerships: Theory and Practice in International Perspective, pp. 9.

Means, R., Harrison, L., Jeffers, S. and Smith, R. 1991. Co-ordination, collaboration and health promotion: Lessons and issues from an alcohol education programme. Health Promotion International, 6 (1), pp. 31-40.

Metcalf, G., 2018. Sand castles before the tide? Affordable housing in expensive cities. Journal of Economic Perspectives, 32 (1), pp. 59-80.

Miles, M. B. and Huberman, A. M., 1985. Qualitative data analysis. Los Angeles: Sage Newbury Park,, CA.

Ministry of Finance Government of India, 2010. Public private partnerships tool kits for improving PPP decision making process. New Delhi:

Ministry of Urban Development Government of India, 2008. New Delhi: JNNURM Technical Cell and Pricewater house Coopers Pvt. Ltd.

Montuori, A. and Conti, I. 1995. The meaning of partnership. Vision/Action, pp. 7-10.

Moskalyk, A., 2011. Public-private Partnerships in Housing and Urban Development. Nairobi: UN-HABITAT.

Moszoro, M. W. and Krzyżanowska, M. 2012. Implementing public-private partnerships in municipalities.

Murphy, E. and Hourani, N. B., 2016. The Housing Question: Tensions, Continuities, and Contingencies in the Modern City. Surrey: Routledge. [Accessed 30-05-2016].

Ndubisi, C., ed., 2012. Public-private partnership the Nigerian experience, [Training workshop for PPP in infrastructure]. Mbabane, 16-20, 07-2012. Swaziland: Swaziland Investment Promotion Authority. pp. 1-15.

Ndubueze, O. J., 2009. Urban Housing Affordability and Housing Policy Dilemmas in Nigeria, [Accessed 19-07-2018].

Nederhand, J. and Klijn, E. H., eds., 2015. Stakeholder involvement in public private partnerships, Nijmegen, 10-11-2015. Research Gate.

Nubi, T. O., 2000. Housing finance in Nigeria: Need for Re-engineering. Ideal Habitat Cooperative Initiative,

O'Donnel, J., Ferreira, J., Hurtado, R. and Ames, E. 1998. Partners for change: Community residents and agencies. J.Soc.& Soc.Welfare, 25 pp. 133.

Olayiwola, L., Adeleye, O. and Ogunshakin, L. 2005. Public housing delivery in Nigeria: Problems and challenges.

Oyebanji, A. O., Akintola, A. and Liyanage, C. L. 2011. Public-Private Partnerships Approach: A Panacea to Urban Housing Inequalities in Developing Countries-A Case Study of Nigeria. Public Private Partnerships, pp. 61.

Park, S. H. and Kim, D. 1997. Market valuation of joint ventures: Joint venture characteristics and wealth gains. Journal of Business Venturing, 12 (2), pp. 83-108.

Perez-Ludena, M., 2009. Towards a New Model of PPPs: Can Public Private Partnerships Deliver Basic Services to the Poor?

Peters, D. H., Garg, A., Bloom, G., Walker, D. G., et al., 2008. Poverty and access to health care in developing countries. Annals of the New York Academy of Sciences, 1136 (1), pp. 161-171.

Pfeffer, J. and Salancik, G. R., 2003. The external control of organizations: A resource dependence perspective. New York: Stanford University Press.

Pierce, J. L. and Delbecq, A. L. 1977. Organization structure, individual attitudes and innovation. Academy of Management Review, 2 (1), pp. 27-37.

Plummer, J., 2013. Focusing partnerships: a sourcebook for municipal capacity building in public-private partnerships. London: Routledge.

Polidano, C., 1999. The new public management in developing countries. Manchester: Institute for Development Policy and Management, University of Manchester Manchester.

Qin, W., Soliño, A. S. and de Albornoz, Vicente Alcaraz Carrillo 2017. Introducing Public-Private Partnerships for affordable housing in China. Open House International, 42 (2), [Accessed 19-07-2018].

Rauniyar, G. and Kanbur, R. 2010. Inclusive growth and inclusive development: a review and synthesis of Asian Development Bank literature. Journal of the Asia Pacific Economy, 15 (4), pp. 455-469.

Robinson, J., 2002. Global and world cities: a view from off the map. International Journal of Urban and Regional Research, 26 (3), pp. 531-554.

Rosen, D., 2004. Inclusionary housing and its impact on housing and land markets. NHC Affordable Housing Policy Review, 3 (1), pp. 38-46.

Rowley, T. J., 1997. Moving beyond dyadic ties: A network theory of stakeholder influences. Academy of Management Review, 22 (4), pp. 887-910.

Sanyal, B. and Mukhija, V. 2001. Institutional pluralism and housing delivery: A case of unforeseen conflicts in Mumbai, India. World Development, 29 (12), pp. 2043-2057.

Savas, E. S., 2000. Privatization and public-private partnerships. New York: Chatham House New York.

Scholten, P., 2010. Leadership in policy innovation: a conceptual map. Nature and Culture, 5 (1), pp. 31-48.

Sellgren, J., 1990. Local economic development partnerships—an assessment of local authority economic development initiatives. Local Government Studies, 16 (4), pp. 57-78. [Accessed 18-07-2018].

Shaqra'a, E. A. A., Badarulzaman, N. and Roosli, R. 2015. Residents' perception of the affordability of private housing schemes: lessons from Aden, Yemen. Procedia-Social and Behavioral Sciences, 202 pp. 389-399.

Siemiatycki, M., 2007. What's the secret? Confidentiality in planning infrastructure using public/private partnerships. Journal of the American Planning Association, 73 (4), pp. 388-403.

Sovacool, B. K., 2013. Expanding renewable energy access with pro-poor public private partnerships in the developing world. Energy Strategy Reviews, 1 (3), pp. 181-192.

Stake, R. E., 2013. Multiple case study analysis. EPUB. New York, London: Guilford Press. [Accessed 05-08-2018].

Stone, M. E. ed., 2006. Housing affordability: One-third of a nation shelter-poor. First. Philadelphia: Temple University Press Philadelphia, PA.

Stone, M. E., 2006. What is housing affordability? The case for the residual income approach. Housing Policy Debate, 17 (1), pp. 151-184.

Susilawati, C. and Armitage, L. 2004a. Do public private partnerships facilitate affordable housing outcomes in Queensland? Australian Property Journal, 38 (3), pp. 184.

Susilawati, C. and Armitage, L. 2004b. Do public private partnerships facilitate affordable housing outcomes in Queensland? Australian Property Journal, 38 (3), pp. 184.

Talbert, C. T. and Costa, N. L. 2002. Inclusionary Housing Programs: Local Government Respond to California's Housing Crisis. BC Envtl.Aff.L.Rev., 30 pp. 567.

Tang, L., Shen, Q. and Cheng, E. W. 2010. A review of studies on public–private partnership projects in the construction industry. International Journal of Project Management, 28 (7), pp. 683-694.

The World Bank, 2009. Attracting investors to African public-private partnerships a project preparation guide. Washington: The World Bank.

Thompson, J. D., 2003. Organizations in action: Social science bases of administrative theory. Seventh. New Brunswick: Transaction publishers.

Tighe, J. R., 2010. Public opinion and affordable housing: A review of the literature. Journal of Planning Literature, 25 (1), pp. 3-17.

Ting, M. M., 2009. Organizational capacity. Journal of Law, Economics, and Organization, 27 (2), pp. 245-271.

Trafford, S. and Proctor, T. 2006. Successful joint venture partnerships: public-private partnerships. International Journal of Public Sector Management, 19 (2), pp. 117-129.

UK Government, 2014. Infrastructure procurement route map: a guide to improving delivery capability. London: UK Government.

Ukoje, J. and Kanu, K. 2014. Implementation and the Challenges of the Mass Housing Scheme in Abuja, Nigeria. American International Journal of Contemporary Research, 4 (4), pp. 209-218.

Van Ham, H. and Koppenjan, J. 2001. Building Public-Private Partnerships: Assessing and managing risks in port development. Public Management Review, 3 (4), pp. 593-616.

Van Marrewijk, A., Clegg, S. R., Pitsis, T. S. and Veenswijk, M. 2008. Managing public–private megaprojects: Paradoxes, complexity, and project design. International Journal of Project Management, 26 (6), pp. 591-600.

Vinzant, D. H. and Vinzant, J. C. 1996. Strategy and organizational capacity: Finding a fit. Public Productivity & Management Review, 13 (1), pp. 139-157.

Voon, M. L., Lo, M. C., Ngui, K. S. and Ayob, N. B. 2011. The influence of leadership styles on employees' job satisfaction in public sector organizations in Malaysia. International Journal of Business, Management and Social Sciences, 2 (1), pp. 24-32.

Wandersman, A., Goodman, R. M. and Butterfoss, F. D. 2005. Understanding Coalitions and How They Operate Chapter 16 as Organizations. Community Organizing and Community Building for Health, pp. 292.

Wang, Y., 2009. A Broken Fantasy of Public–Private Partnerships. Public Administration Review, 69 (4), pp. 779-782.

Weathersby, G. B., 1999. Leadership vs. management. Management Review, 88 (3), pp. 5.

Weber, E. P. and Khademian, A. M. 2008. Wicked problems, knowledge challenges, and collaborative capacity builders in network settings. Public Administration Review, 68 (2), pp. 334-349.

Weihe, G., 2008. Public-private partnerships and public-private value trade-offs. Public Money and Management, 28 (3), pp. 153-158.

Wernerfelt, B., 1984. A resource-based view of the firm. Strategic Management Journal, 5 (2), pp. 171-180.

Wettenhall, R., 2003. The rhetoric and reality of public-private partnerships. Public Organization Review, 3 (1), pp. 77-107.

Wettenhall, R., 2008. Public-private mixes and partnerships: a search for understanding. Asia Pacific Journal of Public Administration, 30 (2), pp. 119-138.

Willems, T. and Van Dooren, W. 2011. Lost in diffusion? How collaborative arrangements lead to an accountability paradox. International Review of Administrative Sciences, 77 (3), pp. 505-530.

World Population Review, 2018, Abuja Population 2018, worldpopulationreview.com/world-cities/abuja-population/ [Accessed 12-12-2018].

World Bank, 2012. PPP Manual for Lagos State. World Bank. Washington

Yin, R. K., 2011. Applications of case study research. 3rd. Los Angeles, London, New Delhi: Sage.

Zhang, Q. and Seto, K. C. 2011. Mapping urbanization dynamics at regional and global scales using multi-temporal DMSP/OLS night time light data. Remote Sensing of Environment, 115 (9), pp. 2320-2329.

Appendix i: Tabular Summaries

Table 9. 9: Project Capacity of the Four Projects

Projects	**Executing body**	**Objective**	**Innovation/ strategy**	**Ecological validity (Community need/support/culture/ resources)**
Talba	Direct implementation by PGC and NSHC Indirect operation / management by an SPV	Reduce cost of housing and make it available to low-medium income by attracting non-budgetary fund and sharing project risk	Provide land at no cost to the private developer Utilize economics of scale to achieve reduction in life cycle cost by prioritizing resources	Cultural sensitivity design and cost effective Focus on off-takers ability to pay Utilization of locally available material and human capital No consideration for off-taker participation
Efab	Direct – BFPL & as Catalyst Indirect- sub-contractors and individual developers	Provide adequate and affordable housing accommodation for the growing population by reducing cost of housing production	Remove cost of land acquisition by private developers Transfer construction and demand risk to private developers Assess financial capability of private partners	Economic consideration rather than community need Multiple entry and exit induced speculation to the benefit of private developer
Amuwo-Odofin	Indirect – sub-contractors fund and construct for MNL (catalyst) Indirect – Project committee & external technical experts. Funding directly by F&CSL	To improve infrastructure and portions of land remaining in the existing Jakande housing scheme,	Leverage on private finance and expertise	Economic consideration rather than community need First come, first served No community participation but information on the project objective to avoid resistance
Courtland	Direct funding by LDPC and Off-takers Construction by SPV (Project consultants)	Provide decent and comfortable housing in a good neighbourhood for target off-takers	Joint funding between developer and off-takers	Based on the needs of the off-takers Off-taker buy-in Joint resources and culturally sensitive to off-taker design preference.

Table 9. 10: Summary of Social Structure and Agency (Partnership Model and Collaborative Capacity) Profile of the Four Cases

Characteristics	**Case 1**	**Case 2**	**Case 3**	**Case 4**
Project name	**Talba Estate Minna**	**Efab metropolis Abuja**	**Amuwo-Odofin Lagos**	**Courtland Estate Lagos**
Type of model	Alliance (Joint venture)	Concession (LEASE)	Concession (FBT)	Alliance – (Joint Venture)
Type of actors	Public Partner (Niger State Housing Corporation) and Private partner (Puzzles group of companies)	Public Partner (DMHPPP) and Private partner (BFPL)	Public Partner (LSDPC-JVD) and Private partners (MNL), (F&CSL)	Public Partner (LSDPC-JVD), Private partners (LPDC), and Off-takers (CPMS)
Type of relationship	Public and private partners relate as equals Joint decision making at management and technical levels, Relationship: Close, Complementary Attentiveness / empathy for partner Highly Interdependent	Public and private partners relate as grantor-grantee Distance relationship and role specific Highly Independent	Public and private partners relationship is clientele oriented Vertical decision making because it is contractually inclined, Role specific Independent	Public, private and Off-taker Representatives relate as equals Joint decision making at all levels, Close relationship and Role specific Moderately interdependent
Content	**Design**: Initiated by Puzzles, NSHC modified to suit local need. **Funding:** joint funding but towards specific roles (NSHC-Infrastructure & services) (PGC – Housing Construction) **Costing:** Initial price by private, government price then independent valuation for acceptable price for both parties Implementation: PGC handles unit construction and infrastructure initially but taken over by Ministry of Works and Transport the mother ministry of NSHC which financed and completed the	**Design:** Initiated by BFPL, DMHPPP and sister public agencies approve based on city's development guides Funding: Independent **Funding:** by BFPL, DMHPPP only funded primary access road to the site as incentive **Costing:** Independently determined by BFPL Implementation: BFPL handles unit construction, secondary and tertiary infrastructure while DMHPPP and supporting public agencies	**Design:** Initiated by LSDPC-JVD and other related agencies of government approve based on city's development guides **Funding:** Independently organized by private partners, MNL and F&CSL **Costing:** Jointly determined by partners Implementation: MNL handles 4 block construction and sections of secondary and tertiary infrastructure covering the 4 blocks portion as well as laying the sub-structure for 8 more blocks but	**Design:** Initiated by LPDC, LSDPC-JVD and CPMS vet and sent other related agencies of government for approvals based on city's development guides **Funding:** LPDC and Off-takers jointly mobilized funds **Costing:** Jointly determined by partners and off-takers' representative Implementation: SPV set up to drive the implementation. Jointly monitored by the three key partners Joint effort in problem

	infrastructure. Joint effort in problem definition and solution from the initial stage. Allocation and fund recovery organized through a Special Purpose Vehicle (SPV) resident in NSHC Demand Risk borne by NSHC Construction risk borne by PGC. But towards completion, the windstorm hazard on the project was taken over by NSHC. NSHC expropriate the land and built parameter fencing	provide primary infrastructure to the site Independent effort in problem definition and solution Allocation and fund recovery independently organized by BFPL Demand Risk borne by BFPL Construction risk borne by BFPL DMHPPP provides the land through the DLA	ran out of funds. FCIL took over the contract and constructed 5 more blocks from the remaining 8. Supervision jointly organized by the partners. Independent effort in problem definition and solution. Allocation and fund recovery independently organized by LSDPC-JVD (Public) Demand Risk borne by LSDPC-JVD(Public) Construction risk borne by MNL and F&CSL (Private)	definition and solutions. Allocation and fund recovery separately organized by LSDPC-JVD (Public) and LPDC (private) since each had a specific number of units as shares based on the values of equity contribution. Demand Risk borne by LSDPC-JVD(Public) and LPDC (Private) Construction risk borne by the LPDC (Private) Land: LSDPC supplied the land for the project
Motive	Affordability Financing the housing unit to reduce overall production cost Partnership Synergy Efficiency	Reduce housing production cost Partnership Synergy Efficiency	Provide affordable housing and regeneration of old Jakande Estate Amuwo-Odofin Partnership to attract external funding Synergy Efficiency	Reduce housing acquisition cost through off-front contribution by the off-takers Partnership with land owner to reduce production cost Shared equity for shared benefits
Role of contract	Dependence on contract content for clarity and certainty but flexible in adherence	Contract specific	Guide relationship and fulfil policy on PPP in Lagos State Strict contract adherence	Moderately flexible
Management principles	Based on process management principles (goal oriented operations, cooperation, roles)	Based on project management principles (Clear objectives, supervision, and organized human resources) but weak monitoring	Based on project management principles (Clear objectives, schedules, supervision, and organized resource allocation)	Based on process management principles (goal oriented operations, cooperation, roles)

Attitude	Consideration for affordability of the target group and cost recovery/modest profitability	Highly economic based, less consideration for needs of the target group	Economic based, but under fair market value consideration in pricing for needs of the target group (Low-Moderate income)	Economic based, but with a favourable price since substantial capital was made available by the off-takers off-front
Time dimension	Five years delivery time as against two years target	three years target delivery time but only 60% completed	Two years target delivery time but only 80% completed in four years	Two years target delivery time but still constructing the prototype units

Table 9. 11: Public Organizations, their Capacities and Affordability Outcomes

Public Partner	**Organization Capacity**		**Affordability** (30% of housing expenditure to income)
	Description of activity in project	**OCA result**	
NSHC (Talba) Minna	Fund and construct primary, secondary and tertiary infrastructure Bears demand risk Joint monitoring and supervisory teams Supplied land at no cost Fund reconstruction of blown roof after windstorm Paying off private partner land compensation cost earlier paid on its behalf Transformational and boundary spanning leadership by the Governor Clear focus on affordability	Resource (60.7%), Autonomy (60%), Capabilities and Competencies (52.5%) Capacities supports average (Moderate) degree of performance. Formalized structures (70%) and Stimuli (70%) capacities support above average (Moderate-high) performance	30% for those earning N100, 000 ($274) for direct deduction payment option N30, 000 ($82.2), for three bedroom apartment will take 11 years 9 months to complete payment. But 33.3 and 37.5 for those earning N80,000 ($219.2) and N90,000 ($246.6) on direct deduction of N30,000 ($82.2) for three bedroom apartment 40% for those on (₦50,000) baseline income and 30% for those earning ₦67,000 for direct deduction payment option N20,000 ($54.8) for two bedroom apartments and will complete payment 14 years, 6 months

DMHPPP (Efab) Abuja	Supplied land but charged minimal processing fee and not premium Construct primary infrastructure to connect site at no cost Weak monitoring of project objectives insufficient commitment to redefine project towards set target	Resources (66%), Capability/competency (52%), Formalized structures & Procedures (60%), Autonomy (50%) Supports average degree of performance and stimuli (40%) was basic moderate supporting limited performance	Above the income of low and medium income earners, even for the virgin plot. Highly speculative market rate Based on McKinsey (2014) medium household income estimate for Nigeria N228, 125 ($625) subscribing for a house at N149m, making monthly repayment N68,434 ($187.4) it will take 181 years 4 months to be affordable on HEIR of 30%.
LSDPC (Amuwo-Odofin) Lagos	Supplied land at fair market value because of its location in low-income neighbourhood Bear demand risk in the project Proactive response in substituting a failing partner with a more credible partner	Resources (61.5%) Formalized structures and procedures (60%) Supports average degree of performance capabilities / competencies (72%) Autonomy (70%) Stimuli (73%) supports above average performance	Based on McKinsey (2014) medium household income estimate for Nigeria N228, 125 ($625) who subscribed for house type B (N11 million), monthly repayment N68, 434 ($187.4) it will take 13 years 4 months to be affordable on HEIR of 30%. But for the 4 years it will be 102% of the same income background.
LSDPC (Courtland) Lagos	Supplied land at prevailing market rate for its location in prime area of metropolitan Lagos Bear demand risk Clear focus on profitability e.g. monetizing reputation as equity contribution	Resources (61.5%) Formalized structures / procedures (60%) Supporting moderate performance. Capabilities/competencies (72%), Autonomy (70%) Stimuli (73.3%) supports above average (moderate-high) performance in the project	Price discrimination to favour participating SPDC off-takers (13% discount) Mortgage option deliver on 90% at affordable cost to the various job areas and levels. Mortgage at 18% and 15 years tenure

Appendix ii: Interview Guide / Public/Private Partner Organizations /Partnership Model

Sub-Variables	**Question**
Types of stakeholders	What is the range of actors in the project? What roles does each partner organization base on project life cycle?
Types of relationship	What is the pattern of relationships in the project How is decision making structured in the project? What is the level of dependence that exist between partners How close are partners relating with each other
Content	How is the project content developed and what roles do partners play in such How are problems define and how do you seek for solution
Motive	What is the motive for your organization participation in the project?
Role of contract	What is the role of contract in this project and how do you ensure compliance What purpose does the contract document serve for you
Project scope	How is this project designed to achieve? what parameters are most important in defining your boundaries
Management principles	What is the core values that guide the conduct of stakeholders in the project? What purpose does the chosen values helps to fulfil

Collaborative capacity

Sub-variables		Question
Relational capacity		
	Internal relational capacity	Do you have platforms for meeting with stakeholders outside your organization in this partnership? How many levels of platforms are available? How often do you meet?
		Is the partnership cooperative or competitive?
		How would you describe trust between partners in this project?
		What's your organizations goal in this project?
		How is decision taking and who participate?
	External relational capacity	Are the targeted beneficiaries involved in the project?
		Does your organization partner other like mind organizations to facilitate your project?
Organizational capacity		
	Resources	What streams of resources does your organization have access to?
		Do you have physical facilities for your organization to execute her mandate? How do you source for such facilities if you do not have in your organization?
		How does your organization manage information in this partnership?
		How would you rate the organization in terms of accountability and transparency?
		How experienced are the staff of your organization in PPP?
		What is the place of trust in your organization?
		What is the leadership orientation?
	Capabilities/ Competencies	What skills does the organisation's workforce possess? What can be attributed to be special capabilities of the organization in facilitating the project?
		How will you rate the performance of your organization in resolving project challenges?

	Structures	How specific is organization's members roles and responsibilities?
		Is there organizational guidelines and procedures ordering mode of operation?
		How precise is the project work plan?
		Is there work groups and committees for evaluating project performance?
	Autonomy	To what extent is the organizations operational transactions dependent on external organizations?
		What is the statutory limit of your organizations? What is the fiscal limits of the organization?
		To what extent is the organization vulnerable to political pressure?
	Stimuli	How does the organization treat threat?
		How does the organization spot and utilizes opportunities?
Project capacity		
		What is the objective of this project? What target does these seek to achieve?
		What need those the project seek to fulfil? How was it conceived if any?
		How culturally sensitive is the housing type and design adopted?

Affordability

Sub-variables	**Indicator**	**Question**
Unit pricing	Pricing arrangement	How was the pricing arrangement arrived at?
		Which stakeholders were involved?
Acquisition financing	Preparation	Who are the leaders of the process?
Strategy		Stakeholders involved in the process?
		Was there work objective?
		Who define the analytic programme and oversee it?
	Analysis	How was housing demand segments, estimate of current and expected demand in each segment identified?
		What is the current supply of housing finance, what segments of the market each services and the impediments for expansion in volume and coverage?
		Where gaps between demand and supply identified by segment?
	Strategy formulation	What options were identified in closing demand and supply gaps
		How did you determine the most feasible and effective options
	Implementation and monitoring	Were there monitoring arrangements on the household side to establish their ability to pay base on who earns from formal and informal sources?
		was there monitoring on the supply side such as borrowers profiles terms and liabilities
	Definition of feedback mechanism	Is there any feedback mechanism
	Modes of funding	How many modes of financing arrangement are available for off-takers?
	Tenor	How much time is available for off-takers to complete payment?

Appendix iii: Organizational Capacity Assessment Tool (OCAT)

Name of Organization ………………………………………………………………

City……..………………………………………………………………………………

Project Name …………………………………………………………………………

Instruction: *Please carefully utilize the capacity rating scale provided at the end of this tool to individually score your organization on the 47 indicators categorized into five separate capacity elements. The assessment is considered a candid expression of your understanding of the present capacity status of your organization.*

Your assessment is anonymous and will be treated with high sense of confidentiality.

Thank you.

Yours sincerely

Daniel Adamu Ph.D. Candidate

(Institute for Housing and Urban Development Studies, Erasmus University Rotterdam, the Netherlands)

S/N	Capacities	Elements	Indicators	Capacity rating (mandatory, except not applicable)	Capacity description (Optional)	Overall capacity rating (Only researcher)
1	Resource	Finance	-Streams of financial resources available to the organization -Effectiveness of financial management (balanced books, internal control, reserve fund etc.) -Up-to-date fiscal policy -Alignment of financial capital with strategic plans/missions - Availability of fund covering overhead cost			
		Information and Comm.	-Evidence of communication needs of stakeholders (primary and secondary) and public relations -Clarity of messages communicated and ability to reach targeted audience -Evidence the organization actively informs the public on the project -Number and type of communications activities -Receptiveness and responsiveness to feedback -Marketing -Online presence/media relations and use of social media -Transparency of essential information about the organization			
		Reputation / Culture	-Availability of common set of basic beliefs and values that are written, shared broadly and held by all or the majority of staff -Cultural sensitivity with respect to delivery of services -Opportunities for staff to express constructive feedback or concerns to leadership -Openness to diversity (demographics of staff representation to the population it serves)			
		Knowledge/ Employee Experience	-Levels of knowledge of the staff members -Openness for knowledge sharing			

		Leadership /Managerial Skills	-Presence and composition of a board -Regularity of meetings -The mix of skills and expertise of management members -Leadership knowledge about the organization and relevant administrative skills -Leadership orientation (transactional, transformative etc.) -Leadership development plan (presence, and adherence) -Project leadership monitor of fidelity to program design or adaptations during implementation			
		Trustworthiness	-Integrity, transparency, fair play			
2	Capabilities/ Competencies	Skills of Workforce	-Sufficiency of staff with the required knowledge, experience and relevant skills to implement organizations programs and project -Staff recruitment, supervision, training and development program -Evidence of specialised and defined staff function -Compensation and staff retention plan -Presence of key performance indicator and frequency of reviews -Utility of performance data in organizational improvement			
		Conflict Resolution	-Crisis management preparedness and responsiveness			
3	Formalized structure and procedures	Clarity of roles and Responsibilities	-Evidence of organizational structure and policy/procedures guiding operationalization			
		Internal Operating Procedures	-Status and sufficiency of policy and procedures guiding program practices			
		Presence of Work Plan	-Evidence of written strategic plan that includes clear, specific and measurable set of goals and objectives for organization’s success			
		Presence of Working Groups	-Evidence of working groups with specific roles and productivity measures.			

4	Autonomy	Statutory Dependency	-Extent of the organizations operational transactions dependence on external organizations			
		Fiscal Dependency	-Fiscal dependency of the organization			
5	Stimuli	Presence of Threats	-Extent of the organizations vulnerability to political or external pressure -Evidence and protocols of responsiveness to threats			
		Opportunities preparedness	-Opportunity detecting and utility framework			

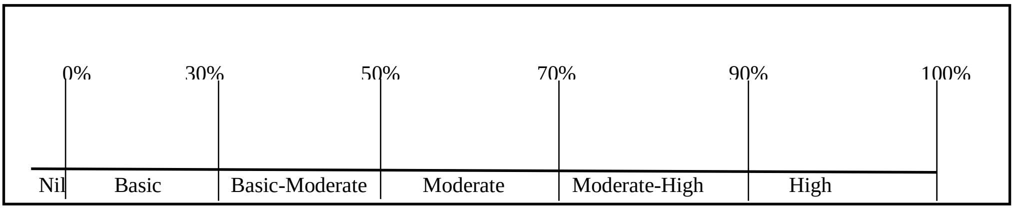
Capacity rating scale

Capacity rating	**Capacity description**	**Remark**
0	Nil	No capacity
1	Basic	Capacity supporting a minimal degree of performance
2	Basic-moderate	Capacity supporting a limited degree of performance
3	Moderate	Capacity supporting a reasonable or average degree of performance
4	Moderate-high	Capacity above average performance
5	High	Capacity supporting significant performance

Leave this section for the researcher.

Thank you.

Overall capacity rating scale for each segment of Organizational Capacity



Appendix iv: Project Beneficiaries (Off-takers, Users)

My name is *Daniel Adamu*, I am a doctoral candidate with the Institute for Housing and Urban Development Studies, Erasmus University Rotterdam, The Netherlands, undertaking a research titled Partnership-Led Housing Delivery, the influence of partnership models and collaborative capacity on affordability: Nigerian Experience. I seek your cooperation to genuinely answer the questions provided below as input into gaining deeper knowledge from your perspectives as beneficiaries of a PPP project in order to explore and provide more knowledge on the effect of the above mention relationship in projects. Your opinions will be treated with anonymity thereby ensuring your safety and convenience. Please accept my kindest appreciation of your great input towards the success of my research work. Thank you.

Kindly tick options appropriate to you.

Section A

Biodata

1. Gender a) Male b) Female
2. Age a) 18 – 25 b) 26 – 35 c) 36 – 45 d) 46 – 55 e) 56 – 65 f) 66 above
3. Level of Education a) Elementary b) Secondary c) Tertiary
4. Occupation a) Civil service b) Private Sector Employee c) Businessman/woman d) Artisan e) Farming f) others, please mention

Beneficiary Socio-Economic Status

5. Number of persons in your household a) 1 – 4 b) 5 – 8 c) 9 – 12 d) 13 and above
6. How many bedrooms are in your house a) 2 b) 3 c) 4 d) 5 e) any other please specify
7. What means are you using to finance your house acquisition?

   a) Salary/Wages b) Household Saving c) Bank Loan d)Extended family e) Business/Investments proceeds f) Other sources please mention………………

8. What is the range of your annual income (₦)?

   a) Less than 500,000 b) 500,001 – 1000,000 c) 1000,001 –2000,000 d) 2000,001 – 4000,000 e) 4000,001 – 6000,000 f) 6000,001 – 8000,000 g) 8000,001 – 10,000,000 h) 10,000,001 – 12,000,000 i) 12,000,001 and above

Price Characteristics

9. What is the price range of your property (Millions of Naira)?

   a) 1 – 4,999, 999 b) 5 – 8,999,999 c) 9 – 12,999,999 d) 13 -16,999,999 e) 17 – 20,999,999 f) 21 and above

10. Who decided the price over the property?

a) The Private developer b) The Public Partner c) Both Public and Private
d) the Public, Private and Beneficiaries

11. Are the prices reviewed over time?

a) Yes b) No

12. If reviewed,

a) Upward b) Downward c) Any other option, please mention…………

Acquisition financing options

13. Which options were available for subscribers to buy a property in this project? *(Please tick as many as applicable)*

a) Complete payment b) Incremental payment over the development Phase
c) Two trench Payments d) Mortgage financing

e) Any other please mention ……………………………………..

14. How did you subscribe into this project?

a) Complete payment b) Incremental payment over the development Phase
c) Two trench Payments d) Mortgage financing

e) Any other please mention ……………………………………..

15. If incremental how much do you pay as down payment (%)?

a) 1 – 10b) 11 – 15 c) 16 – 20 d) 21 and above

16. What is the ratio of the remaining payment (%)?

a) 20 -30 b) 31 - 40 c) 41 – 50 d) 51 and above

17. If Mortgage how much do you pay over the property on monthly bases (₦)?

a) 1 – 19,999 b) 20,000 -39,999c) 40,000 – 69,000 d) 70,000 – 90,000

18. What is the tenure of your repayment option (in years)?

a) 1 – 3 b) 4 - 6 c) 7 – 10 d) 11 – 13 years e) 14 – 17 years
f) 18 – 20 years g) 21 years and above

Thank you.

Appendix v: Abbreviations

Abbreviation	Acronym
AGIS	Abuja Geographic Information Services
BOT	Build-Operate-Transfer
BFPL	Blue Fountain Properties Limited
BPE	Bureau for Public Enterprises
CAHA	Centre for Affordable Housing in Africa
CNCS	Corporation for National and Community Service
CofO	Certificate of Occupancy
CPMS	Comprehensive Project Management Services
CSF	Critical Success Factor
DBFO	Design-Build-Finance-Operate
DDC	Department of Development Control
DES	Department of Engineering Services
DLA	Department of Land Administration
DLS	Department of Legal Services
DMHPPP	Department of Mass Housing and Public Private Partnership
DURP	Department of Urban and Regional Planning
EoI	Expression of Interest
F&CSL	Finance and Commercials Services Limited
FBT	Finance-Build-Transfer
FCC	Federal Capital City
FCDA	Federal Capital Development Authority
FCTA	Federal Capital Territory Administration
FCT	Federal Capital Territory
FGMB	First Generation Mortgage Bank
FHA	Federal Housing Authority
FMBN	Federal Mortgage Bank of Nigeria
FMV	Fair Market Value
HEIR	Housing Expenditure To Income Ratio
IOC	International Oil Company
JVD	Joint Venture Department (business development unit of the LSDPC)
JVC	Joint Venture Cooperation
LIS	Land Information System
LPDC	Legrande Property Development
LSD	Legal Services Department
LSDPC	Lagos State Development and Property Corporation

MD	Managing Director
MDAs	Ministries, Departments and Agencies
MNL	Modutocks Nigeria Limited
MoA	Memorandum of Agreements
MOF	Ministry for Finance
MOJ	Ministry of Justice
MEPB	Ministries for Economic Planning and Budgets
MoU	Memoranda of Understanding
NHF	National Housing Fund
NIGIS	Niger State Geographic Information Service
NSHC	Niger State Housing Corporation
NSMJ	Niger State Ministry of Justice
NSMWHL	Niger State Ministry for Works, Housing and Land
NSPPPA	Niger State Public-Private Partnership Agency
OC	Organizational Capacity
OCA	Organizational Capacity Assessment
OCAT	Organizational Capacity Assessment Tool
OPPP	State Office of PPP
PFI	Private Finance Initiative
PGC	Puzzles Group of Companies
PIR	Price-to-Income Ratio
PPP	Public Private Partnership
RA	Resident Association
RBV	Resource Based View
RofO	Rights of Occupancy
SPDC	Shell Petroleum Development Company
SVL	Steelers Ventures Limited
SPV	Special Purpose Vehicle
URPD	Urban and Regional Planning Department
V4M	Value for Money
VfM	Value for Money
JVD	Joint Venture Department

Appendix vi: Publications

Journal Publications

Adamu, D. and Austin, A.D. 2019. Triggers of informal land supply dominance in Nigerian Cities. International Journal of Innovative Research and Development, 8(7).

Adamu, D. and Austin, A.D. 2019. A Karu based experience about the effect of informal land delivery channels’ on housing supply. International Journal of Innovative Research and Development, 8(7).

Adamu, D. and Gianoli, A. 2019. Public-Private Partnership-led housing delivery: A systematic stakeholders’ inclusiveness analytical framework. Savanna: Journal of Environmental and Social Sciences, 25(1) pp. 21-33.

Adamu, D. and Shuaibu, A. 2019. The state of urban residents’ livability and wellbeing in Nigerian cities: Experience from Keffi, Nasarawa State. Savanna: Journal of Environmental and Social Sciences, 25(1) pp. 81-91.

Adamu, D., Kpalo, S.Y., Lay, U.S and Ojibo, S.D.; 2015. Informal Land delivery system’s dominance in urban land supply: benefits and consequences in Karu urban area. Nigerian Journal of Tropical Geography, 6(1).

Austin A. D. and Adamu, D. 2019. Strategies for recuperating the competence of informal land delivery channels. International Journal of Innovative Research and Development, 8(8).

Gyang, P.S, Adati, A.K. and Adamu, D. 2019. Utilization of healthcare facilities in Bukuru-Plateau State: The influence of service radius, perceived service quality and affordability. Journal of Environmental Management and Sustainability, 2(1) pp. 61-89.

Nadioni, J.R., Adati, A.K. and Adamu, D. 2019. Waste to wealth potentials of solid waste in Mararaba-Nasarawa State. Journal of Environmental Management and Sustainability, 2(1) pp. 39-61.

Usman, L., Kpalo, S. and Adamu, D. 2015. Application of remote sensing and geographic information system on flood hazard assessment in local government areas of Osun State Nigeria. Nigerian Journal of Tropical Geography, 6(1).

Book Chapter

Adamu, D., Edelenbos, J., and Gianoli, A. 2019. Collaborative capacity of PPP projects: The influence of partnership models. In Urban management in developing economies. Accepted chapter, Rotterdam, IHS, Erasmus University Rotterdam edited book under review.

Conference Paper Presentation

Adamu. D., Edelenbos, J. and Gianoli, A. 2017. Midwifing deliverables in Nigeria's housing PPPs: Organizational capacity perspective, paper presented at European Network for Housing Research: Affordable housing for all! Redefining the roles of public and private sector. Tirana, ENHS.

About the Author

Daniel Adamu is a professional Urban Planner, with expertise in urban management and governance. His research focuses on PPP, housing, urban economics and land management. He has over a decade been a Lecturer in Geography Department and now Urban and Regional Planning Department of Nasarawa State University, Keffi - Nigeria. As a PhD research candidate at IHS, Erasmus University Rottendam, the Netherlands, he has also extended his services to the Faculty of Architecture and Urban Planning University of Pristina, Kosovo, South-Eastern Europe, under the Erasmus-plus Teaching/Staff Mobility Program.

Beside his academic engagements, he is also a Physical Planning and Urban Management Consultant with over a decade experience in Nigeria. His passion for connecting theory to practice has propelled him to the position of Managing Director of Lithospace Nigeria Limited, a firm of Planners, Architects. Surveyors and Engineers since 2012 till date. The firm provides quality professional services to a wide range of private clients with interest in real properties and urban development projects and public organizations responsible for managing cities and communities in Nigeria.

IHS
Making cities work

tetfund
TERTIARY EDUCATION TRUST FUND