

*Full Length Research Paper*

# **The role of private sector participation in achieving anticipated outcomes for low-income group: A comparative analysis of housing sector between Malaysia and Nigeria**

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**This paper examines private sector participation in housing development for low income group (LIG) in Malaysia and Nigeria. This is to contribute to the literature on housing paradigm shift from state provision to privatisation and market-driven housing delivery. The study is based on comparative case studies of identified housing estate projects in Kuala Lumpur (Malaysia) and Abuja (Nigeria). The primary data of the study were collected using structured and semi-structured questionnaires administered on the resident households, and representatives of the respective government agencies and private developers respectively. Other methods include interviews, documents and published sources. The findings reveal the extent of gap bridged between housing demand and the private sector response in the two countries and the adequacy and affordability of houses developed for the LIG. The paper concludes that housing policies integration and the demonstrated quality of institutions managing the private sector participation account for the distinct and different outcomes of housing development delivery for the LIG in the two countries. It suggests that the success of private sector depends on the existence of a favourable socio-economic environment and an effective institutional and regulatory framework.**

**Key words:** Formal private sector, housing, housing policy, low-income group (LIG), Malaysia, Nigeria.

## **INTRODUCTION**

Malaysia's socio-economic transformation within the last few decades has constituted a new fashionable model among some developing countries. The Malaysia progress, appropriately captured as 'Malaysia's Model' has become reference point for policy reforms in some developing countries (Menon, 2009). In fact, studies on Malaysia development have suggested that the country is a worthy model for the developing countries. In this regard, Ang and Mckibblin (2007) describe the country as rich in financial sector reforms; recognised with economic

policies worth emulating (Ritchie, 2005); well developed financial system (Sriram, 2002); one of the few success stories in the world (Mamman, 2004) and is a developed successful country (Menon, 2009), among others. In many respects these assessment can be considered valid even one consider recent exposures on the country deficiencies (Yusuf and Nabeshima, 2009). This was justified on the reasoning that Malaysia was similar to many developing countries; at independence were very poor economically. But within few decades, Malaysia moved from an economy that was highly dependent on the primary sector to a diversified economy, with industrial sector as the engine of growth through a series of development plans. The New Economic Policy (NEP), in particular, deepens the growth of the economy by

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attracting international growth in the 1980s and 1990s, especially in the manufacturing and service sectors of the Malaysian economy.

Similarly, in respect of housing, the low income group (LIG) Malaysia has made a huge stride (UN- Habitat, 2005). Specifically, on the practice of public-private partnership (PPP) in the housing sector, it is celebrated as a success story, particularly as it relates to housing the vulnerable groups of poor and LIG (Abd Aziz, 2007; Abd Aziz et al., 2008; Abdul-Aziz and Jahn Kassim, 2011; Singaravelloo, 2010). Even its practice in other sectors of the society (Kaliannan et al., 2010) and the privatisation policy has been successful in Malaysia (Bruton, 2007). On the other hand, the outcome from Nigeria with adoption of PPP to house Nigerians, particularly the LIG, studies have expressed that the desired objective are yet to be achieved (Aribigbola, 2008; Ibem, 2011; Ndubueze, 2009, 2010; Nubi and Oyalowo, 2010). Therefore, this paper aims to compare the experiences of Malaysia and Nigeria modalities of private participation through PPP in meeting housing needs of LIG, emphasising underlying factors of success and failure and secondly, to draw out lessons learnt from the experiences of the two countries.

Malaysia is located in the heart of the South-east Asia, and comprises of the peninsular on the tip of mainland and two states of Sabah and Sarawak on the Island of Borneo, covering a total area of 329,740 km<sup>2</sup>. Malaysia was colonised by British and secured its independence in 1957. The country has a three tier political structure that comprises of 13 states, 151 local authorities areas and a Federal Capital Territories of Kuala Lumpur, Putrajaya and Labuan. The country is classified as upper middle income economy with per capita income of US \$ 13,740 (World Bank., 2010). The growth of the population and specifically, the urban population has been tremendous in Malaysia. In 1957 the country's population was 7.3 million. However, the population has doubled to the figures of 13.3 million and 27.0 million by 1980 and 2008 respectively (Department of Statistics Malaysia, 2009; World Bank, 2010). Similarly, the size of the urban population has increased at the rate of 4.5% per annum and from the total population, the urban residents population has increased from 51% in 1991 to 55.1% in 1995 and by 2000, this proportion has risen to 61.8%; 67% in 2005 (Zin and Smith, 2005) and projected to reach 75% by 2015 (World Bank, 2010). These demographic changes are fundamentally the restructuring prong of the New Economic Policy (NEP), that produces industrial expansion and rapid economic growth and that promoted the mass rural-urban migration, most especially among the *Bumiputera*, which accounts for two-third of the migrations (Agus, 2002).

Broadly, the Malaysia's housing policy has a primary aim of ensuring that all its citizens, especially the LIG, are guaranteed access adequate and unhindered access to a satisfactory housing needs. Agus (2002) argued that the government policy recognises income differentials in

housing consumption as a way ensuring that "people could buy houses (SIC) of a size and quality compatible with the income they received from working." There is no housing policy document per se in the country (Endan, 1984). However, the housing policy is adequately articulated in the all five-yearly Malaysia national development plans (Agus, 2002). In these plans, the annual targets and policy issues for housing achievement are documented. The government designed a wide range of housing programmes to achieve, particularly to house the LIG, it's aim of making Malaysia a 'home-owning society'.

Consequently, low-cost housing in the country has become the preoccupation of both the public and private sectors (Salleh and Meng, 1997). When the government began building low cost housing, the entrance of the private sector began during the third Malaysia Plan (1976 to 1980) on the invitation of the government to contribute its quota in housing the LIG (Salleh et al., 2009; 1997). Since then, in broad terms, private sector performance is much better than public sector with the total units completed. Specifically, the private developers account for over 90% of housing provision from the private sector in Malaysia (Salleh, 2008) and account for bigger portion of low cost housing since Sixth Malaysia Plan (1991 to 1995). The wide range of incentives and controls exercised by the government to the private sector strengthen their capability in meeting the housing needs of the LIG in the country. This is more so with the implementation of privatisation policy in the country which further gave boosts to the role of private sector participation over the years in low income housing delivery.

Nigeria as a country came into existence in the 20<sup>th</sup> century during the period of colonialism. It gained political independence from British on October 1<sup>st</sup>, 1960. The country has a political structure that comprises of 36 states, 774 local government areas and a Federal Capital Territory (FCT), Abuja. Nigeria is located in West Africa, considered as the heart of Africa and has a land area about 930,000 km<sup>2</sup>, inhabited by over 150 million and the most populous country in Africa. More than 50% of the population live in its urban centres (UN-Habitat, 2008). Economically, according to World Bank (2010), Nigeria is classified as low-middle income country with a gross national income (GNI) of US \$ 175.6 billion. And it has GDP growth rate of 3.0%, per capita income of US \$ 1,160 and about 84% of the population below US \$ 2 a day. Nigeria is an OPEC member country and it occupies 7<sup>th</sup> position among these crude oil producing countries (Opec, 2009) and account for a quarter of Africa's crude oil production (Ogwumike and Ogunleye, 2008). From the crude oil sales, Nigeria has realised revenue of over US \$ 350 billion and has proven oil reserve capacity of 30 billion barrels (Ogwumike and Ogunleye, 2008).

Unlike Malaysia, Nigeria has a housing policy document called the National Housing Policy (NHP). It was first formulated in 1991 and subsequently reviewed

in early 2000s. The NHP gave a boost to private developers to be responsible in providing of housing in the country (Federal Government of Nigeria, 1991, 2006). A number of policies, incentives and programmes are designed and implemented over the years to create vibrant organised private sector (OPS) in housing sector of the economy and government to retire to a position of enabler. These include creation of institutional structures and financial mechanisms; restructuring, strengthening and recapitalisation of the financial institutions; revision of laws and statutes to make them effective and enforceable, creation of new institutions and creation, growth and professionalization of the OPS in housing sector (Fortune- Ebie, 2006). These changes began in the major milestone in NHP 1991 that formally recognised the private sector contribution to housing in the country.

In Nigeria, studies have shown that the problems of the previous government-provider policies were lack of political will, institutionalised policy and continuity, politicisation of the programmes, political corruption, poor funding and inadequacy of mortgage institutions, poor socio-economic structures, among others have contributed immensely to the failures (Aribigbola, 2008; Awotona, 1990; Ikejiofor, 1999a; Ndubueze, 2009). The failure of provider approach prompted the government to adopt a change in its NHP beginning from the NHP 1991. The current policies embrace the private sector as the vehicle to address the severe shortages of houses in the country. While the government position itself as enabler and facilitator in the housing delivery in the country.

## LITERATURE REVIEW

In developing countries, there has been great concern for private sector participation in housing delivery for the LIG. The reasons of private sector financing and efficiency or management expertise, decreasing public spending, raise provision quality and introduction of new ideas and strategies spur the appeal of market as the alternative strategy to the provision of LIG housing in the developing countries (Mendoza and Vernis, 2008). There is explicit in the world promotion of PPP (Osborne and Osborne, 2007) and blurring of the public- private dichotomy (Mendoza and Vernis, 2008) with reference to the provision of housing for the LIG in developing countries. The emergence of public-private partnerships (PPPs) as public policy is attributable to the public sector failures, pattern of inefficiency associated with the public sector, budgetary constraints, improving service delivery, moderations on total privatisations, and state monopoly in the delivery of public goods and services (Acar et al., 2007; Mazouz et al., 2008; Utting and Zammit, 2009; Yamout and Jamali, 2007). Other specific explanations offered for the emergence of PPPs within micro economies of nations include the failure of the governments to resolve the ever increasing demand for

housing by its citizens (Ogu and Ogbuozobe, 2001); ineffective housing policies (Ikejiofor, 1999a; Sengupta, 2006); search for sustainable housing policy (Choguill, 2007), as a consequence of governance restructuring (Mak et al., 2007) and to serve multiple objectives (Abdul-Aziz and Kassim, 2011). Furthermore, the pace of urbanisation was outstripping the capacity of governments to deliver basic services, a new phenomenon of urban 'involution' (Craig and Porter, 2006) emerged, where by urbanisation was disconnected to economic growth and with increase in slums formations (Craig and Porter, 2006; Pugh, 1994b). The remedy offered involves "...using markets to replace and reconstruct the institutions of governance. Markets...offer precisely what patrimonial governance does not. Services can be provided on the basis of what people choose, rather than what patrons want to bribe with. Competition for the delivery for services within legally enforceable contracts will lower costs. Markets...turn things previously regarded as social goods into commodities. But for markets themselves to survive...they need to be embedded in regulatory and constitutional frameworks" (Craig and Porter, 2006).

The unique characteristics of the public and private sectors constitute underlying logic for establishing partnerships, in that each has its own advantages in specific aspects of service or project delivery (Alam, 2009; Alam et al., 2010). Under the new dispensation, in general, the private sector is expected to participate at different stages in the project (design, completion, implementation and funding); while the public partner would concentrates primarily on defining the objectives to be attained in terms of the public interest, quality of services provided and pricing policy and also takes responsibility for monitoring compliance with these objectives (Tecco, 2008).

Accordingly, Cartlidge (2006) claims for the superior performance of non-state (private) institutions have been cited in relation to two key values. Firstly, private organizations are viewed as being more efficient than public sector ones as a result of being more disciplined by market forces and competition. Secondly, by comparison, public sector institutions are viewed as being excessively bureaucratic, controlled by administrative or professional interests, and unresponsive to the pressures for efficiency which market-based organizations faced. Sheridan et al (2002) considered private sector participation as a good initiative, because it would serve as an opportunity for governments to enjoy "sliding scale of support", by shifting resources from housing to other areas/needs that require more for government funding. One of the strengths of a PPP is that it brings together multiple stakeholders and appropriately distributing risk, an inescapable element in all projects whether public or private (Taylor, 2007).

Hence, it is obvious that the International Financial Institutions (IFI) in the late 1980s and early 1990s had to

work out such steps that would ultimately reinvent their work, image and development as a whole (Pugh, 1992, 1994a, b; 1995c). Such organizations, therefore, offered to governments, most especially the developing countries, to get out markets, deregulate and privatise, reduce social bureaucratic spending (World Bank, 1993). What emerged out of these prescriptions is market-oriented strategy of 'empowerment' and 'enablement' (Pugh, 1994a, b; Craig and Porter, 2006). The central theme of enablement in housing delivery are to enhance the productivity of the housing sector, increase housing affordability, and improve access to basic infrastructure and social services in developing countries.

Criticism has, however, been growing with respect to its ability in discharging this onerous responsibility, especially as it relate to low-income households in the society (Ghere, 2001; Hodge, 2004; Mazouz et al., 2008; Wettenhall, 2003). In the light of this development, it is hardly disputable, as recent developments; particularly in the PPPs housing projects suggest that the issue of low-income households is of paramount importance in partnerships outcomes (Arku, 2009; Gough and Tran, 2009; Reed and Reed, 2009; Sengupta, 2006b; Sengupta and Tipple, 2007). This is informed from the previous housing policies strategies outcome in developing countries which tended to favour the elites, particularly the government functionaries and their cohorts, leaving the poor and less privileged masses saddled with the painful burden of housing in terms of quality and quantity (Okpala, 1986).

Many researchers have made series of findings on factors of consideration to guarantee the success of the partnership. For instance, the proper partner selection was identified as one of the most critical elements for the long-term success of the PPP (Zhang, 2005b). Zhang (2005a) and Akintoye (2009) consider that the public sector role in creating a favourable social, political, legal, economic environment and an effective institutional framework for PPPs is paramount. Also, both emphasized on having a good communication system and consistent leadership in place. Mullin (2002) contributed that the partnership itself should have well defined objectives, clearly stated roles and responsibilities for each partner, and openness with the public. Keivani and Werna (2001b) and Cartlidge (2006) emphasised the factors of political will on the part of governments to implement the scheme. Furthermore, Abdul-Aziz and Kassim (2011) brings the factor of government taking action against errant developers. Buttimer (2006) uphold that the countries where the use of PPP has been adopted, the evidence of success attained in such countries were due to the factors of firm commitment from governments, with cross-party political support, providing direction and guidance. Koppenjane and Enserink (2009) stressed that the success depends on available knowledge, skills and capacity of the public regulators and its ability to reduce political uncertainty, that is, political or policy changes during the partnership

that jeopardise the cost recovery should be minimised. Similarly, Cartlidge (2006) mentioned the need for enabling legislation. Finally, OECD (2008) dedicated unit is required to ensure that PPPs are handled properly and also regulate the creation of the PPPs to ensure that they fulfil their objectives.

## RESEARCH METHODOLOGY

This study adopted the multiple case studies instead of single case in developing an understanding of the differences among the study areas as suggested by Yin (2009) and Alam (2011). The case study method allows us to examine the private sector participation in housing development for LIG in Malaysia and Nigeria. The context of PPP implementation is considered an important issue in exploring its nature and impact on low income housing (Yin, 2009). The context in our case is identified to be socio-economic context peculiarities in housing policy of the two countries as crucial factor in explaining the nature and outcome of the partnership.

A pilot study was first conducted in Malaysia on two private developed low-cost housing estates in June, 2009. A total of 60 questionnaires were administered on the occupants of the identified low cost housing. The fieldwork data is generated from the structured and semi structured questionnaires administered to the residents and directors of stakeholder organisations carried out with the assistance of the field assistants in both countries between September, 2009 and March, 2010. In addition, secondary sources of data on the two countries were explored.

The study examines five completed and occupied housing estate in Kuala Lumpur and four completed and occupied housing estates completed and occupied in Abuja, the federal capitals of Malaysia and Nigeria respectively. A total of 500 and 400 structured questionnaires were administered to the households of the selected housing estates in Kuala Lumpur and Abuja respectively. The head of the household is used as unit of the study. Since the questionnaires were administered to the head of household or his representative personally, all the completed 900 questionnaires are used for the analysis. On the other hand, the semi-structured questionnaire was administered to the public and private sectors stakeholder's agencies and departments. The interviewees were chosen from the management staff of the public and private sectors. These are considered very relevant to this study since they are intensely involved in the partnership implementation. The research methods of qualitative together with descriptive statistical method were used to present the findings of the study.

## FINDINGS AND DISCUSSION

### Case study: Kuala Lumpur (Malaysia)

Kuala Lumpur is the capital and one of the three Federal Capital Territories of Malaysia, the other two being Labuan and Putrajaya, is directly governed by the Federal government of Malaysia. Historically, Kuala Lumpur started in the 1850s as a trading and mining town (Wahab, 1990). It has a land area of 244 km<sup>2</sup>. The agency responsible for the implementation of the housing policies in Kuala Lumpur is the City Hall of Kuala Lumpur (CHKL), a local government authority under the leadership of civil servant known as Datuk Bandar (Lord Mayor). The Mayor is directly responsible to the Minister

of the Federal Territory and Urban Well being. The city of Kuala Lumpur was declared as such in 1972, becoming the first settlement to be granted the status after independence and in 1974 became a Federal Territory and subsequently ceased to be the capital of Selangor in 1978, the status was conferred on Shah Alam as the new state capital (Wahab, 1990). Regionally, Kuala Lumpur is one of the fastest growing cities in South-East Asia (Bunnell et al., 2002) with a population of 1.4 Million (Abd Aziz et al., 2008) even through the concerted effort of the CHKL commitment to provide housing for all in the city, to significantly reduced squatter settlements and planned to have 'Zero Squatter City' by 2015.

The joint public and private sectors participation is guided by privatisation agreement. The agreement specifies the responsibility of the parties. To ensure the diligent participation of the private sector, the agreement first require the payments of 10 and 5% of land value of the land granted by the CHKL and performance bond of the construction cost respectively. It is upon these payments and the approval of building plans that the developer is issue with the notice of site possession. On the progress of the development of the project, the CHKL maintain "Joint Project Management Committee" (JPMC) with 7 members, which comprises of equal representatives from the CHKL and private sector. Although the participation of the private developers under the PPP in Kuala Lumpur, the private partners enjoy the incentives of faster approval, lower land premium, relaxation in planning and housing standards and concession from financial contribution to utility authorities.

The field work data shows that the joint participation, the government offered incentives to the private sector, with a view- to reducing the development cost and collectively sustaining their participation in the provision of low-cost housing to the LIG in the study area. The range of incentives provided includes easier access to CHKL land or squatter land; the reduction of parking space requirement from 1:1 to 1:4 and exemptions from the payment of development charges and improvement service funds. Also, the private developers are offered with 'one-stop approval' section in the CHKL, that provide timely approvals for the development of low-cost houses, view of streamlining the delays and cost associated with the development and building plans applications.

Most importantly, both the public and private sectors housing production are subjected to planning processes and approvals by the respective local planning authorities. This is to ensure that before the houses are delivered to markets, they have met all the outlined standards and regulations. The private sector developers are governed by the Housing Developers (Control and Licensing Act 1966; Housing Developers (Control and Licensing) Regulations 1989 and Housing Developers (Housing Development Account) Regulations 1991 (Buang, 2008).

These regulations stipulated that the developer must

obtain licenses, advertising and sales permits from the Ministry of Housing and Local Government before undertaking any housing project in the country.

Considering the income and access to credit of most householders in the country, the government gave a boost to LIG access to financing by a way of creating organisations, regulations and subsidies and (UN-Habitat, 2005) recognised such success achieved in terms of housing finance. The financing frameworks in the country have been highly regulated by the Central Bank of Malaysia (Bank Negara Malaysia (BNM). Prominent among these organisations is the Malaysia Building Society Berhad (MBSB) (formerly Malaya and Borneo Building Society (MB BS) established during the colonial period, with the singular role of providing loans on favourable terms than those from other sources of financing. In 1994, in an attempt to increase the purchasing power of the citizens, the MBSB broadened the use of savings made in the Employees Provident Fund (EPF) in financing housing. EPF is mandatory regular contribution to be made by each employee and employer as to be withdrawn on retirement. The policy allows early withdrawal of 30% to finance house acquisition. The EPF integration with housing has remarkably improved access to housing in the country (Salleh and Meng, 1997; Sirat et al., 1999).

The government finance directly to the LIG by a way of offering subsidised rates of interest and revolving loan funds to them to enter into homeownership. For example, the interest rate used to be as low as 4% payable over a generous period of 25 years and can enjoy 100% financing (Jamaluddin, 2005). This was achieved through the National Housing Corporation (CAGAMAS) established in 1986, owned largely by the private financial institutions with joint ownership with National Bank, to essentially provide security to the financial institutions that provide loans to home buyers. In addition, from 1976, the Central Bank of Malaysia gave a boost to housing financing by formulating a policy requirement on the commercial banks to set a minimum proportion to their lending to housing financing acquisition and pegging the chargeable interest at rates below government-determined maximum and such policy have made the commercial banks became significant players in the housing acquisition financiers in the country.

The study data results further strengthen the mentioned facts. For instance, the study result shows that the sample respondents of about 76 and 20% obtained their finance to purchase the housing units from financial institution and government loans respectively. The majority of respondents, also about 92%, expressed that they do not face any problem in the course of sourcing the finance to acquire the housing units. These findings support the commitment made by the government in ensuring that the LIG financial burden is resolved through government loans and regulations that required the financial institutions to extend loan facilities as much as

100% to low cost purchasers.

In Malaysia, the development of low-cost housing is facilitated by the cross subsidy policy. The low cost housing is conceptualised, planned, and executed, through a regulation earlier mentioned of developing a minimum of 30% of development that comprise of low cost housing and the profit gained from the medium and high cost, cross-subsidise the low cost housing, that allows the sustenance of the development of low cost housing from the private developers in the country. Similarly, in Kuala Lumpur, just like the whole country, to further enhance the transparency of the allocation of the low-cost housing to the beneficiaries, the government maintained an 'open registration system' in 1997, in response to the allegations of favouritism, corruption and political interference levelled against the former paper based register system (Shuid, 2010). The efficient allocation system of low cost housing allocation system through open registration system is one of the features of housing policy in Malaysia. The open registration system has succeeded of creating a nationwide verifiable waiting list of LIG, uniform criteria of selection, control of misconduct and building confidence of transparency in the allocation system there are guidelines provided by the government on the distribution of housing developed by the private sector for the LIG. The private sector allocates the houses according to the open registration system register, maintained by the Housing Department of CHKL.

To sustain the participation of the private sector, the low-cost housing's ceiling price has enjoyed series of revision, reflecting the inflationary trends and value of land in the country. The goals to achieve from the revision were to have an increase in the supply and quality of housing and ultimately meet the national target of the LIG housing. The low-cost house was initially pegged at RM 12, 000 for flats and RM 8, 500 for other types. This was revised in 1982 to RM 25, 000 per unit regardless of type of housing unit and remained so until 1998 when the current four-tier pricing range between RM 42, 000 and RM 25, 000 came into effect. The primary data indicates that the four-tier pricing is the guide on pricing of the low-cost housing development among the private developers in the study area (Salleh and Meng, 1997; Sirat et al., 1999). The private developer's sell the housing units according to the pegged house price without a direct subsidy from the government.

### **Case study: Abuja (Nigeria)**

Abuja is a new town development and an administrative and political capital of Nigeria, having central and equidistant with the states in the federation. It is a creation of the then Federal Military Government in 1975 that decided to relocate the capital from Lagos and

through behind schedule, the seat of government finally relocated in 1991. Abuja Federal Capital City (FCC) is planned to be developed in phases on an area of 250 km<sup>2</sup>, from the geographical area of 8,000 km<sup>2</sup> of the Federal Capital Territory (FCT). From its designed capacity of the FCC of 3.2 million people when the development of the city is completed (IPA, 1979), however, the Abuja population has exploded to 6 million (Imam et al., 2008) with less than 50% of development attained. In fact, UN-Habitat (2008) report shows that Abuja is the fastest growing city in Africa with an annual growth rate of 8.3% per annum. Migration is the major source of the upsurge of the population in the city. With grossly inadequate housing provision made, over 90% of the city resident population are unable to meet the basic necessity of housing and homelessness is very common (Ikejiofor, 1998a). This explained the sporadic emergence of over 68 informal settlements within a short period of Abuja creation (COHRE, 2006). Unlike Malaysia, a federal agency known as Federal Capital Development Authority (FCDA) under the leadership of civil servant as Executive Secretary (ES), is responsible for the implementation of housing policies in the city, under the Federal Capital Territory Administration (FCTA) administered by a Minister as the status of Mayor of the city.

The mass housing scheme (MHS) represent a partnership between the public and private sectors, most especially the OPS under the umbrella of Registered Estate Developers Association of Nigeria (REDAN) that would massively deliver a large number of houses to Abuja residents. The REDAN was established in 2002 and currently with over 1500 members across the country. The study data established that 97% of participants in Abuja MHS were REDAN members. The new national housing policy (NHP) specifically states that the approach to housing is aimed at private sector driven. The MHS is considered a bolder attempt by the FCTA housing programme to remedy the acute housing shortage among the city resident, most especially among the poor and LIG. The government, under the MHS partnership, devoted some lands of Phase II and most of Phase III for the scheme. Under the scheme, the private developers were given allocation of land ranging from minimum of 5 to maximum of 500 hectares to develop, almost at 'no cost' as its equity contribution to the partnership, while the title to land rest with the authority. The title would then be given to individual beneficiaries of the developed and sold houses.

The Federal Mortgage Bank of Nigeria (FMBN) provide financing facility known as "Estate Development Window" from which the REDAN members can draw, from a minimum of NGN 20 million at interest rate of 10% per annum, payable in a 24 month period. The early disposal of the houses and repayment was emphasised, to allow the similar loan to revolve to as many private developers. The loan is subjected to condition that the private

developers were to develop houses ranging between NGN 1.5 million and NGN 5.0 million, not finance infrastructure construction on the estate and dispose to the national housing fund (NHF) contributors on mortgage basis. The NHF scheme is a mandatory scheme established by the Nigerian government to provide a pool of cheap and long term funds for housing credit. Contributions to the funds are deducted from employees in public and private sectors and self-employed persons (Nubi and Oyalowo, 2010; Ojo and Ighalo, 2008).

The literature on Abuja indicates that land accessibility and affordability constitute the major constraint to housing developers (Egbu et al., 2008; Ikejiofor, 1997, 1998a). The advent of MHS came as a relief to OPS developers in accessing land for housing development, where the land is made available as public sector equity contribution to the partnership as earlier mentioned above. Considering the opportunities offered, the study has established that many OPS developers have sprung up to access the high valued and privilege Abuja land given at more or less 'no cost'. And many of the participating private developers are taking the position of land grabbing opportunity and after the allocation, with the government functionaries acquiesce through complicity or inaction, the OPS developers were subdividing the plots allocated and sold to interested individual developers and making unproductive profit and enjoying unprecedented gains. This is contrary to all intent and purpose of the scheme objectives. In fact the motive of profit maximisation through this bogus means has contributed to the failure of the scheme.

Ironically, at inception, there were no guideline principles to ascertain the financial, technical and technological competence of the participating OPS. According to one official interviewed (Interview, 2010) which stated that most of the selections and the subsequent allocations of land were made without due process, but rather based on "man on man relationship", the FCTA (2007, 2008) supported this fact that all land allocations made were without a verifiable list of the beneficiaries. This add strength to an earlier trend observed at the early stage of Abuja development that what matters in securing contracts and land was "patronage rather than on merit" (Moore, 1984).

The implication of these shows that the stakeholder departments were not carried along to coordinate and monitor the developments and in fact there was no existing standing committee that comprises of all the stakeholder departments responsible for the coordination, monitoring and review the performance of the MHS in Abuja, to ensure success of the scheme. Similarly, the study could not establish a standing committee between the public and private sectors to dialogue on the progress of the scheme. The consequence of the MHS implemented without coordination and supervision, has been "many of the buildings in the ... sites were poorly executed using poor materials" (Federal Capital Territory

Administration, 2008). There were cases of collapsed buildings and demolition of substandard houses in some of these estates by the DCD due to the poor quality of construction work. Also, some interview with some residents revealed that because of the poor construction, they had to demolished the earlier house and replace with a better structure. Furthermore, the private sectors were established to be producing houses and infrastructures that were not in compliance with the specification of the DLA signed. The mixed development densities in the form of detached, semi-detached, terraced and block of flats known with Abuja development was apparently ignored and dumped by the private developers. Much of the development by the private developers concentrates on high and medium costs, in the form of mansions, duplexes, bungalows targeting the rich with very few units or none at all of low-cost, and block of flats for the poor and LIG. These findings expose the failures from the relevant departments of the FCDA to enforce sanctions from the breaches of the DLA signed.

Unlike in Malaysia, as part of the enablement, the Nigerian government provided financing of the scheme, as loan through the Federal Mortgage Bank of Nigeria (FMBN) both to the OPS developers and consumers of the developed housing units. The FMBN opened what it is called "estate development window" to OPS developers and "NHTF loan window" to PMIs, to attract massive participation of both developers and house buyers in mass housing delivery in the country and specifically in Abuja. The loan to be accessed by the OPS is to be used specifically for housing development, excluding the cost of infrastructure provision. The loan attracts an interest rate of 10% per annum, half of the prevailing rate in the private financial institutions, limited for a period of 24 months. The plan initially targeted only the NHF contributors. Therefore, the houses units' prices must be between NGN 1.5 million and NGN 5.0 Million. If the developers were to develop outside the cost and housing plan units specified, it must then be financed from their resources. Initially, to ensure that the NHF contributors secured the allocation, the developers were required by the FMBN to obtain and present a list of such contributors' commitment, through accredited primary mortgage institutions (PMIs). Perhaps this explained why all the OPS developers have one subsidiary PMI or have a retainership PMIs to do the marketing of the estate to the prospective buyers. Other requirements include REDAN membership and the developer must obtained bank guarantee. Only two of our six OPS developers' respondents accepted to have accessed this loan from the FMBN. Others claimed to be using their company resources and bank loans.

The result of the implementation shows the insincerity and fraudulent practice of diversion of funds provided to finance the development of the housing units to users other than the purpose for which they were meant. Worst still, some could not settle the loan as at when due, and

the amount could not revolve to other developers to access the fund. In fact, from this attitude, OPS developers were indebted to FMBN to the tune of NGN 11.24 billion (about USD\$ 75 million). And from the list of indebted OPS, we can identify that those three OPS respondents that refused to disclose to us whether they have accessed the loan, were found to be indebted to the tune of about NGN 2.5 billion (about USD\$ 17 million) accounting for more than one-fifth of the total outstanding loan. The construction sites of MHS estates at the time of the field work there were very few of the developers on site and the developers attributed the suspension of the construction works to the factor of inadequate funds to continue the construction. The Central Bank of Nigeria (CBN) reform that made the banks weakened to provide funds and guaranteed to secure financing from the FMBN further contributed to the abandonment of the projects by the developers.

From the study data, the annual income of the respondents at the time of house purchase and now obtained shows that majority of the respondents (84.7%) earn more than NGN 100, 000 p.a and the remaining 15.3% earned less than NGN 100, 000. Using the NHP, 2006 bench mark, the result shows that the beneficiaries are outside the bracket of LIG. Further details of the data shows only 24% used FMBN facilities to purchase the houses. This is not surprising in a country where a ratio of about 3 to 5 Nigerian urban residents were having housing affordability problem (Ndubueze, 2009) and over 75% of the population are below the poverty line (UN-Habitat, 2008). Also, other studies have buttressed income level (Arimah, 1997; Udechukwu, 2008) and sourcing of loans from formal financial institutions (Ojo and Ighalo, 2008) as the major factors that affect house purchase in Nigeria.

Another finding of the study indicates that the developers offer choice of full cash and instalment payments, which the purchasers are expected to complete within a maximum period of between 3 and 6 months, which varies from the developers. The instalments payment terms regime also varies, but most common are 70 to 30%; 50 to 30 and 20%; 30 to 40 and 30%. The data shows that more than 60% and about 22% made upfront payment of between 11 and 49% and more than 50% respectively. Contrary to Mabogunje (2004a; b) the findings demonstrate that the emphasis on cash and carry basis housing market has not changed with the housing policy that encourages home ownership through mortgage financing. The mortgage industry in the country is at an infancy stage, contributing less than 0.5 % as mortgage loans and advances (UN-Habitat, 2008). From the only 90 PMIs in the country mostly found in Lagos and Abuja, only 43 and 15 PMIs met the statutory minimum paid up capital of NGN 100 million (US\$ 850,000) and 30% minimum mortgage assets to total assets respectively (UN-Habitat, 2008). Similar to the practice of Parshwanath Group in India (Mukhija, 2004),

the houses were supplied to the housing market are in the form of what the developers called "carcass", meaning without fixtures and finishes, to at least lower the development cost and make the houses affordable to buyers. It is the buyer, who would later complete the house according to his financial strength and taste.

An unexpected finding of the study shows that the tenants and owner occupiers expressed satisfaction to their houses with 67% of the respondents. Over 80% of the respondents were satisfied with the locations in relation to their place of business. This finding shows different findings to earlier work of Morah (1993) and Ukoha and Beamish (1997) in the city of Abuja. For instance, Ukoha and Beamish (1997) studied that the respondents expressed dissatisfaction to their housing overall, under the public sector housing provision. Similarly, in a recent study by Jiboye (2009) on public housing in Lagos, it demonstrated that the tenant's satisfaction level with management of the estates was below average. The findings also concur with Salleh (2008) findings in Malaysia that private developers were providing satisfactory levels of housing units. Although, there are variations between the studied housing estates, the study respondents expressed slightly satisfaction with some common estate facilities, such as children playgrounds, parking space and religious place of worship. However, more than one third (40%) indicated were not satisfied with shopping /community centres provided on the estates. This also concur to findings made by Salleh (2008).

### Comparison and lesson learning issues

The housing policy roles for partnership show similarities and differences between the two countries. For instance, in Malaysia income limits are set at levels which permit access by the LIG. In Nigeria, however, there have not been explicit specific targets to the LIG. However, the housing shortage brings about the convergence on the need to adequately cater for LIG. Nevertheless, LIG in Malaysia enjoys equal opportunity in accessing low-cost housing regardless of their social background and achieving equal outcome among such group in the country, in sharp contrast to Nigeria's LIG.

Housing policy PPP strategies indeed differ. Such explanation of the differences could be found in the "variable levels of prosperity, contrasting ideologies about market and non-market systems as well as variety in governance and institutional arrangements" (Maclennan and More, 2001). In comparison between Malaysia and Nigeria, it is evident from the implementation that Malaysia promotes collective rights that places much value to the country to realise a home owning society in contrast to individualism right in Nigeria. Also, in Malaysia, there is culture of social obligation built in the housing policy, where the rich is subsidising the poor



through 'cross subsidisation' and Abdul- Aziz and Kassim (2011) identified such policy as success feature of Malaysia's PPP.

The rules and scale of private sector were very different in the two countries. In Malaysia, the developers took a centre stage in the LIG housing provision, because of the government regulations, controls and incentives offered. The Housing Developers Regulations (Buang, 2008) defined the private developers, registration, rules of participation, sales price, eligibility of allocation, institutional framework to monitor the implementation. Malaysia is relatively on high level of implementation of private sector participation through private developers. It has a legal definition of private developer legislation and LIG housing is allocated within an institutional define structure. Allocations are done according to standing rules and guidelines. All these are contrary to what obtains in Nigeria.

Although, Malaysia started earlier, Nigeria's coming on board and with unimpressive performance in the development of LIG housing from its private sector partners, spells a need to learn from Malaysia as a model. The increasing demand of housing in the 1970s, the Malaysia open up it's the housing development sector to private sector participation for LIG housing delivery. Even though the government adopted the use of affirmative policies and regulations, the practice in Malaysia is that government only issue development permits to companies that have guaranteed, which expressed their readiness to participate in the partnership. Yet there were no government treasury funds came into the housing development projects. The major strength demonstrated by the government of Malaysia has been greatly facilitated by adequate monitoring, supervision and coordination in the course of managing the partnership and on general terms strong centralised authority managing the entire housing policy. Equally important, the Malaysia government ensured that the developers that entered into partnership with the government were capable of carrying out and completing the projects. Consequently, the private developers were responding relatively favourably and have proven they are veritable tool for housing development for LIG in the country.

In comparison, the Nigerian case shows clearly that, due to the government institutions affected by paternalistic practices, it lost the political will to make adequate preparation and achievement more effective in PPP housing delivery. It is necessary for the government in Nigeria to break the primordial obstacles, create and strengthen the institutional framework and adopt the Malaysian model to ensure that the lands that are made available to the private developers for the housing development actually developed for the purpose it is meant for. There is need to put in place loan programme for the LIG to enable them to access loans to finance the acquisition. The FMBN need to be strengthened, capitalised and it should be the administrator of the funds that the government support.

Nigeria's experience suggested that the private participation has not been managed effectively and functionally to record a success of housing the LIG. The conscientious efforts in implementing the scheme appear to be absent. The government agents and private developers undermine the conscientious efforts to improve the housing supply in Abuja. However, this can be change by instituting a good institutional framework to accord all what is required of it priority as what obtains from Malaysian model.

Unlike Malaysia where the LIG have ample sources of financing made available by the country financial institutions and government sources, in Nigeria, the non-availability low-interest from both the government and financial institutions sources severely constrained their participation. The mortgage facilities needed to provide loans to the LIG are not in place. The banks short term funds in Nigeria lacked the capacity to grant low-interest construction or mortgage loans to the private developers and LIG on basis of long term. Poverty in Nigeria is on the increase, unlike Malaysia, which explained why the exclusion of LIG accessibility to housing supplied by market on cash-and-carry basis in Nigeria.

When the mode of partnership did not follow due process of selecting private firms based on the track record of performance and technical expertise, then the outcome and implementation could not work according to plan. However, the strategy has been undermined due to the practice of favouritism, '*godfatherism*' and nepotism. The apparent failure of PPP in Abuja can be linked to pervasive nature of corruption in the country. The private sector partners participation have colluded with the government agents that instead of developing the 'free of charge' land granted, have engaged in subdividing the land and selling out the 'raw plots' of land at exorbitant prices making a wind fall gains, contrary to the DLA. All these shows the crux of the failure of MHS is because the FCDA choose to mismanage their roles as defined by the city regulatory laws. For obvious and selfish reasons, the participating OPS have chosen to disregard the standing regulatory rules as well as constituted authorities and institutions.

The OPS act with scant regard to the institutional regulations as if they are not responsible to anyone. On both sides, the most worrisome, the MHS became to be implemented on the pages of newspapers, as typical practice of Nigerian development scenario. The consequences implication of their conducts are the densification of the informal settlements around the FCC; ineffectiveness and redundancy in governmental policies and the LIG have become prey to homelessness in Abuja.

## Conclusion

In this paper, we have examined the private sector participation and its impact on the LIG housing delivery in

Malaysia and Nigeria. Both countries have adopted the partnership as a strategy to the provision of housing to the provision of LIG housing with different outcomes. In Malaysia, the strategy has demonstrated that with a policy of government presence, institutional framework of regulation, with favourable socio-economic structure that enhanced income generation, and available and favourable terms of housing loans from financial institutions, and vibrant private sector combined, significantly boost the success of the partnership.

As a PPP, the Abuja MHS fell far short of its stated goals of providing decent and affordable houses. The explanation to the dismal performance of the FCTA in MHS is the misconception that the scheme entails the withdrawal of state in housing provision, while in reality the strategy of partnership require more "government involvement in framing successful policies" (Mukhija, 2004). Unlike Malaysia, in Nigeria, there is absence of effective institutional framework to direct, regulate, monitor and coordinate the scheme to success. Rather than addressing the acute shortage of housing, most especially among the poor and LIG in Abuja, the PPP poor implementation has contributed immensely to the exclusion of LIG participation and densification of informal settlements in Abuja.

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