



DELIVERING SUSTAINABLE HOUSING IN ADO EKITI LOCAL GOVERNMENT AREA, EKITI STATE THROUGH PUBLIC-PRIVATE SECTOR PARTNERSHIP

¹OLOWOOKERE, Clement Adebayo, ²OYEBIYI, Simeon Abiodun & ³AJAYI, Abayomi Joshua

¹ Department of Urban & Regional Planning, The Federal Polytechnic, Ado-Ekiti.

² Department of Building Technology, The Federal Polytechnic, Ado-Ekiti,

³ Department of Building Technology, The Federal Polytechnic, Ado-Ekiti

Corresponding author email: olowookere_ca@fedpolyado.edu.ng

ABSTRACT

Humans have a universal interest in housing, which is an economic resource that offers access to opportunities for income earning and space for production. Although it is one of the necessities of life, it is also one of the main issues facing growing urban areas. Notwithstanding the Nigerian government's best efforts, one of the main issues with the housing stock has been the sharp rise in the urban population. With its expanding population, the Ado Ekiti Local Government Area was examined to evaluate how well the Public-Private Sectors Partnership was performing in delivering sustainable housing. The study aims to evaluate the effectiveness and influence of partnerships between the public and private sectors in the delivery of housing. Observation, oral interviews, and questionnaires were used to gather primary data for the study from both public and private developers as well as housing estate beneficiaries. Secondary data came from the internet, pertinent textbooks, and journals. Both descriptive and inferential statistics were applied to the gathered data. The study found that the government's insufficient land supply as a result of the Land Use Act, the high cost of building materials, the lack of funding to carry out construction projects, and the lack of both skilled and unskilled labor in the study area. Infrastructural facilities such as electricity, pipe borne water, drainage were lagging behind in some of the housing estates and which were supposed to be in place for the betterment of beneficiaries. It is recommended that government should come out with policy guidelines for a sustainable housing delivery through public-private sectors partnership in the country.

Key words: Development, Housing delivery, Housing, Sustainability, Public-Private sectors Partnership

I. INTRODUCTION

Everyone is interested in the need for housing. The United Nations Universal Declaration of Human Rights (1998), which guaranteed the right to housing to all citizens of all countries, includes housing as a component. This was also supported by the international convention on economic, social, and cultural rights as a fundamental human need.

The Journal of Research in the Built Environment (JRBE) publishes original research and developments in Architecture, Building, Estate Management, Surveying and Geo-informatics, Quantity Surveying, Urban Planning, and related disciplines.
<https://jrbejournals.fedpolyado.edu.ng>



The home is a resource that can be used to generate income and provide space for production. According to Nubi (2018), a person's home is a direct reflection of their evolving values, beliefs, and lifestyle. It also serves as a gauge of their standard of living and social standing. One of the biggest issues facing the developing world is the provision of housing. In many cases, housing policies are implemented but housing units are not delivered. In addition to the population growth rate exceeding the housing provision rate, the actual housing delivery processes are frequently so ambitious that they are not sustainable. Nigeria has yet to find a solution to this issue. Regretfully, rather than resolving issues, the UN Human Settlement Programs appear to have made matters worse. The institutional framework has a significant impact on the success of housing delivery since it determines how the entire system is organized and how housing policies are carried out. Institutional roles start at the very beginning of policy development and last all the way through implementation.

In Nigeria, both the government and private sector are responsible for housing delivery, but despite federal government access to factors of housing production, the country could at best expect 4.2% of the annual requirement. Substantial contribution is expected from other public and private sectors. The production of housing in Nigeria is primarily the function of the private market; approximately 90% of urban housing is produced by private developers. Due to housing demand created by rural-urban migration, which account for 65% of urban population growth, the fixed supply of urban land, and inflation of rental and housing ownership cost (Taylor, 2020).

Challenges for public private partnerships in housing are vary, depending on the country's level of understanding and development in using the partnership models. The common public private partnership challenge is, mistrust between the partners. The governments at various levels found that aligning goals and maintaining a healthy level of trust is difficult to achieve and maintain throughout the project's entire life-cycle. This is particularly the case for subsidy-driven urban projects where additional and continuous government funding is needed to deliver basic services to the poorest segments of a country's population. In this circumstance, reasonable margins of profitability for the private partner can be harder to measure and goals can become even more difficult to join.

The solutions provided against these challenges are a variety of approaches that illustrate the possible power-sharing and decision-making arrangements. A partnership with the private sector can fall under a consultative approach where by the government seeks out expert advice from the private sector or community groups.

The Journal of Research in the Built Environment (JRBE) publishes original research and developments in Architecture, Building, Estate Management, Surveying and Geo-informatics, Quantity Surveying, Urban Planning, and related disciplines.
<https://jrbejournals.fedpolyado.edu.ng>



Akinlusi (2017) asserts that the top mortgage finance company in Nigeria is Union Homes, a division of Union Bank of Nigeria Plc. It has been operating in Nigeria's housing sector with excellence since its founding in 1994. Union Homes supports investors in housing schemes, even at the state government level,

builds estates, finances estate developers, offers mortgage finance services, and buys homes and estates to resell to private and corporate clients both inside and outside of Nigeria. The term "public-private partnership" refers to a variety of potential alliances between the public and private sectors for the collaborative delivery of infrastructure services. The World Bank and UNCHS are major proponents of Public-Private Partnership, a type of neo-liberal market economy ideology that redefines the state's functions from providing infrastructure to enabling and regulating (UNCHS, 1990; Adedeji, 2015). The provision of traditionally public domain services with a certain amount of private involvement is a necessary component. According to UNCHS (1990) and UN-HABITAT (2006), public-private partnerships are now commonly recognized as the framework "for resolving the needs/demand gap in the shelter provision." In order to provide services in an efficient manner, UNCHS, governments, and international organizations advocate for public-private partnerships (UNCHS, 1990). However, without the necessary research to ascertain what, this remains only an idea.

II. CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1. The concept of participatory development

The idea is largely based on the research of Ariyo (2015) and NISER (2003). A more satisfactory understanding of participatory planning, according to the authors, fits into a demand-driven, people-centered development. This is predicated on the dynamics, priorities, perceptions, resources, and capabilities of the discourse between the different stakeholders. This suggests discussions and agreements rather than ownership by one or a number of economic actors. In this sense, rather than only being a beneficiary, every economic actor changes roles. It is claimed that the idea of participatory development is based on both the utilitarian (instrument) and moral (final) paradigms, going beyond the efficiency and effectiveness gains that result from people's involvement in decision-making. It is possible to formulate the utilitarian argument in broad terms. As systems for structuring the economy and society, the market and the state have their limitations. This can help compensate for market and governmental shortcomings by giving individuals and groups more rights

The Journal of Research in the Built Environment (JRBE) publishes original research and developments in Architecture, Building, Estate Management, Surveying and Geo-informatics, Quantity Surveying, Urban Planning, and related disciplines.
<https://jrbejournals.fedpolyado.edu.ng>



and a stronger role. Human, legal, and political rights all include genuine participation in daily economic and social activities. The process of development involves three partners. These are the public sector (government), the private sector (business), and the people's civil society. Coordination of the entire partnership process and partnership facilitation are the responsibilities of the

government. This entails taking the partners' various demands and combining them into unique, workable policies. In addition to providing useful infrastructure, the public sector is supposed to encourage entrepreneurial endeavors.

Regarding investment and production, the private sector is at the forefront, whereas civil society provides labor and markets goods and services.

2.1.2 Concept of Public/Private Partnership oo Urban Housing

In developed nations like the US, Australia, Ireland, and the UK, partnerships have been used to build and maintain affordable housing with remarkable success. These nations have adopted a public-private partnership approach to housing projects, which includes a joint venture in which the public and private sectors jointly finance, own, and run a housing project with risk shared in accordance with predetermined contractual provisions (Moore, 2021). This gives the public authority over the partnership's planning and development phases while creating the partnership model. The public sector usually provides a substantial amount of funding for the project in order to utilize the resources and construction and design expertise of the private sector.

These are crucial instruments for low-income housing developments that rely on government funding of some kind to maintain reasonable costs. In several developing nations in Asia and Africa, public-private partnerships are starting to take center stage in urban housing policy. A distinction was made with wealthier nations, where the success of affordable housing has mostly depended on a substantial amount of government funding to maintain the lowest possible housing costs.

2.2 Literature review

One of the fundamental needs of life, housing is thought to be one of the human issues that endures and is essentially unsolvable despite the considerable attention given to it. Raji (2018) asserts that it is among the most fundamental human needs. The most basic human need was housing, which came in second only to food. Therefore, having access to decent, reasonably priced housing is essential for people's physical,

The Journal of Research in the Built Environment (JRBE) publishes original research and developments in Architecture, Building, Estate Management, Surveying and Geo-informatics, Quantity Surveying, Urban Planning, and related disciplines.
<https://jrbejournals.fedpolyado.edu.ng>



mental, social, and financial well-being. Additionally, he referred to it as "the national economy's stimulant.". One of the most fundamental human needs that has a significant influence on people's overall well-being is housing. It increases worker productivity and advances a nation's development. Since housing includes all social services and utilities that contribute to a community or neighbor's quality of life, it encompasses more than just housing (Ebie 2024). According to Aluko (2022), housing is one of a person's physiological needs. It is a residential setting that has all the auxiliary services needed to make housing practical, affordable, and socially acceptable, such as sanitary facilities, electricity supply, and other infrastructure.

According to Nubi (2020), housing is a process and product of something that people need and implement. He goes on to explain that it is a product in the sense that its physical surroundings, or materials, can be used as shelter. The persistent lack of resources in housing, according to .Agbola (2023), is due to competition from other economic sectors that are ostensibly more lucrative. Therefore, more alluring to investors financially. It is the National Housing Policy (FGN, 2004) that regulates the actions of Nigeria's three levels of government and private citizens. By the year 2000, this aims to guarantee that every Nigerian owns or has access to decent housing at a reasonable cost. In order to accomplish this, the following goals were pursued:

- i. To support and encourage all branches of government to actively participate in the provision of housing.
- ii. To fortify the system's institutions in order to make them more responsive to demands.
- iii. To focus on housing investments that meet people's basic needs.
- iv. To promote increased economic involvement in housing development from the private sector.

A public-private partnership is a cooperative between the public and private sectors in which the government and the private sector carry out a project together based on an agreed-upon division of tasks and risks, each party maintaining its own identity and responsibilities (Calabrese, 2018). Public-private partnerships are becoming more and more popular, primarily as a result of rising infrastructure demand, a shortage of public funding to meet present and future demands, and the acceptance of private sector infrastructure provision. According to the tenets of the public-private partnership sector, the public sector may be required to handle the provision of specific services, but it is not required to handle the service's actual delivery or investment. Deloitte (2016). Contracts with the private sector have always been used for public infrastructure projects. The private sector can be considered a full-fledged actor, which is the main



distinction between public-private partnerships and this traditional procurement model. Although public-private partnerships can take many different forms, ranging from straightforward commercialization to complete privatization, they are generally thought of as long-term contracts between the public and private sectors to supply and run transportation services and infrastructure.

The goals of public-private partnerships in housing delivery are to raise housing affordability, boost productivity in the housing sector, and facilitate access to social services and essential infrastructure. Ikpeazu (2024) emphasized that the idea of the housing sector as a vast arena of social problems and a burden on the economy needs to change if public-private partnerships are to achieve the intended results. Housing needs to be viewed as a significant economic sector with vital connections to a country's overall economy. One important area of the economy is the housing sector. In most economies, it is usually the biggest type of fixed capital investment.

2.2.1 Potential Benefits of Public-Private Partnership

According to the World Bank (2014), both developed and developing nations are showing a renewed interest in public-private partnerships as a result of the 2008–2011 financial crisis. Governments are increasingly looking to the private sector as an alternate source of funding to fill the funding gap as a result of growing fiscal space and public resource constraints, while also acknowledging the significance of infrastructure investment for economic growth.

Despite the recent focus on fiscal risk, governments still turn to the private sector for other purposes.

- Investigating public-private partnerships as a means of bringing in private sector innovation and technology to enhance public services through increased operational effectiveness.
- Providing incentives for the private sector to complete projects on schedule and within budget.
- By establishing the current and projected costs of infrastructure projects over time, budgetary certainty is imposed.
- Through joint ventures with major international companies and subcontracting opportunities for local firms in fields like civil works, electrical works, facilities management, security services, cleaning services, and maintenance services, public-private partnerships are being used to develop the capabilities of the private sector locally.



- Employing Public-Private Partnerships to expose the government and state-owned businesses to progressively higher levels of private sector involvement.
- Additionally, public-private partnerships should be set up to guarantee skill transfer, producing national champions who can competently manage their own businesses and eventually export their skills by placing bids on projects or joint ventures.
- Aiding the public sector in meeting the increasing demand for infrastructure development by augmenting its limited capabilities.
- Through appropriate risk transfer to the private sector throughout the project's lifecycle, from design or construction to operations, long-term value for money can be extracted.

III. STUDY AREA AND METHODS

The study area is Ado Ekiti Local Government area of Ekiti State with its headquarters in Ado Ekiti, Southwest Nigeria. Ekiti State is located between Latitudes $7^{\circ}15'$ and $8^{\circ}15'$ North of the Equator and between Longitudes $4^{\circ}45'$ and $5^{\circ}45'$ East of the Greenwich Meridian. The location chosen for this study is Ado Ekiti Local Government Area (LGAs), a city located between Latitude $7^{\circ}35'$ and $7^{\circ}47'$ North of the Equator and Longitude $5^{\circ}11'$ and $5^{\circ}18'$ East of the Greenwich Meridian in Ekiti State, Nigeria. The local government witnesses rapid population growth and physical development. The consequences of this like any other urban centres is the development and cropping up of various infrastructural facilities especially in the area of housing and which are of course not ever in commensurate with the level of urbanization process in the local government area.

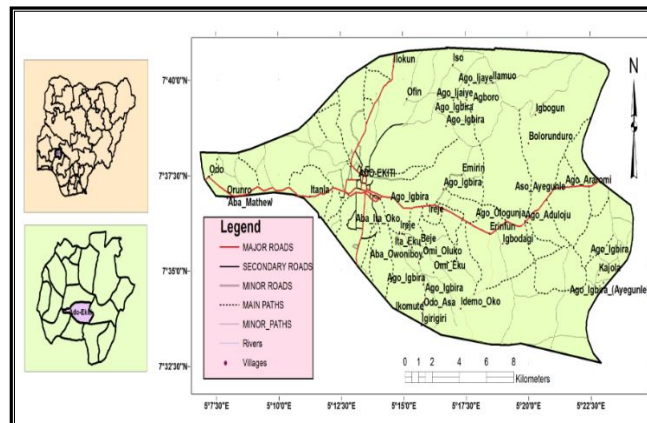


Figure 1: Map showing the Study Area

Source: Ado Ekiti Local Planning Authority, 2024



Primary and secondary sources were the two main sources from which the data for this study was gathered. In order to gather primary data, or first-hand information, the researcher conducted a field survey in which 165 questionnaires were dispersed at random throughout the six (6) housing estates in the study area. The housing estates are: Onigari GRA housing estate (342 units), Housing estate, Afao road (460 units), Fayose housing Estate, Obasanjo housing estate (132 units), Fajuyi housing estate, Ilawe road (288 units), Ado city homes, Iworoko road (288 units), and housing estate. (136 units). The six housing estates collectively contain 1646 dwelling units. As a result, a random survey was conducted in 10% of each estate's housing units. A total of 165 housing units from the six housing estates in the study area were sampled. The secondary data came from a variety of sources, including various ministries like the Ekiti State Housing Corporation and the Ekiti State ministry of Physical Planning and Urban Development), as well as publications by individuals and corporate entities about housing delivery, the internet, the library, and relevant textbooks. During the data analysis process, descriptive and inferential statistics were employed to assess the collected data, respectively. The trends in housing delivery in the study area were examined using the frequency distribution.

IV. RESULT OF FINDINGS AND DISCUSSION

The results are grouped under three main categories: socioeconomic background, housing delivery system types, and housing delivery assessment. Socioeconomic background: Looking at the age distribution of the respondents across all the estates surveyed in the study area, the majority (51 percent) were between the ages of 35 and 50, while the lowest percentage (16 percent) were over 65.

Table 1: Age structure

Age	Frequency	Percentage
20 – 34	15	9
35 – 50	84	51
51 – 65	40	24
Above 65	26	16
Total	165	100%

Source: Author's fieldwork, 2024.

It was evident from the data in table 2 below that the majority of respondents are in public service and have a tertiary education. The self-employed came in second to this. This also showed that the quality of the



living environment will improve in an estate with a higher percentage of the population having a high level of education.

Table 2: Educational status

Educational Status	Frequency	Percentage
Primary School	15	9
Secondary School	33	20
Tertiary	117	71
Total	165	100%

Source: Author's fieldwork, 2024.

In the study area, 60 percent of the respondents were in public service, followed by 40 percent who were self-employed, according to the results of table 3 below.

Table 3: Occupational status

Occupation	Frequency	Percentage
Public Servant	99	60
Self employed	66	40
Total	165	100%

Source: Author's fieldwork, 2024.

The majority of respondents (38 percent) made between N50,000 and N80,000 per month, according to the results in table 4 below. Within the study area, 15% of the respondents made between N20,000 and N50,000 per month, 15% made between N80,000 and N100,000 and N100,000-150,000, and 5% made over N150,000.

Table 4: Income per month

Income per month(₦)	Frequency	Percentage
20,000 – 50,000	25	15
50,000 – 80,000	62	38
80,000 – 100,000	45	27
100,000 –150,000	25	15
Above 150,000	8	5
Total	165	100%

Source: Author's fieldwork, 2024.



Different types of housing delivery systems: This section covers the different kinds of housing units that are available, how to buy them, and how much they cost. The three-bedroom apartment is the most prevalent in all of the estates surveyed in the study area, according to Table 5 below. Table 4 shows that, within the study area, the majority of respondents (44 percent) purchased three-bedroom apartments, followed by two-bedroom apartments (41 percent) and duplexes (15 percent).

Table 5: Types of housing units purchased

Housing Unit	Frequency	Percentage
2 Bedroom Flat	68	41
3 Bedroom Flat	72	44
Duplex	25	15
Total	165	100%

Source: Author's fieldwork, 2024.

Table 5 below indicates that 39% of the respondents are outright owner of the housing units while 61% have leasehold housing unit within the study area.

Table 5: Mode of purchase

Mode of purchase	Frequency	Percentage
Outright purchase	65	39
Leasehold	100	61
Total	165	100%

Source: Author's fieldwork, 2024.

Eighty-five percent of respondents were satisfied with the location, while 15 percent were not, according to Table 6 below. Seventy-three percent are happy with the cost of the housing unit, whereas twenty-seven percent are not. Eighty-eight percent were satisfied with the availability of in-house facilities, while twelve percent were not. Seventy-three percent are satisfied with the housing units' accessibility, whereas twenty-seven percent are not. This demonstrates how well-maintained the estates' roads were for mobility. It turned out that the estates had sufficient educational resources. Private individuals owned the schools, but there weren't many shopping centers or health facilities in the study area's estates, so the situation was different. Eighty-six percent expressed satisfaction with the drainage system, compared to fourteen percent who did



not. Nine out of ten were dissatisfied with the way that the garbage was collected, while ninety-one percent were. This indicates that the trash collection stations for either plastic or iron drums were situated outside of each estate housing unit. This showed that the Ekiti State Waste Management Authority (EKSWAMA) operators disposed of the collected waste.

Table 6 Assessment of acquired housing unit

Assessment Variable	frequency		total	Percentage		total
	satisfactory	Not satisfactory		Satisfactory %	Not satisfactory %	
Location	140	26	165	85	15	100%
Price	126	45	165	73	27	100%
Aesthetic	139	26	165	84	16	100%
In housing facilities	146	19	165	88	12	100%
Access to the house	120	45	165	73	27	100%
Availability of education facilities	128	37	165	77	23	100%
Availability of health facilities	136	29	165	82	18	100%
Availability of shopping facilities	129	36	165	78	22	100%
Drainage	142	23	165	86	14	100%
Refuse disposal	150	15	165	91	9	100%

Source: Author's fieldwork, 2024.

V. DISCUSSION OF RESULTS

The study's conclusions showed that public-private sector partnership initiatives in housing delivery have significantly increased home ownership by reducing the housing shortage in the study area. Because most of the respondents are high- and medium-income public servants, they have easy access to cooperative societies where they can borrow money to buy the homes of their choice whenever it suits them thanks to a public-private sector initiative.



The majority of the housing units they offered were bungalows with two or three bedrooms. The Public-Private Sectors Partnership, which depends on commercial banks, Federal Mortgage Bank, and Primary Mortgage Institutions, provided the majority of the funding needed to carry out these projects. They were dependent on the money earned from the housing units' sales. Several financial limitations have been noted, such as client payment delays, financial institution loan delays, and high loan interest rates. According to perceptions, there were few or no issues with land availability; however, the initiators encountered difficulties with land accessibility, costs, registration, approvals, and processing, particularly obtaining a Certificate of Occupancy. It is crucial to remember that the private sector's success in the sustainable housing sector is hampered by the high cost of building materials and a lack of qualified professionals..

VI. CONCLUSION AND RECOMMENDATIONS

In the study area, it is acknowledged that the Public-Private Sectors Partnership is having an impact on housing delivery, which could be enhanced further. In actuality, private sector initiatives will significantly reduce the issues of land speculators in the study area and boost the supply of housing units to satisfy the population's housing needs. Therefore, it is advised that if the following suggestions are followed, the Public-Private Sector Partnership's efforts to provide sustainable housing in the Ado Ekiti Local Government Area will be improved.

- The implementation process should be regularly monitored in order to ensure that the Housing and Urban Development Policy is implemented and effective.
- Various building agencies should be supported by creating a functional and comfortable living space.
- The use of local building materials should be promoted by addressing the building materials issue. This could be accomplished by offering them operating loans, special tax breaks, or special tariffs that would allow them to import equipment for their business.
- It is necessary to review the Land Use Decree of 1978 and make the registration and acquisition processes less expensive.
- To help beneficiaries get the most out of their homes, developers should think about neighborhood amenities in addition to housing units.
- The cost and quality of construction must be improved in order to deliver sustainable housing.



REFERENCES

- Adedeji (2015): Determination of the Quantitative Housing Needs. A Review of Methodologies, Journal of the Nigeria Institute of Architects, Oxford press, Ibadan.
- Akinlusi, A. (2017): Mortgage Facilities: A Panacea for Mass Housing Development. A paper presented at Nigerian Institute of Building conference, Lagos, November, 13, Pp9-16.
- Agbola, T. and Olatubara, C.O. (2023); Private Sector Driven Housing Delivery (in Nigeria): Issues, Constraints, Challenges and Prospects, a lead paper presented at the 2nd Annual National Workshop on Private sector Driven on Housing Delivery in Nigeria, University of Lagos, Lagos, 30th – 3rd July.
- Aluko, B.T. (2022): Urban housing for low – income earners in cities of Ekiti State: The Land Question: Proceedings of a National Conference on The City in Nigeria, Faculty of Environmental Designs and Management, Obafemi Awolowo University, Ile – Ife, pp288 – 294
- Ariyo A. (2005): Towards a Participatory Development Planning and Implementation in Nigeria”, A paper submitted to NISER, PP.3. Oxford Press, Ibadan.
- Calabrese, Daniele (2018):,,Strategic Communication for Privatization, Public-Private Partnerships and Private Participation in Infrastructure Projects”. World Bank working paper No. 139 Washington; World Bank,.
- Declaration of Human Rights (1998): <https://www.google.com/universal-declaration-of-human-rights&usg=>
- Deloitte (2016): Closing the infrastructure Gap. The Role of Public-Private Partnerships”. A Deloitte Research study. McGill-Queens University press, Abuja.
- Ebie, S.P.O.F. (2024): Statutory Component(s) on Housing Policy – Legislative and Regulatory. Encarta, A Computer base Microsoft software
- Federal Government of Nigeria (FGN, 2004): National housing Policy Draft, Abuja.



Ikekpeazu F. (2024): New Trends in Low-cost Housing Delivery Systems in Nigeria”: An Overview of the Public-Private Partnership Approach. *Housing Today*, 1(8), 30-36. McGill-Queens University press, Abuja.

Moore, Mc Cormally J. (2021): *Infrastructure Outsourcing: Leveraging Concrete, Steel and Asphalt with Public-Private Partnerships*. Macmillan Press Limited, London.

NISER (2003): *Understanding Poverty in Nigeria: Housing Perspective*”, Review of Development, Ibadan.

Nubi, O.T. (2018): *Housing finance in Nigeria. Need for Re-engineering “Ideal Habitat Cooperative Housing Initiative”*

Nubi, O.T. (2018): *Affordable Housing Delivery in Nigeria*. The South African Foundation International Conference and Exhibition, Cape Town, October, Pp. 1-18.

Raji, O. (2018): Public and private developers as agents in Urban Housing delivery in sub-Saharan Africa. The situation in Ekiti State, *Humanity of social sciences Journal*, Vol.3, No.2: Pp. 143-150.

Taylor, O.N. (2020): *Housing finance in Nigeria, need for re-engineering “ideal habitat cooperative housing initiative”* Oxford Press, Ibadan, Nigeria.

UN Habitat (2011): *United Nation Human Settlements Programme. “Public-Private Partnership in Housing and Urban Development”* New York

UNCHS (1990): *The United Nations Human Settlements Programme* United Nations Digital Library System
<https://digitallibrary.un.org/record>

World Bank (2014): [Publication of The World Bank Annual Report 2014.](https://openknowledge.worldbank.org)
<https://openknowledge.worldbank.org>