

**ASSESSMENT OF PUBLIC-PRIVATE PARTNERSHIP IN  
AFFORDABLE HOUSING PROVISION IN CROSS RIVER  
STATE, NIGERIA**

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# INTRODUCTION

- ❖ Housing is one of the three basic needs of man. It is one of the best indicators of a person's standard of living and place in the society (Jiboye, 2009).
- ❖ In spite of global recognition of the importance of housing to human welfare and survival, over one billion people live in inadequate housing and over 100 million people are homeless (UN Factsheet, 1996).
- ❖ This situation is worse with the increasing number of people in urban areas and cities. This has made many households to live in inadequate housings and increase the problem of housing affordability among others (Salama and Sengupta, 2011; Lin (2011)).
- ❖ This indeed is the situation in Calabar Metropolis. In order to reduce the housing stress (housing affordability problem) faced by its workers, the Cross River State government through partnership with the private sector has been able to provide housing units.
- ❖ In achieving this, the Cross River State Government through its partnership has been able to provide 450 affordable housing units to the State's Civil Servants through the Public-Private Partnerships (PPP) initiative.

# OBJECTIVES

**The specific objectives of the study as follows to:**

- ❖ Examine the mode of acquisition of housing units
- ❖ Determine the mode of selection for housing units
- ❖ Examine the mode of payment for housing units
- ❖ Find out benefactors' level of satisfaction with PPP initiative, mode of selection and payment
- ❖ Examine the challenges faced in the acquisition of housing units

# MATERIALS & METHODS

## **Study area**

- ❖ The study was Akapubuyo Local Government area. It is located between Latitude 4° 48' North and Longitude 8° 17' East (Ibor and Atomode, 2014).

## **Design of the study**

- ❖ The study employed the descriptive cross sectional design.

## **Data collection**

- ❖ Descriptive cross sectional research design was used.
- ❖ Snowball sampling technique was used to identify and administer a page questionnaire to 90 benefactors of the housing scheme located in Akpabuyo Local Government Area.

## **Data analysis**

- ❖ Data obtained from the questionnaire were analysed using tables and simple percentages

# RESULTS

## **Socioeconomic characteristics of benefactors**

- ❖ The sex of respondents showed that 76.7% of the benefactors were males, while 23.3% were females.
- ❖ The age pattern indicated that a larger percentage (71.1%) of the benefactors were young adults within the ages of 31 – 50yrs.
- ❖ Monthly income showed that majority (51.1%) of the benefactors of the Akpabuyo housing scheme earned between N50, 000 – N100, 000 monthly, followed by 30% that earned <N50, 0000 monthly and 14.4% that earned N100, 100 – N150, 000, while very few of the benefactors basically 4.4% earned above N150, 000 monthly.

## **Mode of acquisition of housing units**

- ❖ Result showed that housing units are acquired by filling forms which are obtained from CROSPIL. The application is made directly to the state government via CROSPIL.

# RESULTS CONT'D

## **Mode of selection for housing units**

- ❖ Result also showed that benefactors of housing units by the Cross River State government were selected based on salary level and housing types

## **Mode of payment for housing units**

- ❖ A good number (86.7%) of the benefactors chose monthly salary deduction method. This means that an agreed amount of money is deducted from their salaries on monthly bases until payment is completed.
- ❖ Also, 13.3 per cent of the benefactors made payment for the housing unit via cheque.
- ❖ The result indicated that cash payment was not used by the benefactors as majority paid directly through their account.

# RESULT CONT'D

## **Level of satisfaction with PPP initiative, mode of selection and payment**

- ❖ The result showed that 90 per cent of the respondents were highly satisfied with the mode of selection, while 10 per cent were of the opinion that the process was characterised by irregularities such as favouritism.
- ❖ Despite a good number of the benefactors being pleased with the mode of selection, 89 per cent were satisfied with the mode of payment, while 11 per cent were not satisfied with the mode of payment mostly the percentage deducted from their salary.

## **Challenges faced in the acquisition of housing units**

- ❖ The result showed that majority (58.9%) of the benefactors were not very satisfied with the time given to pay for the housing units, while 30 per cent were not satisfied with the condition of payment which was based salary level and monthly deduction seemed not to go well with some of the benefactors. The remaining percentage had problem with cash availability.

# CONCLUSION

- ❖ The study has shown the government's ability to partner with the private sector in the provision of affordable housing is deeply appreciated by its workforce because it has enabled them to own houses which gives them the opportunity to pay over a given time period.
- ❖ However, the percentage of payment (deduction from salaries) as well as duration of payment should be revisited and should vary among income groups.
- ❖ Civil servants with lower incomes should be given extended time period to enable them to pay for the housing units without compromising other household needs such as food, payment of children school fees and other necessities.





**THANK YOU**

# BIOGRAPHICAL NOTES

- ❖ Gertrude Njar holds a PhD degree from the University of Calabar, Nigeria. She is registered with the Surveyors Registration Council of Nigeria (SURCON) as a Registered Surveyor (2005) and she is a Senior Lecturer at the Department of Geography and Environmental Science, University of Calabar, Nigeria. Her areas of interest include Remote Sensing and GIS.

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# HOUSING

