



An Assessment of Housing Delivery in Nigeria: Federal Mortgage Bank Scenario

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Abstract

In recent times the federal mortgage bank spite of its role in housing delivery has recorded little or no success which is the major concern of this paper to critically assess the extent to which the federal mortgage bank has recorded success in housing delivery in Nigeria. Information on the extent of housing delivery was obtained from federal ministry of statistic and federal mortgage banks. However, findings indicate that in 2002 to 2005, the mortgage finance bank was able to mobilized N19.175 billion compared to 1992 to 2002 with a value of N11.451 billion showing a growth rate of 82%. It was discovered that the bank granted loan value of N4.531 billion to 4,151 national housing fund to contributors to either build or renovate their houses. Nevertheless, the mortgage finance bank has recorded little or no success but has appreciably improved in terms of fund mobilization which has aided increase in housing delivery in Nigeria.

Key words: Housing delivery; Mortgage bank; Finance; Nigeria; Government

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INTRODUCTION

In considering the global need for housing in the United Nations Development Decade (1960-70), it was state that

1,000 million people in Africa, Asia and North America about half the total population of these continents were homeless or living in the houses which are dangerous to health. Recent studies have shown that housing delivery is a high contentious and politicized issue that is of great concern to administrators, scholars and the public in Nigeria (Sule, 2001). In the last decades, the influx of people into urban areas, the national population increase and inadequate responses by the government have contributed to the appalling situation in this country, to the extent that economic development and the welfare of the citizens are adversely affected (Federal Republic of Nigeria, 1991; Akinmoladun & Oluwoye, 2007; Ademiluyi & Rayi, 2008). However, housing delivery system in Nigeria is a combination of various inter-linkage components such as land, infrastructures, building materials, building regulations policies end more importantly the finance component (Ebie, 2003). It has been observed that rapid population and poor economic growth have compounded the problems of inadequate housing in Nigeria. These housing inadequacies, particularly for the low income group, have been complicated by high rate of population growth, real estate values, influx or rural immigrants, deplorable urban and infrastructures and lack of implementation of planning policies. Today, the problems of inadequate supply of housing in Nigeria steam from the inability of government to build the requirement number of housing units for the population. Apart from that, the inappropriate arrangement given by the National Housing Fund (NHF) to the financial and mortgage institutions providing funds for housing construction and high cost of. Construction has led to shortage in housing delivery by the institutions. Beside, the problems have become more critical in the cities where huge housing supply deficits, dilapidated housing condition, high cost of housing as well as proliferation of shuns and equator sitted exist (Iyagba & Asunm, 1997; Adedeyi, 2005; UN-HABITAT, 2006b,

2006d; Daramda, 2000b). As a result, a large majority of urban residents, particularly the land income earners who constitute about 50% of Nigeria's 140 million people (Oxford Policy Management, 2004a), are forced to live in conditions that constitute an affront to human dignity (Alkali, 2005; Coker *et al.*, 2007; UNFPA, 2007; Aribigbole, 2008). In recognition of the fact that neither the public nor the private sector are able to address these problems individually which is the backdrop why this paper wishes to assess the level of housing delivery by the mortgage bank as a housing finance institution in Nigeria with specific reference to the contributions of federal mortgage bank in housing, delivery in government owned housing development agencies, private estate developers in post reform period and mortgage arrears of FMBN loan on-lent to estate developers.

LITERATURE REVIEW

Today, many literatures have shown that the basic features of PPPs are a collaboration among public, private and third sectors in joint decision-making, resource commitment, sharing of responsibilities, risks and benefits, a division of labour and comparative advantages as well as interdependence (Miraftab, 2004; Adams *et al.*, 2006; Abd Aziz *et al.*, 2007). Accordingly, many scholars (Hammami *et al.*, 2006; Baud & Post, 2006; Yamamoto, 2007) have suggested that PPPs consist of networks of heterogeneous interdependent actors involved in governance and socio-economic development. However, many others (Lovin, 1999; Pierre & Peters, 2000; Brinkerhoff, 2004) have viewed PPPs as values, processes and institutions adopted in addressing intricate societal challenges. Institutions in this context relate to a system of interacting and interdependent organizations designed by people for the purpose of collaborations within established norms, rules and constitutions (Kickert *et al.*, 1997; Klijn & Koppenjan, 2000; Kumar, 2004). They are known to play significant roles in the progress, development and stability of a society (North, 1990; Coase, 1998). In housing delivery, institutions have been identified as an important component in the formulation, implementation and monitoring of housing policies and programmes (UNCHS, 1996; Federal Republic of Nigeria, 1991; Ikekpeazu, 2004; UN-HABITAT, 2006a), while in the aspect of community development Madu and Umehali (1993), Osagie (1998), Akinola (2007) and Ibem (2009) have demonstrated the role of indigenous institutions (e.g. town unions, age grades social-cultural organizations) in capital and community mobilization in Nigeria. It has noticed

that the roles and consequences of the interactions among institutions generated in diverse settings have been linked to the formation, composition and socio-characteristics of institutions (Ostrom, 2005; Akinola, 2007). Consequently, Mukhija (2000), Klijn and Teisman (2002) have suggested that the structure and contextual situations in which they operate determine the outcome of their interactions within a system. Generally, PPPs are based on contractual agreements between the partners (Hepburn *et al.*, 1997; Patel, 2007). However, the implementation and outcome of PPP projects are influenced by a number of factors. These include the composition, aim and objectives of the PPPs, the role of the partners and the political, economic, socio-cultural, technological and other contextual situations within the operational area of the PPPs (Rein *et al.*, 2005; UN-HABITAT, 2006b; Hammami *et al.*, 2006). Furthermore, Abd Aziz *et al.* (2007, p. 160) contended "national political, socio-economic, and institutional contexts should be taken into consideration in analyzing Public Private Partnerships". However, in light of the foregoing, a conceptual framework for assessing the role of government agencies in PPP housing in Nigeria is proposed. This framework (see Figure 1); proposes that an assessment of the role of government agencies in PPP housing involves adequate knowledge on the composition and characteristics of the PPPs, the context of the situation in which they operate and the outcome of PPP housing provision schemes. Based on this, the conceptual framework of this study is organized into three basic components. These include the form and structure of the PPPs (e.g., the number of partners, the socio-economic and organisational characteristics of the partners, the types and objectives of the PPPs), the contextual and intervening factors that influence the operation of the PPPs in public housing provisions (e.g., economic, political, organisational, institutional and operational factors and the targeted population) and the outcome of PPP housing provision schemes (the quantity and characteristics of the provided housing and the socio-economic characteristics of the beneficiaries). Each of these components comprises a number of variables that seek to explain the various aspects of the framework as derived from the review of literature. In adopting this conceptual framework, this study proposes that it is the interaction among these variables that influences the design, implementation and outcome of PPP housing provisions as well as the role of government agencies in such PPPs in Nigeria. Hence, this framework guided the research design, data collection, data analysis and interpretation of the findings in this study.

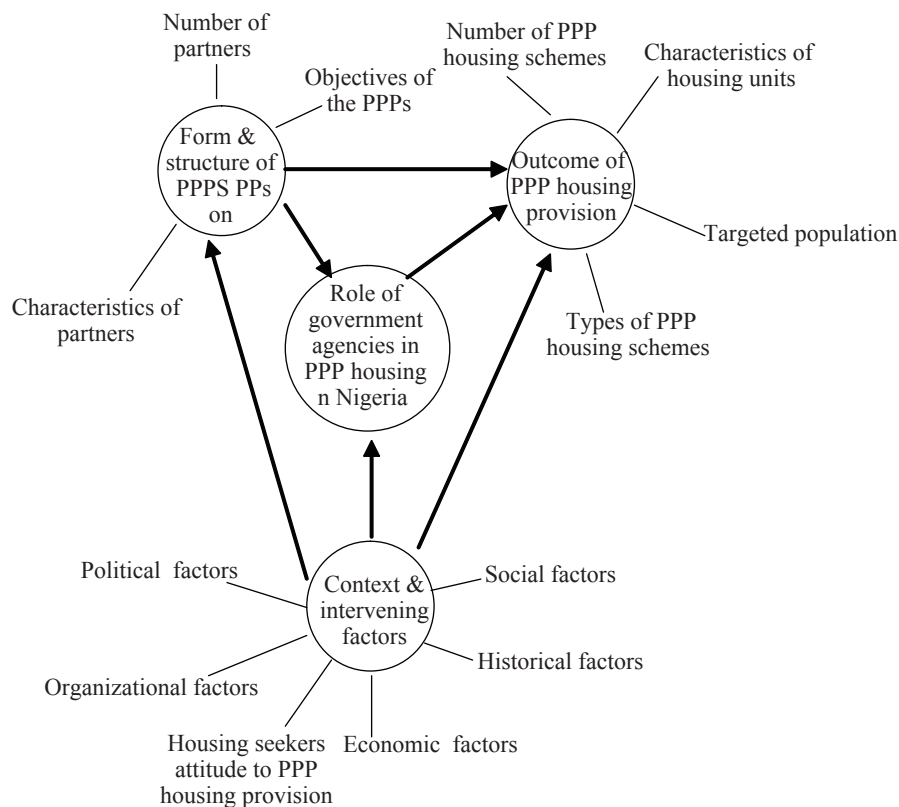


Figure 1
Conceptual Framework for Assessing the Role of Government Agencies in PPP Housing in Nigeria
 Source: Research Design (2008).

AN OVERVIEW OF HOUSING DELIVERY POLICIES IN NIGERIA

The housing policies and programmes in Nigeria highlights four periods of official intervention in housing delivery. These the colonial, post-independence, second civilian administration, and Post Second Republic periods till the Present date.

Colonial Period

In the early colonial period, the housing activities and policies of the government in Nigeria focused mainly on the provision of quarters for expatriate staff and for selected indigenous staff in some specialized occupations like railways, police etc.. This marked the advent of Government residential areas (GRAs) in Nigeria. The basic idea in the GRA policy was to provide habitable housing and housing environment for those expatriate administrators comparable to the best in their respective countries. Their housing quarters were well planned, with all the possible comfort, services and amenities; including water, closed sewers, electricity, and abundance of open space and recreational areas. The idea of housing reservation was thus initiated and implemented in Lagos and in regional and provincial capitals throughout the country. In 1955, the concern for slum clearance brought the central Lagos slum clearance scheme into effect.

The scheme opened up Apapa and later Victoria Island as high and low density areas of Lagos. The Surulere housing scheme in Lagos, which was established in the late 1950s, was partly designed to provide temporary residential housing for the displaced people from the slum areas of central Lagos. The scheme however became permanent housing for such families as a result of problems associated with the re-allocation of redeveloped land in central Lagos. Efforts by the Lagos Executive Development Board (L.E.D.B.) at solving public housing problems in the Lagos metropolis thus resulted in the following schemes: i) Workers Housing Estate and Re-Housing Estate; ii) akinsemoyin and Eric Moore Housing Estate, Surulere; iii) workers Housing Estate (Phase II), Surulere; iv) freehold Housing Scheme and Site-and-Services Estate at Surulere, Apapa, Southeast and Southwest Ikoyi, Lupe and Isolo Estates. In 1958, the Western Regional Government pioneered the establishment of housing corporations. Other regions soon followed suit. The main function of the housing corporations was the construction of housing units for sales to members of the public and the issuance of loans to whoever wished to build their own houses on their land.

Post-Independence Period (1960-1979)

The post-independent period places emphasis on the five-yearly development plans as an instrument for economic

growth. In the first two plans, the housing sector was virtually neglected. Further deterioration was witnessed in the housing situation during the civil war period, especially in the war-affected areas. The third plan period (1975-1980) introduced the most comprehensive and active intervention by the government in the housing sector. The period recognized the housing problems and aimed to increase the supply of housing to a substantial level through government participation.

Second Civilian Administration Period (1980-1983)

This period witnessed a tremendous increase in the interest and involvement of public sector in shelter delivery, and the importance of the shelter sector within the overall economy. Most of the strategies and activities during these periods may be seen to be in conformity with enabling concept, public production of shelter remained their common feature. The period witnessed huge failures, when government allocated #1.9 billion for housing construction, in all the twenty states of Nigeria, including Abuja. By June 1983, #600 million (37.5%) had been spent to complete only 32,000 units, yielding an overall achievement level of just 20 percent. The period coincided approximately with the fourth national development plan period. It witnessed the continued increasing deficit on urban housing as well as its continuous deterioration in the rural areas. The beneficiaries of this programme were identified as the low-income earners whose annual income did not exceed #8000. It is pertinent to mention that this phase of the programme failed to take off in most states, and that the shelter policy came to an abrupt end in December 1983, making way for a fresh look at the shelter sector which has culminated in the new National Housing Policy.

Post Second Republic Periods

The post second republic period was when Much activities in the area of housing was not done at the onset of this period as it has been very much transitional one, in which the Federal Government was preoccupied with the preparation of a new and more relevant National housing Policy. This policy was finalized and launched in February 1991. The policy has since become operational as the detailed modalities for its implementation have been put in place. The poor performance of the National Housing Policy in meeting its set goals and objectives led to a comprehensive review, which culminated in the Housing and Urban Development Policy of 2002. The new National Housing Policy was proposed in 2002, and its first

draft, came into publication in January 2004. The major thrust of the Housing and Urban Development Policy is to meet the quantitative housing needs of Nigerians through mortgage finance. The policy was revised in 2004 entailing strategies for housing provision and the institutional framework for it. As proposed by the Presidential Technical Committee on Urban Development and Housing, the framework for its operation involved restructuring of existing structures and the creation of new ones.

Methodology

This research was basically to assess the level of housing delivery by the Federal mortgage bank of Nigeria during the post reform period between 2006 to 2010. Secondly, the sources of data used in this research was based on information and interviews obtained in Federal Mortgage Bank across major cities and interviews with some Mortgage banks institutions across some selected location in Nigeria. However, spot assessment on the rate of housing delivery by the institutions was conducted and information extracted from their administrative records proved useful in this research. However, the basic information that were captured in this research include, federal mortgage loan on-lent through primary mortgage institutions to contributors, federal mortgage loan on-lent to government owned housing development agencies, federal mortgage bank loan on-lent to private estate developers in the post reform period. Nevertheless, interview was also conducted with the administrative staff of some selected federal mortgage bank under investigation in order to ascertain the level of operation of the institution in Nigeria.

FINDINGS

The Primary Mortgage Institutions

The loan on-lent through primary mortgage institutions to contributors in the post reform period between 2006 to 2010 presented in Table 1 show that aggregate loan value at N3,519,487,732 was given to 4,004NHF contributors via 30PMIs during the post housing reform era. However, this was contrary to the loan value of N1,327,753,252 disbursed to 2,347 in the beginning period of (1992-2002). It was observed in Table 2 that more of the PMLs were concentrated in Lagos as evidenced with two out of government agencies, while others are privately own. The over concentration of the PMLs could be due to the business potentials of Lagos state.

Table 1
Primary Mortgage Institutions to Contributors in (2006-2010)

Name of building contractors	Location of projects and beneficiaries	Amount of loan disbursed	Number of beneficiaries
Abbey Building Society Ltd	Kaduna	3,151,300	8
Accord Savings & Loans Ltd	makurdi	2,721,000	5
Akwa Savings & Loans Ltd	Uyo	5,713,582	25
Anambra Home Ownership Co. Ltd	Awka	13,632,640	18
Aso Savings & Loans Ltd	Abuja	279,456,1156	312
Atiba Iyalamu Savings & Loans Ltd	Ilorin	1,564,400	3
Benhouse Building Society Ltd	Makurdi	132,961,284	150
Coop Savings & Loans Ltd	Ibadan	222,528,425	163
Credence Savings & Loans Ltd	Lagos	1,177,562	3
Dala Building Society Ltd	Kano	14,763,382	20
Delta Building Society Ltd	Asaba	35,700,000	13
Finacorp Building Society Ltd	Lagos	203,037,638	64
First Capital Savings & Loans Ltd	Jos	8,092,864	19
Guardian Trust Savings & Loans Ltd	Lagos	158,992	4
Hallmark Homes Ltd	Lagos	163,650,000	45
Jigawa Savings & Loans Ltd	Maigatari	312,460,345	1064
Kebbi State Homes Savings & Loans Ltd	Bimin Kebbi	21,022,664	45
Kogi Savings & Loans Ltd	Lokoja	13,047,950	7
Lagoon Home Savings & Loans	Lagos	10,165,087	4
Lagos Building Investment Co. Ltd	Lagos	20,578,499	23
Nigerian Army Housing Scheme	Lagos	521,600,220	880
Oasis Savings & Loans Ltd	Lagos	5,000,000	3
Partnership Savings & Loans Ltd	Lagos	151,800,000	44
Royal Savings & Loans Ltd	Effurun	75,309,241	59
Sakkwato Savings & Loans Ltd	Sokoto	8,132,668	45
Stallion Homes Savings & Loans Ltd	Lagos	560,349,005	298
Union Homes Savings and Loans Ltd	Lagos	678,705,874	439
Yankari Savings and Loans Ltd	Bauchi	144,903,660	224
Yobe Savings and Loans Ltd	Sokoto	13,477,154	10
Total		3,519,487,732.00	4,004

Source: Field survey (2011)

Government Owned Housing Development Agencies

The FMBN loan on-lent to government owned housing development agencies presented in Table 2 indicate that the mortgage bank has granted a loan sum of N4,307,308,111.00 to housing corporations of which 3,223 housing units were developed. It was observed in Table 2 that the amount of loan disbursed to respective contractors in locations varies in the number of housing units developed. In Bauchi and Abeokuta over 449,44,237.00 and 437,419,272.14 with about 210 and 262 housing units developed which was on the least side compared to some contractors in locations with least loan disbursement. These figures show that even though huge amount of money were disbursed to contractors in most case the loans are not judiciously utilized by some major contractors. This situation was noticed in Table 2 were some contractors given some huge amount of money but provided only few housing units.

The Private Estate Developers

The federal mortgage bank of Nigeria (FMBN) loan on-lent to government owned housing development agencies in the post reform period show that out of a total of 50

projects executed by private estate developers, 33 were located in FCT, Abuja. Although, 4,056 housing units were constructed across 20 project zones. However, out of the estate approve loan valued at N6,406,723,204.83 between 2006 to 2010 about 4056 housing units were developed. Although, Table 3 indicate that in most cases money disbursed to the private estate developers are not effectively used and the resultant effect is that in most cases the projects are abandon.

Table 2
Government Owned Housing Development Agencies in the Post-Reform Period (2006-2010)

Project location	Amount disbursed as loan	Housing units dev
Aba	395,000,000.00	201
Bauchi	466,449,237.00	210
Makurdi	169,194,602.00	259
Benin city	200,000,000.00	268
Abeokuta	437,474,272.14	262
Dutse	187,419,053.00	240
Kaduna	326,946,238.30	291
Katsina	699,644,671.20	301
Lagos	88,000,000.00	90
Jalingo	238,307,934.72	200
Damaturu	399,668,100.00	901
Total	4,307,304,111.00	3,223

Source: Field survey (2011)

Table 3
Loan to Private Estate Developers in Post Reform Period (2006-2010)

Name of estate developer	Project location	Loan amount granted to developers	Housingunits developed
Ata-isi supplies and service Co. Ltd	Cross river	119,401,22.60	271
Cambial Ltd	FCT- Abuja	289,840,000.00	216
Cilec Int'l Ltd	FCT-Abuja	1,202,600,000.00	1121
Coops Savings & Loans Ltd	FCT-Abuja	50,000,000.00	49
CT&P Construction Ltd	Port-Harcourt	175,011,385.00	81
Efab Properties Ltd	FCT-Abuja	390,858,869.00	299
Hallmark Homes Ltd	Lagos	72,500,000.00	69
Imani & Sons Nig Ltd	Mararaba, Nasarawa	154,517,986.20	161
Hausen Nig Ltd	Jos	48,216,715.98	41
Joe Bandico & Brothers	Makurdi	18,044,000.00	14
Modular Ltd	FCT-Abuja	201,407,760.00	501
Same Global System Ltd	FCT-Abuja	430,958,610.00	199
Scan Homes Nig Ltd	Lagos	250,000,000.00	354
Shelter Concept Ltd	FCT-Abuja	164,696,000.00	99
Shelter Initiative Ltd	FCT-Abuja	189,700,000.00	49
Syntax Ltd	Zuba, Niger	255,910,674.10	241
Sparklight Property Dev Corp	FCT-Abuja	55,819,674.40	31
Sparklight Property Dev Corp	Abcokula, Ogun	110,390,082.10	80
Solid Homes Ltd	FCT-Abuja	138,243,120.00	29
Yah Wahab Const Co Ltd	Osita, Ogun	95,274,068.00	100
BDA Ltd	FCT-Abuja	300,679,654.22	4
Good Homes Estates Ltd	FCT-Abuja	219,376,148.70	1
HOB Nig Ltd	Akure, Ondo	302,857,793.43	3
LapicNig Ltd	FCT-Abuja	292,430,715.72	1
Net Const Nig Ltd	FCT-Abuja	383,557,887.81	2
Tanus Property Dev Ltd	FCT-Abuja	198,835,514.31	6
Tari GMB Dev Consotium Ltd	Calabar	351,875,750.08	2
Shongrilla Estates Ltd	FCT-Abuja	14,990,666.67	1
Kalmbar Nig Ltd	Calabar	325,979,967.82	3
Byron & Martins Co	FCT-Abuja	15,632,803.94	2
Niima Shelter Ltd	Kpalunga, Niger	6,287,377.25	2
Tola Tos Const Ltd	Ibadan, Oyo	127,837,487.08	4
Vass Real Estate	Ikopa-Okeha, Edo	198,101,112.35	6
	Total	6,404,723,204.83	4056

Source: Field survey (2011).

RECOMMENDATIONS

Today, it is quite surprising that the organ of government responsible for housing delivery and development has not been able to effectively translate the impacts from all the states in Nigeria into national action programme. This situation has caused the ineffectiveness of the various housing finance institution in Nigeria. Therefore, for effective housing delivery in Nigeria, the following are hereby recommended if the problems of housing delivery must be averted in Nigeria.

- The federal government should set up a regulatory body that would monitor the effective utilization of the disbursed fund to mortgage finance bank in the country.
 - The government should ensure that all the states are part of beneficiary in the housing delivery scheme.
 - The federal government should set a judiciary committee that would prosecute all contractors that violet and have minimize the fund given to them for project implementation.
 - The government should encourage local industries producing construction and building materials in all possible ways such as through tax rebate, low rate and the creation of special sources of fund for building material producers.

- The government should source for cheap funds for housing human settlements and infrastructure, finance and allow the PMLs to be active beneficiaries of such funds. This will provide cheap pool of fund from the PMLs. However, access to such should be based on the number of mortgage loan beneficiaries from PMLs.

CONCLUSION

Nigeria is a multi-ethnic nation with over 250 tribal groups. Despite striking uniformity and sameness visible in the various house reforms in Nigeria, each tribal group has created its own unique model of housing, which is sympathetic to its environment and mode of life of the people. For this reason, decisions reached in the top-down approach to propose prototype-housing design for the entire Nigerians population have never really succeeded. Hitherto, the Nigerian government has demonstrated its concern for the state of housing in the country in ways through the establishment of mortgage finance organizations whose responsibility is that of housing delivery, although, these institutions have little or no success. Therefore, the federal government most proposed reforms that would strengthen the various mortgage finance institution all over the states so as to enable them be committed to their functions.

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