CRITICAL SUCCESS FACTORS OF PUBLIC-PRIVATE PARTNERSHIP MODEL FOR AFFORDABLE HOUSING PROVISION IN NIGERIA

YAHAYA AHMED

A thesis submitted in fulfilment of the requirements for the award of the degree of Doctor of Philosophy

Faculty of Built Enviroment and Surveying Universiti Teknologi Malaysia

SEPTEMBER 2020

DEDICATION

This thesis is dedicated to my late father, who taught me that the best kind of knowledge to have is that which is learned for its own sake. It is also dedicated to my late mother, who taught me that even the largest task can be accomplished if it is done one step at a time. Lastly, this thesis is dedicated to the development of Humanity.

ACKNOWLEDGEMENT

All thanks entitle to Allah (Sub'hanahu Wata'alah) WHO in his mercy creates us, gives us life, knowledge, energy, safety, guidance, and makes it a reality to accomplish this program. Peace and blessing be upon our Prophet Mohammad (S.A.W), his family, and his companion. I'm using this privilege to register my gratefulness to my late parents, especially my late father, Alhaji Ahmed Rufai, who always dream of seeing my success with full support throughout my life with him but unfortunately could not see this day. Dad, I'm lucky to have you, and I'm proud of you. To my late mother, Hajiya Aminatu Ahmed Rufai, I commend your love, prayers, care, and advice. I will forever pray for you all. You have sacrificed your dream to make ours come true, may your gentle soul continue to rest in peace and may Allah (Sub'hanahu Wata'alah) forgive your shortcomings and admit you to Janatil Firdaus (Amen). My acknowledgment goes to my supervisor and a father in the person of Associate Professor Dr. Haji Ibrahim Atan Bin Sipan for your encouragement, guidance, and advice, which gives me a light to understand my research and the opportunity to expand my views to this end. Prof, you are the best supervisor; you will remain a role model throughout my life. Thank you, Prof. To my co-supervisor Dr. Hariati binti Abdallah Hashim, thank you for all the support, guidance, and contribution to see the success of this research. Thank you, Ma. To my Family, I say thank you for your patience and support to see the success of this program. I love you all. I wish to express my recognition to my institution most especially, Dr. A.A. Ahmed (Rector FPN), and the TETFUND for the opportunity given to me to acquired knowledge. I want to acknowledge the staff of UTM for services rendered to me from my first day, and ever since, please keep it up your work is appreciated. During the process of undertaking this research, it is my wish to acknowledge all the staff of real estate, the Department of property management, Faculty of Built Environment and Surveying, UTM. I thank you all. For the non-academic staff of FABU, most notably, Mrs. Dewy Narty May Almighty Allah rewards you with Aljannatil Firdaus. Finally, what would research life be without friends, the list is endless. Still, I can fail to mention a few like Dr.Idi Danfulani Babangidam, Isah Leje, Dr. Yakubu Dodo Aminu, and Sam Moveh to mention but few, your excellent source of inspiration and company is appreciated. I thank you, and may Allah (SWA) bless you all.

ABSTRACT

The success of any public-private partnership (PPP) project in a country depends on the maturity of the country's critical success factors (CSF) in making PPP projects successful. Therefore, it is necessary to measure the model for identification of public-private partnership problem of provision of affordable housing; and determine the measurement model for the determination of critical success factors for public-private partnership of affordable housing. Although, several researches have been conducted on PPP housing provision, however, they do not yield any positive results as they ended-up providing housing for the high income people leaving the majority of about 80% of the low income people living in slums and unhealthy environment. Consequently, past studies have not dwelled on the use of critical success factor of PPP for affordable housing in Nigeria. As such, the aim of this study firstly, to determine the problem of PPP and the critical success factor of PPP for affordable housing provision in Abuja, Nigeria. Secondly, this study also evaluated the relationship between the CSFs of PPP, the problem of PPP in providing affordable housing in Nigeria and finally, develop a model of CSF for the success of PPP in providing affordable housing in Abuja, Nigeria. The methodology used in this study was through discussions with six experts in the field to bring to the fore the critical success factors of public-private partnership PPP. A questionnaire was prepared based on literature review and the outcome of the experts' views. A total of 350 questionnaires were distributed to the participants of PPP in Abuja, out of which 256 were returned. Consequently, the data gathered were analyzed using partial least square analysis (PLS). The findings revealed the major problems of PPP, which included skill and acquisition, institutional, financial, legal framework, as well as politics. It was further determined that adequate legal framework, effective procurement process, sound financial package, project economic viability, judicial government control, and strong private sector were the critical success factors of PPP for affordable housing provision in Abuja, Nigeria. It was also found that critical success factors (CSF) has a significant relationship with the problems of public-private partnership (PPP) and therefore, CSF of PPP has provided the solution to PPP problems of affordable housing provision. However, the partial least square (PLS) analysis established the CSF of PPP model for affordable housing to low income group in Abuja, Nigeria. The findings has provided answers to PPP to focus on the provision of affordable housing for low-income people in Abuja, Nigeria and recommends that this model should have total support from the government to address this long-time problem.

ABSTRAK

Kejayaan projek kerjasama awam-swasta (PPP) di sesebuah negara bergantung kepada faktor kejayaan kritikal negara (CSF) dalam menjayakan projek PPP. Oleh itu, adalah perlu untuk mengukur model bagi mengenal pasti masalah kerjasama awamswasta bagi perumahan mampu milik dan menentukan model pengukuran untuk penentuan faktor kejayaan kritikal bagi kerjasama perumahan mampu milik awamswasta. Walaupun beberapa penyelidik telah melakukan mengenai penyediaan perumahan PPP ini, namun mereka tidak memberikan hasil positif kerana ia akhirnya hanya menyediakan perumahan untuk golongan berpendapatan tinggi menyebabkan majoriti kira-kira 80% golongan berpendapatan rendah tinggal di kawasan setinggan dan persekitaran yang tidak sihat. Kajian terdahulu juga tidak membincangkan penggunaan faktor kritikal kejayaan penting PPP untuk perumahan mampu milik di Nigeria. Oleh itu, tujuan kajian ini adalah pertama, untuk mengenal pasti masalah PPP dan faktor kejayaan kritikal PPP untuk penyediaan perumahan mampu milik di Abuja, Nigeria. Kedua, kajian ini juga menilai hubungan antara CSF PPP, masalah PPP dalam menyediakan perumahan mampu milik di Nigeria dan seterusnya membangunkan model CSF untuk kejayaan PPP dalam memperuntukkan perumahan mampu milik di Abuja, Nigeria. Kaedah yang digunakan dalam kajian ini adalah perbincangan kumpulan fokus bersama enam pakar dalam bidang ini bagi mengenal pasti faktor kejayaan kritikal PPP-kerjasama awam-swasta. Soal selidik dibuat berasaskan kajian literatur dan hasil pandangan pakar. Sebanyak 350 borang soal selidik diedarkan kepada peserta PPP di Abuja dan sebanyak 256 borang telah dikembalikan. Data yang dikumpul dianalisis menggunakan teknik Kuasa Dua Terkecil Separa (PLS). Hasil kajian menunjukkan masalah PPP yang merangkumi kemahiran dan pemerolehan, kerangka institusi, undang-undang, dan juga politik. Dengan lebih jelas lagi dapat ditentukan bahawa kerangka undang-undang yang mencukupi, proses perolehan yang efektif, pakej kewangan yang kukuh, daya maju ekonomi projek, kawalan pemerintah kehakiman, dan sektor swasta yang kuat adalah faktor kejayaan penting PPP untuk peruntukkan perumahan mampu milik di Abuja, Nigeria. Juga didapati bahawa faktor kejayaan kritikal (CSF) mempunyai hubungan yang signifikan dengan masalah kerjasama awam-swasta (PPP) dan oleh itu, CSF PPP telah memberikan jalan penyelesaian untuk masalah penyediaan perumahan mampu milik PPP. Walau bagaimanapun, analisis PLS menetapkan model CSF PPP untuk perumahan mampu milik kepada golongan pendapatan rendah di Abuja, Nigeria. Hasil kajian ini mampu menyediakan resolusi kepada PPP untuk menumpukan pada peruntukan perumahan mampu milik bagi golongan pendapatan rendah di Abuja, Nigeria dan mencadangkan bahawa model ini perlu mendapat sokongan penuh dari pihak kerajaan untuk menyelesaikan masalah yang berpanjangan ini.

TABLE OF CONTENTS

TITLE

	DECI	ARATION	iii
	DEDI	CATION	iv
	ACK	NOWLEDGEMENT	v
	ABST	RACT	vi
	ABST	'RAK	vii
	TABL	LE OF CONTENTS	viii
	LIST	OF TABLES	xvii
	LIST	OF FIGURES	xix
	LIST	OF ABBREVIATIONS	xxi
	LIST	OF APPENDICES	xxiv
СНАРТЕЕ	R 1	INTRODUCTION	1
	1.1	Background of the study	1
	1.2	Problem Statement	3
	1.3	Research Gap	6
	1.4	Research Aim	9
	1.5	Research Questions	9
	1.6	Research Objectives	9
	1.7	Scope of the Study	10
	1.8	The Study Area	11
	1.9	Significance of the Study	15
	1.10	Research Process	15
	1.11	Organization of the Thesis	19
СНАРТЕВ	R 2	AFFORDABLE HOUSING	21
	2.1	Introduction	21
	2.2	Housing	21
		2.2.1 Growth and Development of Housing	22

2.3	Nigeri	ia Housing	Sector	24
	2.3.1	Governm	ent Housing Sector	24
		2.3.1.1	Government Owned Housing	24
		2.3.1.2	Public Housing	26
	2.3.2	Private H	Iousing Sector	30
		2.3.2.1	Individual and Families	30
		2.3.2.2	Private Profit-Oriented Enterprise	31
	2.3.3		ives for Private Sectors Involvement ing Development in Abuja, Nigeria	34
	2.3.4		e of the Private Sector in Housing in Abuja, Nigeria	35
	2.3.5	Public H	ousing Policy in Nigeria	37
	2.3.6	Housing	in Abuja	38
	2.3.7	Types of	Housing Provision in Abuja	40
	2.3.8	Nigerian	42	
		2.3.8.1	Government's Impact on Housing Delivery Policies	44
	2.3.9	Housing	Issue in Nigeria	44
		2.3.9.1	Challenges for Nigeria Low-Income Housing	46
	2.3.10	Affordab	le Housing Issues	47
		2.3.10.1	Weak Strategy to Solve the Housing Crisis.	48
		2.3.10.2	Large-scale Housing / Direct Housing	49
		2.3.10.3	Insufficient Land	50
		2.3.10.4	Insufficient Attention to other Solutions	50
		2.3.10.5	Non-productive Action Programmes and Mechanisms	51
		2.3.10.6	Limited Housing Needs Concept	51
		2.3.10.7	Insufficient Database	51
		2.3.10.8	Politics	52
2.4	Afford	dable Hous	sing Concepts	52

		2.4.1	Definitio	on of Affordable Housing	53
		2.4.2	Theoriti	cal Framework of Affordable Housing	55
			2.4.2.1	Affordability Concept	56
			2.4.2.2	Purchasing	57
			2.4.2.3	Repayment	57
			2.4.2.4	Income	58
		2.4.3	Measuri	ng Affordable Housing	60
			2.4.3.1	Measures of Affordable Housing	61
		2.4.4	Types of	f Affordable Housing in Nigeria	63
			2.4.4.1	Working Apartment	63
			2.4.4.2	Flats Apartment	64
			2.4.4.3	Additional Houses	65
			2.4.4.4	Bungalow	66
			2.4.4.5	Duplex Houses	66
	2.5	Sumn	nary		67
СНАРТН	7 D 3	DURI		ATE PARTNERSHIP FOR	
			ING PRC		69
	3.1	Introd	luction		69
	3.2	PPP C	Concept		69
		3.2.1	Public S	ector	70
		3.2.2	Private S	Sector	71
		3.2.3	Partners	hip	72
	3.3	PPP f	or Public	Infrastructural and Housing Delivery	72
	3.4	PPP F	Features		75
		3.4.1	Competi	tive Market Model	76
		3.4.2	Risk Tra	unsfer	77
		3.4.3	Theory of	of X-efficiency	77
			Theory	of Enforced Cooperation	77
		3.4.4	Theory	1	
		3.4.4 3.4.5	Game T		78
			Game T		78 78

3.6	PPP T	ypes	82
	3.6.1	Operation-Maintenance (OM)	83
	3.6.2	Design-Build-Operate (DBO)	83
	3.6.3	Build Operate Transfer (BOT)	84
	3.6.4	Build-Own-Operate (BOO)	84
	3.6.5	Design-Build (DB)	84
	3.6.6	Design-Build-Operate-Maintain (DBOM)	85
	3.6.7	Design-Build-Finance-Operate-Maintain (DBFOM)	85
	3.6.8	Buy-Build-Operate (BBO)	86
	3.6.9	Construct Service Operations and Maintenance (CSOM)	86
	3.6.10	Operations Maintenance and Management (OMM)	86
	3.6.11	Design-Build-Maintain (DBM)	87
	3.6.12	Developer Finance (DF)	87
	3.6.13	Private Finance Initiative (PFI)	87
3.7	PPP Se	ource of Funding for Housing Project	88
	3.7.1	National and Development Bank	88
	3.7.2	Equipment Supplier	88
	3.7.3	Export Credit Agency	89
	3.7.4	Institutional Investors	89
	3.7.5	Public Authority	89
3.8	PPP fo	or Affordable Housing Provision	90
	3.8.1	UK	91
	3.8.2	Canada, Toronto	92
	3.8.3	Malaysia	93
	3.8.4	Kolkata, India	95
	3.8.5	Current PPP for Housing Provision in Nigeria	96
3.9	PPP P	roblem for Affordable Housing in Nigeria	97
	3.9.1	Corruption	97
	3.9.2	Policy Instability and Somersault	98
	3.9.3	Paucity of Fund	98

	3.9.4	Lack of Sound Legal Framework	99
	3.9.5	Deficient and Ineffective Costing	99
	3.9.6	Institutional Framework	99
	3.9.7	Lack of a Holistic view of National Development Goals	99
	3.9.8	The Attitude of Members of Public to Government Project	100
	3.9.9	Technical Know-How	100
	3.9.10	Skill Man Power	100
	3.9.11	Unstable Price of Building Materials	101
	3.9.12	Growth in the Construction Materials	101
	3.9.13	Inefficient Equipment	101
	3.9.14	Land Accessibility and Affordability	102
	3.9.15	Trust among Parties	102
	3.9.16	Funding Constraint	102
	3.9.17	Lack of Political Will	102
	3.9.18	Lack of Experience in PPP	103
	3.9.19	High Cost of Social Amenities	103
	3.9.20	Lack of Awareness among the Stakeholders	104
	3.9.21	Lack of Motivation for Private Sector Investors	104
	3.9.22	Challenges of Poverty	105
	3.9.23	Lack of Proper Monitoring	105
3.10	Theor	itical Framework of Determinant of PPP Success	107
3.11	Critica Housin	al Success Factors of PPP for Affordable ng	110
	3.11.1	Adequate Legal Framework	114
	3.11.2	Effective Procurement Process (EPP)	115
	3.11.3	Sound Financial Package	116
	3.11.4	Project Economic Viability	117
	3.11.5	Judicial Government Control	118
	3.11.6	Strong Private Sector	121

3.12	Conceptual Framework of PPP CSF and Problems for Affordable Housing			122
3.13	Summ			124
~~~ .				
CHAPTER 4			IETHODOLOGY	127
4.1		uction		127
4.2	Resea	rch Philos	ophical Paradigm	127
4.3	Resea	rch Desig	n	129
	4.3.1	Research	n Approach	132
	4.3.2	Samplin	g Design	132
		4.3.2.1	Sampling Framework	133
		4.3.2.2	Sample Size	133
		4.3.2.3	Sample Selection	138
4.4	Source	e of Data	Collection Methods	139
	4.4.1	Seconda	ry Data	139
	4.4.2	Primary	Data	139
4.5	Stage	1 Expert I	Feedback	142
	4.5.1	Expert Problem	Feedback Response Rate of PPP s	144
	4.5.2	Expert F	eedback Response Rate of CSF	145
4.6	Stage-	- 2- Pilot S	Study	148
	4.6.1	Reliabili	ty and Validity	148
		4.6.1.1	Reliability Test for PPP Problems	149
		4.6.1.2	Validity of PPP Problems	150
		4.6.1.3	Reliability test of CSF of PPP	151
		4.6.1.4	Validity Test of CSF of PPP	153
4.7	Stage	– 3 - Que	stionnaire Survey	154
4.8	Struct	ure Equati	ion Model (SEM)	158
	4.8.1	Step in S	Structure Equation Model (SEM)	160
	4.8.2	Structure	e Equation Model Method	160
	4.8.3	Partial L	east Squares Analysis (PLS)	161
4.9	Measu	irement M	Iodel	162
	4.9.1	Converg	ence Validity	163

	4.9.2 Construct Validity	164
	4.9.3 Construct Reliability	164
	4.9.4 Discriminant Validity	165
	4.9.5 Internal Reliability (IR)	165
	4.9.6 Composite Reliability (CR)	166
	4.9.7 Average Variance Extracted (AVE)	166
4.10	Model Development and Validation	166
	4.10.1 Multicollinearity Amongst the Latent Constructs	167
	4.10.2 Amount of Variance Explained (R ² Statistics)	167
	4.10.3 Path Coefficient (Significance of Relationship)	168
	4.10.4 Effect Size	168
4.11	Validation Feedback of Structural Model of CSF for Affordable Housing in Nigeria	169
	4.11.1 Face to Face Validation	169
4.12	Summary	169
	MEASUREMENT MODEL OF PUBLIC INERSHIP PROBLEM AND CRITICAL FOR FOR AFFORDABLE HOUSING IN	171
5.1	Introduction	171
	Survey Response Rate	171
5.3	Demographic Distribution of the Respondent	172
5.4	Construct of Public-Private Partnership Problems in Nigeria	176
	5.4.1 Frequency Analysis of PPP Problem	176
	5.4.2 Identification of Factor Analysis	178
	5.4.3 Measurement Model of Public-Private Partnership Problems of Affordable Housing Delivery	181
	5.4.3.1 Skill and Acquisition Problems	186
	5.4.3.2 Institutional Problems (PPPP) Construct	187

		5.4.3.3	Financial Problems (PPPP) Construct	188
		5.4.3.4	Legal Framework (PPPP) Construct	189
		5.4.3.5	Political Problems (PPPP) Construct	190
5.5	Const	ruct of CS	Fs of PPP Housing Projects in Nigeria	191
	5.5.1		cy Analysis of PPP CSF	191
	5.5.2		ement Model of CSFs Public-Private hip for Affordable Housing Provision	194
		5.5.2.1	Adequate Legal Framework (ALF) Construct	200
		5.5.2.2	Effective Procurement Process (EPP) Construct	202
		5.5.2.3	Sound Financial Package (SFP) Construct	203
		5.5.2.4	Project Economic Viability (PEV) Construct	204
		5.5.2.5	Judicial Government Control (JGC) Construct	205
		5.5.2.6	Strong Private Sector (SPS) Construct	207
5.6	Summ	nary		212
CHAPTER 6 AFFORDABLE			ATE PARTNERSHIP DVISION MODEL	213
6.1	Introd	uction		213
6.2		ating the S of PPP	Structural Model of PPP Problems and	213
6.3		-	f a Structural Model for PPP Provision lousing in Nigeria	217
	6.3.1	-	e Legal Framework (ALF) and Legal ork problem	220
	6.3.2		e Procurement Process (EPP) and Skill ion Problem	222
	6.3.3	Sound F Problem	Financial Package (SFP) and Financial	224
	6.3.4	-	Economic Viability (PEV) and Skill ion Problem	225

	6.3.5 Judicial Government Control (JGC) and Political Problem	227
	6.3.6 Strong Private Sector (SPS) and Institutional Problem	228
6.4	CSF of PPP Structural Model for AHP in Nigeria	229
6.5	Validation Feedback of the Expert/Stakeholders	234
	6.5.1 Expert/Stakeholders Interview	235
6.6	Summary	241
CHAPTER 7	CONCLUSION AND RECOMMENDATIONS	243
7.1	Introduction	243
7.2	Summary of the Research Findings	243
	7.2.1 Achievement of Research Objective 1	244
	7.2.2 Achievement of Research Objective 2	244
	7.2.3 Achievement of Research Objective 3	245
	7.2.4 Achievement of Research Objective 4	245
7.3	Contribution to the Body of knowledge	247
7.4	Contribution to Practice	248
7.5	Limitations	253
7.6	Recommendation for Further Research	254
7.7	Conclusion	255
REFERENCES		257
LIST OF PUBLI	ICATIONS	295

### LIST OF TABLES

TABLE NO.	TITLE	PAGE
Table 1.1	FCT Regional Council	14
Table 2.1:	Low-income Housing Schemes	46
Table 3.1:	Public Private Partnership Problems	106
Table 4.1:	Research Design Table	131
Table 4.2:	Recommended Sample Sizes	135
Table 4.3:	Participant of Public and Private Sectors Sample Frames and	
	Sample Size	136
Table 4.4	Determining Sample Size from given Population/Sample Frame	138
Table 4.5:	Expert Feedback	143
Table 4.6	Reliability Test of PPP Problems	150
Table 4.7	KMO and Bartlett's Test of PPP Problems	151
Table 4.8	Reliability Test of CSF of PPP	152
Table 4.9:	KMO and Bartlett's Test of CSF	153
Table 4.10:	PPP Problems for Questionnaire Survey	155
Table 4.11:	CSF for Questionnaire Survey	156
Table 4.12:	The Symbols used for the Structural Equation Models.	162
Table 5.1:	Survey response rate	172
Table 5.2:	Demographic of Respondent	175
Table 5.3:	PPP Problems Frequency Distribution	177
Table 5.4:	Factor Analysis of PPP Problems	179
Table 5.5:	KMO and Bartlett's Test of PPP Problems	180
Table 5.6:	Composite Reliability and Convergent Validity of Public	
`	Private Partnership Problems Model	184
Table 5.7:	Discriminant Validity	185
Table 5.8:	Composite Reliability and Convergent Validity of Skill &	
	Acquisition Problems (PPPP) Construct	186
Table 5.9:	Composite Reliability and Convergent Validity of	
	Institutional Problems (PPPP) Construct	187
Table 5.10:	Composite Reliability and Convergent Validity of Financial	

	Problems (PPPP) Construct	188
Table 5.11:	Composite Reliability and Convergent Validity of Legal	
	Framework (PPPP) Construct	189
Table 5.12:	Composite Reliability and Convergent Validity of Political	
	Problems (PPPP) Construct	190
Table 5.13:	CSFs Attribute's frequency distribution	192
Table 5.14:	Discriminant Validity of CSFs	198
Table 5.15:	Composite Reliability and Convergent Validity of Public	
	Private Partnership CFS Model	199
Table 5.16:	Composite Reliability and Convergent Validity of Adequate	
	Legal Framework (ALF) Construct	200
Table 5.17:	Composite Reliability and Convergent Validity of	
	Effective Procurement process (EPP) Construct	202
Table 5.18:	Composite Reliability and Convergent Validity of Sound	
	Financial Package (SFP) Construct	203
Table 5.19:	Composite Reliability and Convergent Validity of Project	
	Economic Viability (PEV) Construct	204
Table 5.20:	Composite Reliability and Convergent Validity of Judicial	
	Government control (JGC) Construct	205
Table 5.21:	Composite Reliability and Convergent Validity of Strong	
	Private Sector (SPS) Construct	207
Tab. 5.22:	Composite Reliability and Convergent Validity of Critical	
	Success Factors and Public Private Partnership Problems	
	Model	210
Table 5.23:	Discriminant Validity of CSF and PPPP	211
Table 6.1:	Multicollinearity	215
Table 6.2:	Bootstrapping (T test) and Effect Size (F2 Test) of the Model	215
Table 6.3:	R square	218
Table 6.4:	Background of Expert	235

### LIST OF FIGURES

FIGURE NO	). TITLE	PAGE
Figure: 1.1:	State Map of Nigeria	12
Figure: 1.2:	Map of the Six Area Councils of FCT, Abuja	13
Figure: 1.3	Research Process	17
Figure: 2.1:	Traditional mud house in Northern Nigeria	22
Figure: 2.2:	A Residential Building @ Asokoro, Abuja	23
Figure: 2.3:	An Apartment building at minister's hill, Abuja	41
Figure: 2.4	Average Income Housing	41
Figure: 2.5	Affordable Housing	42
Figure: 2.6	Theoritical Framework of Affordable Housing	56
Figure: 2.7	Range of Houses for All Income Group in Abuja	59
Figure: 2.8	Working Apartment	64
Figure: 2.9	Flat Apartment	65
Figure: 2.10	Additional Houses	65
Figure: 2.11	Bungalow	66
Figure: 2.12	Duplex	67
Figure: 3.1	Framework of Public Private Partnership	70
Figure: 3.2:	Typical Structure of PPP Project	81
Figure: 3.3:	Type of PPP	83
Figure: 3.4	Framework for Classification of PPP Researches	108
Figure: 3.5	Framework of PPP Project Success	109
Figure: 3.6	Conceptual Framework of Determinant of PPP Success	110
Figure: 3.7	Conseptual Framework of PPP for AH	113
Figure: 3.8	Conceptual Framework of PPP CSF and Problems	124

Figure: 4.1	Research Design	130
Figure: 4:2	Sample Size Graph	137
Figure: 4.3	Stages of Data Analysis	141
Figure: 4.4:	Expert Feddback of PPP Problems	145
Figure: 4.5:	Expert Feddback of CSF	147
Figure 5.1:	Conceptual Model of Public Private Partnership Problem	182
Figure: 5.2:	Structural Model of Public Private Partnership Problem	183
Figure: 5.3:	Conceptual Model of CSF for Public Private Partnership	196
Figure: 5.4:	Structural Model of CSF for Public Private Partnership	197
Figure: 5.5:	Measurement Model of PPP CSFs of PPP and PPP Problems	209
Figure: 6.1:	Measurement Model of PPP CSFs of PPP and PPP Problems	214
Figure: 6.2	Conceptual Model of CSF and PPP Problems	218
Figure: 6.3	ALF and PPP Problem	220
Figure: 6.4	EPP and PPP Problem	222
Figure: 6.5	SFP and PPP Problem	224
Figure: 6.6	PEV and PPP Problem	225
Figure: 6.7	JGC and PPP Problem	227
Figure: 6.8	SPS and PPP Problem	228
Figure: 6.9	CSF of PPP Structural Model for AHPN in Abuja, Nigeria	231
Figure: 6.10	Expert Validation of ALF and FP Model	236
Figure: 6.11	Expert Validation of EPP and SAP Model	237
Figure: 6.12	Expert Validation of SFP and FP Model	238
Figure: 6.13	Expert Validation of PEV and SAP Model	239
Figure: 6.14	Expert Validation of JGC and PP Model	240
Figure: 6.15	Expert Validation of SPS and IP Model	241

# LIST OF ABBREVIATIONS

ALF	-	Adequate legal framework				
AHP	-	Affordable Housing Provision				
AHP	-	Analytic Hierachy process				
AMCHUD	-	African Ministerial Conference on Housing and Urban Development				
AVE	-	Average Variance Extraction				
BBO	-	Buy Build Operate				
BLPRW	-	Better Life Programme for Rural Women				
BOO	-	Build Own Operate				
BOT	-	Build Operate Transfer.				
BSc	-	Bachelors of Science				
BTech	-	Bachelors of Technology				
CBD	-	Central Business District				
CD	-	Covariance Based				
CHKL	-	Kuala Lumpur City Hall				
COHRE	-	Center for Housing Rights and Evictions				
CR	-	Construct Reliability				
CSFs	-	Critical Success Factors				
CSOM	-	Construct Sevice and Maitenance				
CV	-	Convergine Validity				
DB	-	Design Build				
DBFOM	-	Design Build Finance Operate Maintain				
DBM	-	Design Build Maintain				

DBO	-	Design Build Operate
DBOM	-	Design Build Operate Maintain
DF	-	Development Finance
EPP	-	Effective Procurement Process
EFA	-	Explotory Factor Analysis
FP	-	Financial Problem
FCT	-	Federal Capial Territory
FCTA	-	Federal Capital Territory Abuja
FHA	-	Federal Housing Authority
FMBN	-	Federal Mortgage Bank of Nigeria
FMWH	-	Federal Ministry of Work And Housing
GRA	-	Government Reserve Area
HND	-	Higher National Diploma
HTMT	-	Heterotrail-Monotrait Ratio of Correlation
IAD	-	Institution of Affordable Housing Development
IAHCN	-	Institution of Affordable Housing Commission of Nigeria
ICRC	-	Infrastrutural Concession Regulation Commission
IP	-	Institutional Problem
IR	-	Internal Reliability
JGC	-	Judicious Government Control
JPMC	-	Joint Project Management Committee
LFP	-	Legal Framework Problem
LIH	-	Low Income Housing
LV	-	Laten Variable
MDGs	-	Mellinion Development Goals

MHLG	-	Ministry of Housing and Logal Government
MI1	-	Most Important
ML	-	Maximun Likehood
MP	-	More Problem
MP1	-	Most Problem
MP2	-	Moderate Problem
MRSS	-	Minimum Require Sample Size
MSc	-	Master of Science
ND	-	National Diploma
NDB	-	National Development Bank
NEP	-	New Economic Policy
NGOs	-	Non Governmental Organisation
NHF	-	National Housing Fund
NHP	-	National Housing Program
NPPPR	-	Nigeria Public Private Partnership Review
OEM	-	Original Equipment Manufacturer
ОМ	-	Operate Maitain
OMM	-	Operate Maintain Management
OV	-	Observe Variables
PEV	-	Project Economic Viability
PFA	-	Philiphine Fact Authority
PFI	-	Private Finance Initiative
PhD	-	Doctor of Philosophy
PLS	-	Partial Least Test Primary Mortgage Institutes (PMI),
PMI	-	Primary Mortgage Institutes

PP	-	Political Problem
PPP	-	Public Private Partnership
PPPP	-	Public Private Partnership Problems
PREP	-	Public Request for Eligibility Process
PSC	-	Public Sector Control
SAP	-	Skill Acqusational Problems
SD	-	Standard Diviation
SEM	-	Structural Equation Medelling
SERAC	-	Social Economic Right Action Center
SF	-	Success Factors
SFP	-	Sound Financial Package
SMC	-	Square Multiple Correlation
SPS	-	Strong Private Sector
SPV	-	Special Purpose Vehicle
TCC	-	Toranto City Council
TCHC	-	Toronto City Housing Cooperatives
UK	-	United Kingdom
UN	-	United Nation
US	-	United State
VFM	-	Value for Money
VIF	-	Variance Inflation Factor

# LIST OF APPENDICES

# APPENDIX

# TITLE

### PAGE

Appendix A	Expert Feedback Questionnaire	270
Appendix B	Research Instrument	273
Appendix C	Feedback Validation	277
Appendix D	Analysis	282

### **CHAPTER 1**

#### **INTRODUCTION**

### **1.1** Background of the study

Housing provides the most basic human needs, such as health, well-being, social attitudes, and economic productivity (UN-HABITAT, 2006). It has been pointed out that affordable housing is an essential condition for human well-being, social and economic well-being (Taiwo, 2014). The branch of housing also extends to the macroeconomic conditions of the wider urban economy (e.g., cities) (UN-HABITAT, 2003a). Although housing plays an important role as a basic need, almost all societies in history have lacked sufficient supplies of such goods. Despite repeated attempts by the government to provide shelter in the past decade, housing supply in most developing nations is seriously inadequate today. Nigeria is one of the developing nations, the housing situation is deteriorating, population growth and urbanization are growing at a higher rate, and the gap between housing demand and supply is greatest. As a result, conditions still exist because housing is often seen as an unwelcome stepchild and is frustrating in project families that constitute development or economic plans (UN-HABITAT, 2006).

In view of the deteriorating states of housing in Nigeria, several factors are considered to be major factors in the decline of housing in sub-Saharan Africa, including severe land use and the use of policies and bias; deficiency of coordination in public housing institutions; construction materials and fabulous legislation cost (Ademiluyi and Raji, 2008). According to Rondinelli (1990) Nigeria and selected sub-Saharan cities did not respond to housing needs in their perceptions.

The AMC for Housing and the Urban Development (A.M.C.H.U.D, 2005) stated that the African nations fail to cope with the housing challenges due to the

incapability to transform their organization and values into a changing and positive state of affairs.

This proves that the public and the private sectors in African nations have used the wrong organizational structure and ineffective housing provision systems in the last decade by providing housing only for the high income elite, so the housing problem in the African region have increased hurriedly. One of the global development organization involved in the housing are the United Nations International Policy Society of Housing, which recommends the African nations, as well as Nigeria, to pull out from the housing project because of the wrong method to addressing quantitative and quality problems and meet the growing housing demand shortage.

Affordable housing can be defined as cost-effective housing, which means that households can pay without financial difficulties" (Robinson et al., 2006). The term "economically affordable housing refers to the ability of financial housing in terms of household income, comparing particular categories of housing, such as social housing, public housing and low-cost housing, which are often used (United Nations, 2014) According to a study by Khazanah (2014), there is a difference between household income and expenditure. The socio-economic backgrounds of different countries have an impact on affordable housing.

The private sector in the formal and informal sectors remains the Nigerian biggest developers of housing units. Private sector schemes may be widely or may have far-reaching effects, different to government schemes that may be large-scale but usually have small influence (Otiso, 2003).

However, the United Nations suggested that the African nations should put the responsibilities of housing projects into the private sector through public-private partnerships (PPPs) (Ibem and Aduwo, 2012). The study of Miraftab (2004) discovers that public-private partnerships (PPPs) are considered to be arrangements for urban civil servants and methods in developing nations. In terms of the housing supply, the launch of PPP is based on its interest in increasing the capacity of the housing sector, as well as the growth of housing capacity and facilities (the Shelter Afrique, 2008).

With the UN suggestion to African nations, the Nigerian government implemented PPP (Owei, 2007) in the year 2004 to become more significant in housing construction in the cities, such as Abuja and Lagos. Nigeria's government considers that the PPP will increase the efficiency of public development and facilities deliver through private funding (Lagos State Government, 2008).

On the other hand, in spite of the attractiveness of PPP, the success and nonsuccess of its application in housing development does not reviewed systematically (Alinaitwe and Ayesiga 2013). The practice of PPP in the housing project is not as the use of infrastructure projects (Abdul-Aziz & Kassim 2011; Ong 2003; Trivedi & Ajit 2014). Subsequently, in The 1990s, the PPP project has become the Department of Education, the Health and Transportation Infrastructure (Li and Akintoye 2008). Consequently, PPP in the housing project is hardly studied globally (Ong et al., 2002; Sengupta, 2005; Abdul-Aziz, 2012). PPP for housing has largely escaped theoretical investigation (Payne 2000) and has no different space for concept and application (Sengupta, 2005). Therefore, the descriptive elements for the positive delivery of PPP housing are still severely understood, particularly in the view of developing countries like Nigeria. The PPP initiative is within the early stages of most developing nations in the world and has not explored knowledgeable (Awodele et al., 2008). The PPP housing agendas with the care of the United Nations HABITAT (2011) are uncommon in the developing nations, and little practical data prove success development.

However, due to the current situation in Nigeria of the difficulties in accessing affordable housing for all income group and the unclear delivery of housing by PPP, this study tends to develop a model using the success factors of PPP to resolve the PPP problems and provide affordable housing for mostly low-income group in Abuja, Nigeria.

### **1.2 Problem Statement**

The history of housing problems in Nigeria began long before independence. After independence, several policies have been developed to address Nigeria's housing challenges, but these policies could not solve the housing challenge (Ibem, 2011). Ibem et al. (2011) reported that between 1962 and 2010, the Nigerian federal government launched a low-income housing program involving direct construction, such as the National Low-income Housing Program from 1962 to 1980. National Housing Program (1994 to 1995), National Prototype Housing Program (2000 to 2003), Presidential Housing Committee Program (PMHS) (2004 and PPP Housing Program, which is proposed to build 671,271 affordable housing units in the country). However, at the end of 2010, only 95,594 affordable housing. (Ibem et al., 2011; Zayan, 2016). Ibem stresses that proper planning, implementation, corruption, and politics are some of the reasons behind the failure of the government in housing delivery. The low-income earners received a monthly income ranging from N30,000 to N120,000 while the repayment for a housing loan is between 20% to 30% of the monthly income (Ibem, 2011).

However, in the recommendation of the United Nation to African, that the African nations should withdraw from housing delivery for their inability to meet housing demand and supply (UN-HABITAT, 2006). Therefore, the Nigerian Government adopted the PPP in 2004 in compliance with the recommendations of the United Nations to increase the housing supply in Abuja and Lagos and other parts of the nation (Daniel, 2014). The PPP method is used, especially in housing development, solid waste management, and transportation.

The Nigerian Federal Government is making up for the massive gap within housing demand and supply in the nation by adopting a new market-oriented method. The policy is intended to limit the responsibilities of governments, regulators, and suppliers. This led to the implementation of an extensive housing program in the Federal Capital State in 2000 based on the private sector-driven Nigerian housing policy. The program aims to way over the gap between demand and household supply and to provide a favorable environmental design for the active participation of the private sector (Ibrahim & Kwankur, 2012). The Nigerian Government has adopted public-private partnerships at all levels of government, shifting from national management methods and bureaucratic leadership to the market-oriented surroundings. Public and private keys will complement and ease Nigeria's housing shortage (Owei, 2007). Therefore, PPP aims to improve the government ability to provide solutions, promote innovation, advanced methods, decrease the cost of housing and time of development, transfer specific risks to private partners, promote higher productivity to attract more bidders for temporary projects, and also offer opportunities for better expertise and technical skills with a view to improving housing supply in Nigeria (Li & Akintoye, 2003).

In spite of the practice of PPP in housing project, the housing problems in terms of quantity and quality are still inseparable. PPP has successfully provide housing only for the high income and not affordable housing in Nigeria (Ibem and Aduwo, 2012; Ahmed, Moohammad and Abubakar, 2010; Abdullahi and Abdul-Aziz, 2010), due to accessibility of land, corruption, financial limitations, lack of political determination, high facility costs, social constraints, limited supply of construction materials, high dependence on foreign building material, current status of the construction industry, financial institutions cannot fully undertake a rigorous analysis of the project, evaluate operations business skills, weak stakeholder awareness, administrative restraints, lack of incentive for private sector stakeholders, violating with regular planning, the paucity and lack of appropriate supervision (Ibem, 2010; Abdullahi and Abdul-Aziz, 2010, Dahiru, Abdul' Azeez, and Bala, 2013).

The study of Babatunde, et al. (2012), stated that PPP has used a success factor for infrastructural development such as competitive procurement processes, cost, and benefit assessment, a favorable legal framework, appropriate risk allocation, government guarantees, political support, stable macroeconomic conditions, sound economic policy, and appropriate financial market.

Studies in countries surveyed around the world using PPP affordable housing include Ong and Lenard (2002); Freut, (2005); UN-HABITAT, (2006b). These countries in developed countries include the United Kingdom, Canada, India and Australia, and developing countries including Malaysia (Saleh, 2008; UN-Habitat, 2011; Sengupta, 2015; Jooste et al., 2011). Others are concerned about the role of the government organizations for housing in PPP (Ibem, 2010) with the influence of PPP

to addressing metropolitan housing problem in Nigeria (Ibem, 2011a; 2011b; Adegun and Taiwo, 2011).

However, studies proved that United Kingdom, Canada, India and Australia, and developing countries including Malaysia have successfully addressed their affordable housing problem through the used of critical success factors of PPP to provide housing for all their income group (Abdul-Aziz, and Kassim 2011; Akintoye et al., 2017; Chan et al. 2010; Ismail, 2013; Li et al. 2005).

On the other hand, there was no study on the key success factors of the publicprivate partnerships for the affordable housing project in Nigeria. However, most scholars have focused on identifying CSF for PPP infrastructural projects, identifying micro-economic factors, socio-economic perspective and government policy (Ibem, 2012; Sanda et al., 2016), government policies (Adnan and Morledge, 2003; Aduwo, 2013; Sanda et al. 2016; Ibem, 2011), etc. Although the results of the study are still valuable, in the success of the PPP project, SF's affordable housing has a support model, particularly in the background of developing nations that are determined by weak organizations, economic and political environments. Therefore, the basis of this research is to develop a CSF of PPP model for affordable housing provision in Abuja, Nigeria.

### 1.3 Research Gap

Due to population growth and urbanization in Nigeria, there is a huge gap between housing demand and supply in Nigeria with a shortage of affordable housing delivery by the Government (UN-HABITAT, 2006). Demand for jobs appears to be higher due to population growth, and the high number of rural-urban migration. At the same time, supply has reduced, existing prices are unbearable, leading to homelessness, and contributed to 80% of the low-income group living in slum dwellers and deteriorating housing conditions (Mark, 1984; UN-Habitat, 2006; UN-Habitat, 2003). However, the Government of Nigeria proposes to build 671,271 affordable housing between 1962 to 2010, at the end of 2010 only 95,271 affordable housing was built for 80% of the 200 million Nigeria. 40 thousand affordable housing proposed for Abuja the capital of Nigeria from a total of 671,271 propose affordable housing, at the end of 2010 only 5,200 affordable was build for 6 million low-income groups.

Therefore, a series of studies have been carried out to resolve the affordable housing problem in Abuja, Nigeria, including Ibem Research (2012), investigating the impact of public-private partnerships (PPPs) to increase the availability of affordable housing in Nigeria (Ibem and Aduwo, 2012) ). He found that earlier public housing provision approaches, the public-private partnership approach did not make any significant contribution to affordable housing; instead, it tended to deliver housing for high-income people. Adnan and Morledge (2003) argue that if the future of these initiatives is to ensure PPP's challenges and opportunities for affordable housing, then it is necessary to determine the key criteria to be achieved for each joint venture project - why urban people inadvertently have housing needs, the key is not understanding. Sanda et al. (2016) found in his research that these houses far exceeded the target beneficiary's ability to withstand.

However, the study of (Ibem, 2011) explained that the PPP strategies are an official combined project partnership concerning government subsidized land, providing service plots or private sector partners to build family units. Although this approach offers land parcels and housing for some high-income elites, it contributes slightly to the amount of housing provision for the low and middle-income populations in Nigeria. Also, Aduwo (2013) disclosed the PPP experience in the Nigerian housing sector, particularly for high-income groups, but did not make any vital impact on Nigeria's affordable housing. He further recommended the research needs for affordable housing using the CSF using of PPP method in Nigeria. However, the majority of studies have concentrated on socio-economic perspectives (Ibem, 2012; Sanda et al., 2016), government policies (Adnan and Morledge, 2003; Ibem & Aduwo 2012; Sanda et al., 2016; Ibem, 2011) and micro-macro economics aspect (Ojebode, (2016), but did not consider the use of critical success factors of PPP for affordable housing provision in Abuja, Nigeria. Therefore, this study aims to address the affordable housing problem in Abuja, Nigeria, using success factors of PPP for

countries like Malaysia, the United Kingdom, Canada, India, and Australia to propose an overwhelming policy solution.

Malaysia, the United Kingdom, Canada, India, and Australia are some of the countries that have successfully used PPP for affordable housing. As a result, PPP has to turn out to be the primary solution to the housing problem as described in the literature, and most nations across the globe are presently using PPP to address their housing issue ('Ong and Lenard, 2002; Freut, 2005; UN-HABITAT, 2006b). However, due to the success of many countries using the PPP to address their affordable housing problems, other countries that have experienced housing concerns issues such as Nigeria (Ibem, 2011) need to adopt the system that is used by other countries that recorded success of providing affordable housing to date.

Therefore, the Nigerian government needs to have an appropriate model for balancing the situation of affordable housing because Malaysia, India, Canada, and Australia have succeeded in using PPP as an option. Although Nigeria's PPP still exists, Nigeria's PPP has not adopted success factors to solve the problem of affordable housing (Ibem, 2011; Taiwo, 2014; Ibem and Adowu, 2012), which has almost no success. Therefore, a critical analysis is conducted for the PPP project in Nigeria and determine the factors that led to its failure and considered the factors that influence success by other nations and considered in terms of Nigeria. Subsequently, success factors do not consider high-income, middle-income, and low-income groups. The affordable housing strategy for PPP projects in other countries will be seen as a viable housing supply model for the development of PPP in Nigeria.

Based on affordable housing systems in countries like Malaysia, the United Kingdom, Canada, India, and Australia that are using PPP to address the issue of affordable housing. The study aims to develop a critical success factors model using the success factors applied by Malaysia, UK, Canada, India, and Australia, to propose a solution to the lingering housing problem in Abuja, the capital of Nigeria where rural cities migrated rapidly, and with increased populations that lead to the high living costs, high costs of rental and high costs of housing (Morka, 2014). Therefore, the gap knowledge is the understanding of what the research is trying to achieve. Resolve

research gaps by providing solutions that support more developer investments to make the model work. The challenge of using PPP to treat affordable housing in Abuja, Nigeria, is being studied.

#### 1.4 Research Aim

The study aim is to investigate the problems of PPP for affordable housing and developed a critical success factors of PPP model to ease the accessibility for affordable housing in Abuja, Nigeria.

#### **1.5** Research Questions

Four research questions that will cover the research context of developing a structural CSF model for affordable housing were generated as follows;

- 1. What are the problems of PPP for affordable housing provision?
- 2. What are determinant critical success factors of the PPP for affordable housing delivery?
- 3. Is there any relationship between the CSFs and problem of PPP for affordable housing?
- 4. How to develop a CSF of PPP model for affordable housing provision in Abuja, Nigeria?

### **1.6 Research Objectives**

 To determine the problem of PPP for affordable housing provision in Nigeria.

- 2. To determine the critical success factors of PPP for affordable housing provision in Nigeria.
- 3. To evaluate the relationship between the CSFs and problem of PPP for affordable housing provision in Nigeria.
- 4. To develop a CSF of PPP model for affordable housing provision in Abuja, Nigeria.

### **1.7** Scope of the Study

The focus is on the delivery of affordable housing in Abuja, Nigeria, using the success factors of public-private partnerships in Nigeria's federal capital, Abuja. The Federal Housing Administration, any other form of housing provided by a private housing or private developer, is not part of a public-private partnership and is outdoor of the scope of this research.

This study starts with the concept and application of conceptual PPP and determines the success factors of affordable PPP in Abuja, Nigeria, through a broad review of the literature. The study identifies success factors for all-income people in Nigeria to provide affordable housing. After determining the most important factors for the success of PPP affordable housing, the study began to develop a Nigerian affordable housing supply structural model using PPP.

However, the study covers the supply of PPP housing in Abuja, the capital metropolis of Nigeria. The reason for choosing Abuja the capital of the nation as the case study is because Abuja is the federal capital of the country, with the largest number of civil servants, while more than 70% of other states in the country are low-income. Abuja is the capital of Nigeria with a population of approximately 8 million people and almost two million civil servants with 1.5 million low-income groups at 75% of 1.5 million. The rapid increase in population was due to the movement of the Federal Government from Lagos with Federal Government ministries and the parastatal headquarters to Abuja in 1991. In that year, all foreign consulates were also

instructed to transfer to Abuja. Several private business establishments in Lagos and another side of the nations have relocated to Abuja or opened branches to facilitate contact with ministries. This has led to a rapid population increase, resulting in no housing supply in Abuja. Abuja as the federal capital of Nigeria with the capacity and the estimated number of people to live in the capital has the highest number of civil servant as compare to other part of the country with more than 232,112 civil servant (Ibem et al., 2011).

### 1.8 The Study Area

Nigerian's federal capital territory Abuja is located between 8°25°N and 90 20" N north latitude, with a longitude of 60 45°E and 70 39" E at the Greenwich meridian. It is situated in the heart of Nigeria and has no primary ethnic ownership. The 'Federal Capital Territory' (FCT) Abuja was established in four (4) additional states in Nigeria, i.e., Kaduna, Plateau, Kogi, and Niger, as shown in Figure 1.1. Abuja has a land area of almost 8,000 square kilometers, of which the city area is approximately 250 square kilometers. In December year 1991, after fifteen years (15) of design and construction, Abuja formally substituted Lagos as the capital of the nation and the seat of the government of Nigerian. Designed as the capital city of the country, Abuja can accommodate 500,000 people after its full development; today, it can accommodate about 1.2 million people. The 1991 national census showed that the city could accommodate about 1.2 million and the National Bureau of Statistics predicted on March 2008 that it was 3,564,126 (Mai, 2008; Naoum, 2007).

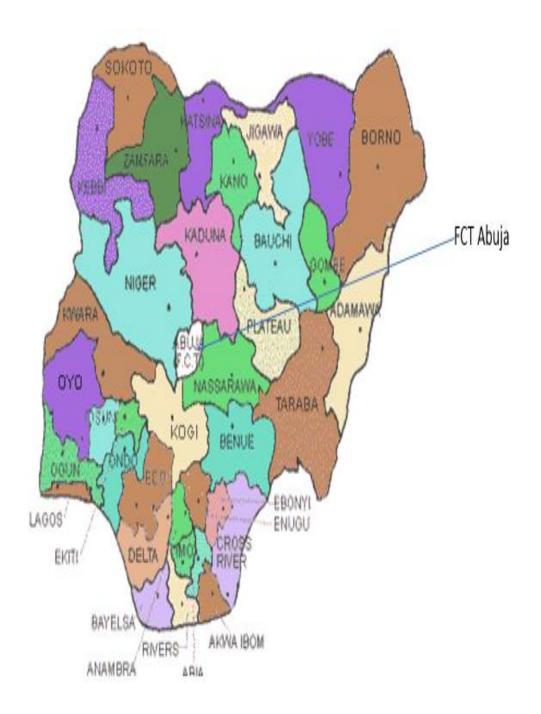


Figure 1.1 State Map of Nigeria (Source: Peter N.J et al 2018)

The FCT consists of six regional councils, as shown in Figure 1.2. These are the Abuja City Council, the Bwari Regional Council, the Gwagwalada, the Abaji, the Kuje Regional Council, and the Kwali Regional Council. The chief executive of the region is a minister, usually appointed by the Nigerian president (Mai, 2008). According to the development order of the overall plan, the urban committee is divided into three stages. The first segment of the metropolitan is separated into five (5) constituencies. These consist of the central business district, Wuse, Garki, Asokoro, and Maitama. There are also five districts in the second phase. They are Kado, Durumi, Gudu, Utako, and Jabi, and the third stage is Mabuchi, Katampe, Wuye, and Gwarimpa.

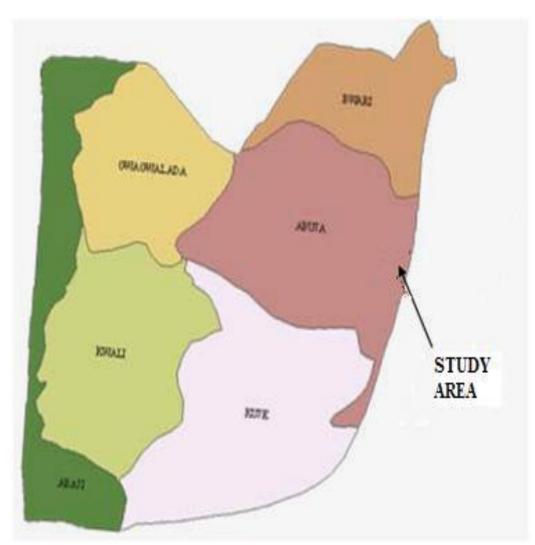


Figure 1.2: Map of the Six Area Councils of FCT, Abuja (Source: Peter N.J et al 2018)

Name	Status	Population Census 1991	Population Census 2006	Population Projected 2016
Federal Capital Territory Abuja	Territory	21,081	1,406,239	3,564,100
Abaji	Area Council		58,642	148,600
Abuja municipal area council	Area Council		776,298	1,967,500
Bwari	Area Council		229,274	581,100
Gwagwalada	Area Council		158,618	402,000
Kuje	Area Council	44,338	97,233	246,400
Kwali	Area Council		87,174	218,400
Total				7,128,100
Nigeria	Federal Republic	88,992,220	140.431,790	193,392,500

Table 1.1FCT Regional Council in Abuja

Source: Peter N.J et al 2018

Table 1.1 shows the six local governments of Abuja, including the FCT, with the total population of the people within the six local governments and the FCT. The table indicates that Abuja has the total population of 7,128,100 against the initial plan of Abuja to accommodate only three million people.

## **1.9** Significance of the Study

The study will help to better understand the complex factors that are critical to the success of public-private partnerships. The study is anticipated to initiate the contribution of various SFs to the successful supply of PPP affordable housing. This understanding will help to capitalize on the success of Nigeria's PPP affordable housing provisions and provide a model for affordable housing. Therefore, the results of this study will improve the knowledge structure of PPP and will help low and medium income people to get affordable housing. It will also assist policymakers in developing public-private partnership policies as an alternate service to provide an approach for Nigeria and other developing nations, particularly those implementing PPP.

### 1.10 Research Process

In answering the outline of the problem statement and the research objectives, a process to effectively achieve these goals is needed. For the reason of the study, the study adheres to positive positivist paradigm. The theory of the study is that the results are determined by causes to discover the factors that regulate to purchase affordable housing in Nigeria using public private partnership. The research will build on the hypothetical contextual that certain vital factors are critical to the success of a PPP project.

The study used quantitative paradigms, mainly quantitative methods, and empirical studies. The survey was conducted and also expert feedback to determine the factors, followed by a questionnaire analysis.

The research collected data through the secondary source (textbooks, journal articles, papers, PPP policy documents, and FCTA reports) and major sources (questionnaires). In the survey, random sampling techniques are used to gather data from stakeholders (from the public and private sectors) involved in large-scale PPP

housing projects. Respondents are asked to rank and evaluate the importance of providing a successful SF list for PPP housing using the Likert scale.

Subsequent to the key steps of the research procedure outlined by 'Creswell' (2012), the study uses a four-stage conceptual framework.

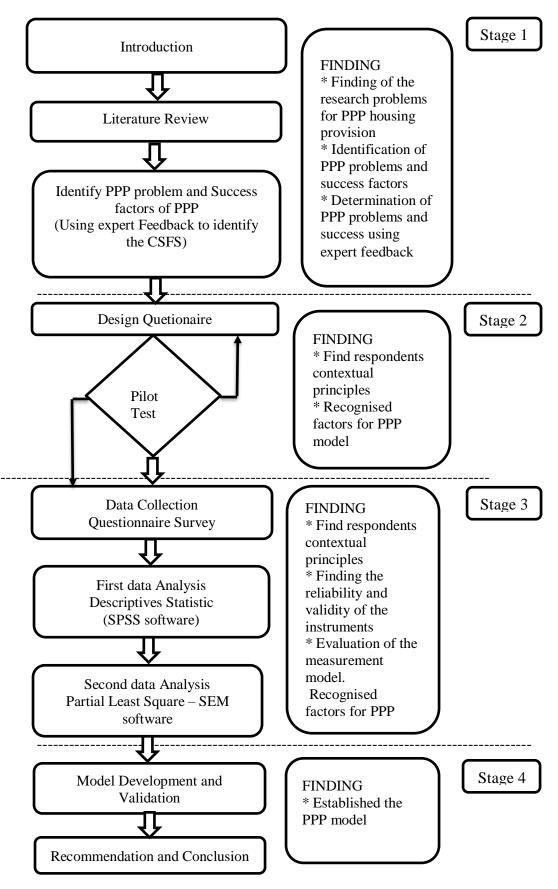


Figure 1.3 Research Process for the Study

The research started with Conceptualization of the thesis, literature review, the expert opinion, questionnaire, data acquisition and analysis and the reporting of the findings.

The Conceptualization of research and observes the PPP housing supply and preliminary literature search in the study area through mind mapping. This phase conceptualizes research by identifying research problems related to PPP's ability to provide affordable housing in the study area. The original literature search found that there is a study gap in the literature, that is, a lack of a complete model for assessing the success of PPP projects. With an award-winning failure story, the study aimed to investigate the challenges of PPP housing provision in FCT, Abuja's and determine its explanatory factors and assess the critical success factors of affordable housing supply with a view to develop a model that will bring an end to the current challenges of affordable housing delivery.

Based on the objectives of the study, the study conducted an extensive literature review to broaden the understanding of the concepts, benefits, types, key success factors, and applications of public-private partnerships. From the literature review, the conceptual framework of the variables and research methods to be measured is outlined.

The CSF and PPP problems are sent to an expert to get their feedback to determine the factors responsibly. The expert stated the CSF and PPP problem is significant according to their opinion. However, this thirty-nine CSFs use for a pilot study to test the reliability and validity. After obtaining the reliability, validity, and sampling adequacy of the research tools, the study conducted a comprehensive questionnaire in subsequent sections.

The questionnaire was designed after the expert feedback and test from the pilot studies, which proved that all the factors are valid and reliable for full-scale data collection.

The third stage of the study focused on data collection and analysis through empirical investigations. The study capture data through expert feedback with PPP experts and a questionnaire survey of PPP project participants in the research area. The statistical data is analyzed using analytical tools.

The report is the final stage of the process and involves presenting the findings, drawing conclusions, making recommendations, and proposing new cutting-edge recommendations for further research.

#### **1.11** Organization of the Thesis

This study is separated into seven chapters. Chapter 1 is an introductory chapter that outlines the research background, problem statements, research aims and objectives, and the scope and significance of the research. The second chapter is a literature review and key theoretical frameworks.

The second chapter includes a literature review focusing on the housing supply approach and the concept of PPP. This chapter examines the concept and evolution of PPP, the theoretical basis, types and interests, and studies housing delivery in the study area. The reason for the review is to identify factors that affect the success of PPP and affordable housing supply and also identify the success factors of PPP. The third chapter contains the theoretical framework on which the research is based.

The fourth chapter presents the methods used in this study. This chapter describes the types of data required for research, methods, and tools for collecting data, sampling procedures, and data analysis methods. Chapter 5 presents the results of a study on the descriptive and measurement model of public-private partnerships by affordable housing. On the other hand, chapter 6 presents the evaluation of the CSF, PPP problem, and the PPP structural model for affordable housing proposals provided by Abuja, Nigeria.

Chapter seven is the conclusion of this study. In this chapter, the main results are summarized, and the conclusions are drawn. The limitations of this study have been discussed and are ultimately recommended for future research.

#### REFERENCES

- Abdul-Aziz. A., (2010). Housing Private Public Partnerships: Perspectives from the Government Agencies. *In NAPREC conference*. Pp. 1-24.
- Abdul-Aziz. A-R., (2012). Control Mechanisms Exercised in Malaysian Housing Public-Private Partnerships. *Construction Management and Economics*, 30(1), Pp.37-55.
- Abdul-Azeez. A-R. &Kassim, PSJ, (2011). Objectives, Success and Failure Factors of Housing Public E Private Partnerships in Malaysia. *Habitat International*, 35(1), Pp150-157.
- Abdullahi, B.C. & Abd-Aziz, N.A., 2010. Nigeria's Housing Policy and Public-Private Partnership (PPP) Strategy: Reflections in Achieving Home Ownerships for Low-Income Group in Abuja, Nigeria. *In 22nd International Housing Research Conference*. Istanbul, pp. 4–7.
- Abdullahi, B.C. & Abd-Azeez, N.A., (2011). The Roles of Private Sector Participation in Achieving Anticipate Outcomes for Low-income Group: A Comparative Analysis of Housing Sector Between Malaysia and Nigeria. *African Journal of Business Management*, 5(16), Pp.6859-6890.
- Abubakar, I.R. & Doan, P.L., 2010. New towns in Africa: Modernity and/or decentralization? In 53rd annual meeting, African studies Association. San Francisco, USA.
- Abubakar, I.R., (2014), Sustainable Urbanization in developing countries. *Abuja city Profile*. 41, pp.81-91.
- Abiodun, J.A. (1985). Housing Problems in Nigeria Cities Onibokun Housing in Nigeria: *A book of Reading NISER, Ibadan* Pp 49-63.
- Adegun, O.B. and Taiwo, A.A. (2011).Contribution and Challenges of Private Sector's in Housing in Nigeria: Case Study of Akure, Ondo State. *Journal of Housing* and the Built Environment, 26 (4), 457-467
- Ade-Kunle Ifesanya, (2012) .The Role of Government Agencies in Urban Housing Delivery. Institute for European Urban Studies, Faculty of Architecture, Bauhaus University Weimar, Germany (Phd Thesis).

- Ademiluyi, A.I. & Raji, B.A. (2008) Public and Private Developers as Agents in Urban Housing Delivery in Sub-Saharan Africa: the situation in Lagos State. *Humanity & Social Sciences Journal*, 3(2), pp.143–150.
- Aiken, L. A., & West, S. G. (1991). Multiple regression: Testing and interpreting interactions. *Newbury Park, CA: Sage*.
- Adejumo, A. A. (2008). Some thoughts on afordable and social housing in Nigeria. Village square: *Prototype buildings*.
- Adnan.H. Rahmat, I. Morledge, R., (2008). Developing a Methodological Approach Environment *Journal*, 5(5), PP.12-22.
- Aduwo E. (2013). Satisfaction with Neighbourhood Environments in Public Housing: *Evidence from Ogun State, Nigeria.*
- Afolabi, E. Q. (2011). Examining Public Private Partnership in Nigeria: Potentials and Challenges. A Project Submitted to the Faculty Of Law, University Of Ilorin, Nigeria.
- African Ministerial Conference on Housing and Urban Development (AMCHUD) (2005) Communiqu'e on 'financing housing and urban development: *with special reference to Africa' issued at the end of the conference* 31 January–4 February, Abuja, Nigeria.
- Agbarakwe, Henry Ugochukwu Oluchukwu F. A. (2014). National Housing Policies and the Realisation of Improved Housing for All in Nigeria: *An Alternative Approach. Asian Developing Policy Review,*
- Agbola, T. (1990b) Affordability and Cost Recovery in shelter projects: *The case of Nigeria Third World Planning Review*, 12 (1): 59-73.
- Agbola, T. (1993) Manpower problems in the building industry. IN Taylor, R. W. (Ed.) Urban development in Nigeria. Avebury, Aldershot.145-153
- Agbola, T. (1994) Ngos and community development: *A Nigeria case study. Cities*, 11 (1): 59-77.
- Agbo, N. (1996). The housing scam. Newswatch, 1 January, pp. 7–17.
- Agbola, T. and Jinadu, A. (1997) Forced eviction and forced relocation in Nigeria: *the Experience of those evicted from Maroko in 1990, Environment and Urbanization* 9 (271), 270-288.
- Agbola, T. (1998). The Housing of Nigeria: a review of policy Development and Implementation. *Research report, 14, Ibadan, Development Policy Centre*.

- Agbola, T. (2005a) The Housing Debacle, Inaugural Lecture Delivered at the University of Ibadan, Ibadan, 4 August.
- Agrawal, R., (2010). Successful delivery of public –private partnership for infrastructure development. *Jaypee institute of information technology .neada India.*
- Agresti A. (2018). Statistical Methods for the Social Sciences, *5th Edition*. <u>https://www.pearson.com/us/higher-education/program/Agresti-Statistical-Methods-for-the-Social-Sciences-5th-Edition/PGM334444.html</u>
- Agunbiade, B. (2007) Housing Administration and Management in Nigeria, in Agbola, T, Egunjobi, L. & Olatubara, C. (eds) *Housing Development and Management*.
- Agus, MR., (2002). Malaysia. In M.R Agus, J. doling, & D.S. lee, eds. Housing systems in south and East Asia. *New York. Palgrave Macmillan*, 127-145.
- Ahmed Y. and Sipan I.A. (2019a). Critical Factors for Implementation of Public-Private Partnership for Affordable Housing in Nigeria. *International Journal* of Scientific & Technology Research Volume 8, Pp 1125-1131, ISSUE ISSN 2277-8616.
- Ahmed Y. and Sipan I.A. (2019b). Public Private Partnership as a Determinant Factors of Affordable Housing in Abuja Nigeria. *The International Archives of the Photogrammetry, Remote Sensing and Spatial Information Sciences*, Volume XLII-4/W16, Pp 71-78, 2019.
- Ahmed Y. and Sipan I.A. (2019c).Critical Success Factors of Public Private Partnership for Affordable Housing in Nigeria. *International Journal of Recent Technology and Engineering*. ISSN: 2277-3878, Volume-8 Issue-2S9.
- Aiken, L. S., & West, S. G. (1991). Multiple regression: Testing and interpreting interactions. *Newbury Park, CA: Sage*
- Aina, T. (1990) Housing and health in olaleye-iponri, a low-income settlement in Lagos, Nigeria. IN J. ardoy& Cairn cross, S. (Eds.) The poor die young: Housing and health in third world cities. London, Earthscan.56-88
- Ajanlekoko, S. (2002) Appraisal of the national housing policy, *Housing Today A* Journal of theAssociation of Housing Corporation of Nigeria, 1(6), pp. 13– 20.
- Akeju, A. A. (2007) Challenges to Providing Affordable Housing in Nigeria. Paper Presented at 2nd Emerging Urban Africa International Conference on

Housing Finance in Nigeria. Held at SheuYa-adua Centre, Abuja, Nigeria. October 17th – 19th 2007.

- Akintoye, A., (2015). Ppp: variations and country contexts. Keynote address. In environmental design and management international conference (EDMIIC2015) at obafemi Awolowo University. March 2015. IIE-Ife, Nigeria.
- Akintoye, A, et. al., (2001). The financial structure of private financial initiative Projects. In proceedings of the 17th ARCOM annual conference, Sal ford University Manchester, pp. 361-9.
- Akintoye, A, et. al., (2017). An Assessment of Why the Problems of Housing Shortage Persist in Developing Countries: A Case Study of Lagos Metropolis, Nigeria. Pakistan Journal of Social Science, 4(4), pp.589–598.
- Alan Agresti, (2018). Statistical Methods for the Social Sciences, *Fifth Edition. ISBN* 13: 978-0-13-450710-1.
- Alexandru V. Roman (2015). A Guide to Public-Private Partnerships1 (PPPs): *What Public Procurement Specialists Need To Know*. <u>https://www.nigp.org/docs/default-source/New-Site/research-</u> <u>reports/guidetopublic-privatepartnerships(ppps)-</u> <u>whatpublicprocurementspecialistsneednowfinal.pdf?sfvrsn=af15ed40_4</u>
- Alfen, Hans Wilhelm et al. (2009). Public-Private Partnership in infrastructure development: *Case studies from Asia and Europe*.
- Alinatwe, H. & ayesiga, R., (2013) success factors for the implemental of public private partnership in the commission industry in Uganda arsenal of private partnership in Canada. *Report, p.36. Available* at: <u>http://www.acec.ca/(accessed</u> September 25, 2016).
- Alumran, A., Hou, X., Hurst, C., (2014). Assessing the overuse of antibiotics in children with URTIs in Saudi Arabia: development of the parental perception on antibiotics scale (PAPA scale). J. Epidemiol. Global Health 3, 3–10.
- Ameyan, E. E. and Chan, A.P.C., (2015). Implementing PPP Water Supply Projects in Ghana. African Journal of Applied Research, 1(1), pp.453-69.
- Ameyaw, E.E. and Chan, A.P. (2015), "Risk ranking and analysis in PPP water supply infrastructure projects: an international survey of industry experts", *Facilities*, Vol. 33 Nos 7/8, pp. 428-453.

- Anderson Claire (2010). Presenting and Evaluating Qualitative Research. Americanjournalofpharmaceuticaleducation, 74(8),141.<a href="https://doi.org/10.5688/aj7408141">https://doi.org/10.5688/aj7408141</a>
- Anthony J. Onwuegbuzie, Wendy B. Dickinson, Nancy L. Leech, & Annmarie G. Zoran (2009). A Qualitative Framework for Collecting and Analyzing Data in Focus Group Research. *International journal of Qualitative Methodology*, 8(3).
- Anthony J. Onwuegbuzie (2012). Qualitative Analysis Techniques for the Review of

   the
   Literature.
   A
   qualitative
   report.

   https://nsuworks.nova.edu/cgi/viewcontent.cgi?referer=&httpsredir=1&articl

   e=1754&context=tqr
- Arimoro A. E. (2015). Journal of Law, Policy and Globalization. Journal of Law, Policy and Globalization www.iiste.org ISSN 2224-3240. ISSN 2224-3259. Vol.40,
- Armitage, Lynne and Susilawati, Connie (2004) Do Public Private Partnerships Facilitate Affordable Housing Outcome in Queensland? In Proceedings 11th European Real Estate Society Conference, Milan, Italy.
- Arthur Andersen and Enterprise LSE, (2000). Value for Money Drivers in the Private Financial Initiative, the Treasury Task Force, http://www treasuryprojectstaskforce.gov.uk/series_1/andersen/7tech_contents.html. [Accessed September 2018].
- Asare, I.T., 2012. Critical Success Factors for the revival of the Textile Sector in Ghana. *International Journal of Business and Social Science*, 3(2), pp.307– 310.
- Askar M.M. and Gab-Allah A.A. (2002) Problems Facing Parties Involved in Build, Operate, and Transport Projects in Egypt. *Journal of Management in Engineering* / October 2002 /
- Association of Consulting Engineering Companies, (2015). Understanding Public Private Partnerships in Canada. Report, p.36. Access on: 12 October, 2018 at http://www.acec.ca/
- Augustine Arimoro (2015). An Appraisal of the Legal Framework for Public PrivatePartnershipinSouthAfrica.<a href="https://www.researchgate.net/publication/328030846_AN_APPRAISAL_OF">https://www.researchgate.net/publication/328030846_AN_APPRAISAL_OF</a>

# <u>THE LEGAL FRAMEWORK FOR PUBLIC PRIVATE PARTNERSHI</u> <u>P_IN_SOUTH_AFRICA</u>

- Ayedun, C. A. & Oluwatobi, A. O. (2011). Issues and Challenges Militating against the Sustainability of Affordable Housing Provision in Nigeria. *Business Management Dynamics*, 1, 01-08.
- Ayeyemi, D. (2007) Affordable housing scheme: Ogun state example. Nigeria Tribune, 1st September
- Awang, Z. (2015). SEM made simple: A gentle approach to learning Structural Equation Modeling. *MPWS Rich Publication*.
- Awodele, O.A.ogunsemi, D.R. & rotimi, JOB.(2008). Private participation in infrastructure (ppI) development in developing economies-the Nigerian experience. *In the construction and building research conference of the royal institution of chartered surveyors. Dublin.*
- Awodele, A. O. (2012) Framework for managing risk in privately financed market projects in Nigeria, (*PhD thesis*), *Heriot-Watt University, UK*.
- Awotona, A. (1990). Nigerian government participation in housing: 1970–1980. *Habitat International*, 14 (10), 17–40.
- Axelrod, R., (1984). The evolution of cooperation, New York: basic books, Inc.
- Babatunde, S.O., opawole, A& akinsiku, O.E., (2012) critical success factors in publicprivate partnership (ppp) on infrastructure delivery in Nigeria. 10(3), pp. 212-225.
- Bagozzi, R. P., & Yi, Y. (2012). Specification, evaluation, and interpretation of structural equation models. Journal of the Academy of Marketing Science, 40(1), doi 10.1007/s11747-011-0278-x.Bailey, N. (1994). Towards a research agenda for public-private partnerships in the 1990's, Local Economy, 8, 292-306
- Bala A. (2012). Critical success factors in public-private partnership (PPP) on infrastructure delivery in Nigeria. J Facilities Manag. 10(3):212–225.
- Ball, R., Heafey, M., & King, D. (2000). Managing and concluding the PFI process for a new high school: Room for improvement? *Public Management*, 2(2), 156 179.
- Ball, R., Heafey, M., & King, D. (2007). The Private Finance Initiative in the UK: A value for money and economic analysis. *Public Management Review*, 9(2), 289-310.

- Baley, J. (1994). Using the Analytic Hierarchy Process in house selection. *The Journal of Real Estate Finance and Economics*, 9(1), pp.69–85.
- Bambrick, S., 2011. A Critical Review of the Methods used to Measure Project Success and the identification of key Success Factors, Manchester.
- Barlett, J. E., Kotrlik, J. W., & Higgins, C. C. (2001). Organizational research: Determining appropriate sample size in survey research. *Information technology, learning, and performance journal*, 19(1), 43-50.
- Batley, R., (1996). Public private partnership and performance in service provision. *Urban Students*, 33(4-5), pp 723-75.
- Bartholomew, D., Knotts, M., & Moustaki, I. (2011). *Latent variable models and factor analysis: A unified approach*. (3rd ed.). West Sussex, UK: John Wiley & Sons.
- Becker, J.-M., Rai, A., Ringle, C.M. and Völckner, F. (2013), "Discovering unobserved Heterogeneity in Structural Equation Models to Avert Validity Threats", *MIS Quarterly*, Vol. 37 No. 3, pp. 665-694.
- Bello, M. 2012. FG Terminates Bi-Courtney's Concession of Lagos-Ibadan Expressway. *Thisday*.
- Bentler, P.M & Chou, C.p., (1987) Practical issues in structural modeling sociological methods & research, 16 (1),pp 78-117.
- Bhushan, N. and Rai, K. (2004) Strategic Decision Making: Applying the Analytic Hierarchy Process. Springer, Berlin, 9, 11-21. http://www.springer.com/978-1-85233-756-8
- BLIECK Y. et al. 2017. Validation of a Conceptual Quality Framework for Online and Blended Learning with Success Factors and Indicators in Adult Education: A Qualitative Study. *The Turkish Online Journal of Educational Technology*, volume 16 issue 3
- Birnie, J, (1999). Private finance Initiative (PFI) UK construction industry response *Journal of Construction procurement*, 5 (1), pp 5-14.
- Bryman, A. and Bell, E. (2007). The Ethics of Management Research: An Exploratory Content Analysis. *British Journal of Management*, Vol. 18, 63–77.
- Bryman A. (2015). Scocial Research Methods (4th Edition). <u>file:///C:/Users/DELL/Downloads/Social_Research_Methods_4th_Edition_b</u> <u>y_A.pdf</u>
- Bryson, J.M. & Cunningham, G. L. Lokkesmoe, K.J., 2002. What to do when stakeholders matter: the case of problem formulation for the African

American men project of Hennepin county, *Minnesota. Public Administration Review*, 62, pp.568–584.

Bollen, K.A., 1989. Structural equations with latent variables. New York: Wiley.

- Bourassa, S.C. (1996), 'Measuring the Affordability of Homeownership', *Urban Studies*, 33(10): 1867-1877.
- Boynton, A.C. & Zmud, R.W., 1984. An Assessment of Critical Success Factors. *Sloan Mnagement Review*, 25(4), p.11.
- Bult- spiering, M &. Dewulf, G., (2006). Strategic issues in public-private partnerships an international perspective, *Blackwell publishing Ltd*.
- Burmeiste et. al., (2012). An example of learning about plastics and their evaluation as a contribution to Education for Sustainable Development in secondary school chemistry teaching. *Chemistry Education Research and Practice*.
- Cartlidge, (2006). Public Private Partnership in Construction. ISBN13:978-0-415-36621 2(HBK). <u>https://www.amazon.com/Public-Private-Partnerships-</u> Construction-Cartlidge/dp/B007YZVSZK
- Cattell, R.B. (1973). Factor analysis. Westport, CT: Greenwood Press. National Population Commission of Nigeria (web), National Bureau of Statistics (web).<u>https://www.citypopulation.de/php/nigeria-</u> admin.php?adm1id=NGA015
- Chan, A.P.C., Chan, D.W.M., Chiang, Y.H., Tang, B.S., Chan, E.H.W., and Ho, K.S.K. (2005). "Exploring critical success factors for partnering in construction projects." *Journal of Construction Engineering and Management, ASCE*, 130(2), 188-198.
- Chan. A.P.C. et al., (2010).Crical success factor for PPs in infrastructure Developments: Chinese perspective. *Journal of construction. Engineering and management*, 136(5), pp.484-494.
- Cheema, G. S. (1987). Urban shelter and services: Public policies and management Approaches. *London: Praeger*.
- Cheung, E. (2009) Developing a best practice framework for implementing public private partnership (PPPs) in Hong Kong, (*PhD Thesis*), *Queensland University* of Technology, Australia
- Cheung, E., Chan, A.P.C, Lam. P.T.I., et al, (2012) A comparative study of critical success factors for public private partnerships (ppp) between mainland china

and the Hong Kong special *Administrative Region facilities* 30(13/14).pp 647-666.

- Chang, E, Chan, Albert, & Kajewski, Stephen L. (2012) Factors contributing to successful public private partnership projects: comparing Hong Kong with Australia and the United Kingdom. *Journal of Facilities Management*, 10(1), pp. 45-58.
- Chin W., Henseler J., Wang H. (2005). (eds) Handbook of Partial Least Squares. Springer Handbooks of Computational Statistics. *Springer, Berlin, Heidelberg*.
- Chin, W.W. (1998). The partial least squares approach to structural equation modeling.
  In G. A. Marcoulides (Ed.), *Modern methods for business research* (pp. 295-336). Mahwah, NJ: Lawrence Erlbaum Associates.
- Chua, D. K. H., Kog, Y. C., and Loh, P. K. (1999). Critical success factor for different project objectives. J. Constr. Eng. Manage., 125(3), 142–150.
- Choi O. S (2008). Success factors: Public works and public-private partnerships. International Journal of Public Sector Management 21(6):637-657.
- Chou, J. S., & Pramudawardhani, D. (2015). Cross-country comparisons of key drivers, critical success factors and risk allocation for public-private partnership projects. *International Journal of Project Management*, 33(5), 1136-1150. <u>https://doi.org/10.1016/j.ijproman.2014.12.003</u>
- Civelek M., E., (2018). Essentials of Structural Equation Modeling. University of Nebraska Lincoln DigitalCommons@University of Nebraska Lincoln.
- Cohen, D. and Crabtree, B., (1978). *Qualitative Research Guidelines Project.*, p.3. Available at: <u>http://www.qualres.org/HomeFocu-3647.html</u> [Accessed April 4, 2018].
- COHRE AND SERAC (2008). The Myth of the Abuja Master Plan. Forced evictions as urban planning in Abuja, Nigeria.
- Collis, J. and Hussey, R. (2003), Business Research: A Practical Guide for Undergraduate and Postgraduate Students, Palgrave Macmillan, Houndmills, Basingstoke, *Hampshire*.
- Creswell, J. W. (2008). Educational research: Planning, conducting, and evaluating quantitative and qualitative research (3rd ed.). *Upper Saddle River, NJ: Pearson Education, Inc.*
- Creswell, J. W. (2012). Educational research: Planning, conducting, and evaluating quantitative and qualitative research (*4th ed.*). *Boston*, *MA: Pearson*.

- Cohen, J. (1978). Partialed products are interactions: Partialed powers are curve components. *Psychological Bulletin*, 85, 858–866.
- Dahiru, D., Abdul'Azeez, A. D., & Bala, K. (2013). Study of Measures of enhancing Public Private Partnership towards Infrastructural Development in Nigeria. Sustainable Building Conference. Coventry University.
- Daniel, M. M. (2014). Enabling Access to Housing in Jos, Nigeria: Implementation and the New Bureaucrats.
- Daramola, A. S., Alagbe O., Aduwo, B. and Ogbiye, S. (2009) Public-Private Partnerships and housing delivery in Nigeria. *Publication of Reports, School of architecture, Covenant University, Cannanland Otta, Nigeria*, vol. 1,
- Datta, K. and Jones, A. G., (2001). Housing and finance in developing countries: invisible issues on research and policy agendas. *Habitat international*. Vol. 25, pp. 333-357
- Davidson, N.M., & Malloy, R.P., (2009). Affordable housing and public –private partnership M.N., Davidson & R.P., Malloy, eds., farnham, England: *ash gate publishing company*.
- Denzin, N. K., & Lincoln, Y. S. (2008). Strategies of Qualitative Inquiry (3rd ed.). *Thousand Oaks, CA: Sage. Organizational Research Methods* 13(2):395-396
- DeVon, H. A. (2007) 'A psychometric toolbox for testing validity and reliability', Journal of Nursing Scholarship, 39(2), pp. 155-164.
- De. Vaus, D.A., (2001). Research design in social research, London: sage publications ltd.
- De Vaus, D. (2013). Surveys in social research (6th ed.). London and New York: Routledge (Taylor & Francis Group).
- Dewulf, G., mahalingam, A & jooste, S. 2011. The transition towards a sustainable PPP regime in T. M., tooled, Ed engineering project organization conference Colorado, p 14.
- Diamantopulos A and Winkhofer W. (2001). Index Construction with Formative Indicators: An Alternative to Scale Development. *Journal of Marketing Research* 38(2):269-277.
- Donaldson, T. & Preston, L.E., 1995. Stakeholder Theory of the Corporation: Concepts, Evidence and implications. *The academy of management Review*.20 (1), pp.65—91.

- Drost, E. (2011). Validity and Reliability in Social Science Research. *Education Research and Perspectives*, 38(1), 105–123.
- Federal Ministry of Works and Housing Abuja, (2020) Reports on public Private Partnership participation.
- EFCA. 2001. Project financing sustainable solutions: re-assessing the priorities adding value through innovation. *Geneva. Available from*: <u>www.efacnet.org/</u>.
- Ehingbeti (2008) Transforming Lagos into Africa's model megacity. Eko Hotels & Suites, *Victoria Island Lagos*.
- Ellen A. Drost (2011). Validity and Reliability in Social Science Research. Education *Research and Perspectives*, Vol.38, No.1.
- Ellis, J. L., (2017). Factor analysis and item analysis
- El –sawalhi, N.I.,& mansour, M.A., (2014). Preparation critical success factor for public private partnership (ppp) projects in Palestine. *Journal of engineering research and technology*, 1(2), pp.52-57.
- Emerole, C.G., 2002. Restructuring Housing Development and Financing in Nigeria: The Role of Partnership and Collaboration Strategies. Housing Today, 1(5), pp.26–29.
- Emma, M. and Vida, M. (2013). Austerity and Reform to Affordable Housing Policy. Journal of Housing and the Built Environment 28 (2): 3, 97-407.
- Encarta Wikipedia (2007). Housing <u>https://en.wikipedia.org/wiki/Encarta</u> (Access on 21/08/2018).
- Fowler, F. J. (2002). Survey research methods (Applied social research methods): *Thousand Oaks, CA: Sage Publication.*
- ESCAP (2008). A Primer to Public-Private Partnerships in Infrastructure Development. Transport Policy and Development Section, United Nations Economic and Social Commission for Asia and the Pacific.
- European commission, (2003). Guidelines for successful public –private partnerships, Brussels.
- European Economic Commision (2008). Programming Study for Nigeria-Infrastructure *Report No* 11/14,
- Evalution research team, (2008). Date collection methods for program evaluation: focus groups. Evaluation briefs. (13), p.2. Available at: <u>http://www.ede,gov/healthyyouth/evaluation/index,htm</u>. [Accessed April 4, 2018]

- Federal Government of Nigeria (2002) Government white paper on the report of the Presidential committee on urban development and housing *The Federal Government Printer, Lagos*
- Fellows and Liu (2008). Impacts of Participants' Values on Sustainability of Construction Projects. *Engineering Sustainability* 161(4):219-227. DOI: <u>10.1680/ensu.2008.161.4.219</u>
- FGN (2013). Mid-Term Report of the Transformation Agenda. Abuja: Federa Government of Nigeria.
- Fieldman, G. Charles, (1997). Buildign consensus for affordable housing. *Housing policy Debate*, 8(4), Fannie Mae Foundation
- Finkel M and Lam K. (2008). "Use of Flat Rents in the Public Housing Program," *Cityscape, 10* (1): 91 – 116.
- Finmarktrust (2010). Overview of the Housing Finance Sector In Nigeria Access to Housing Finance in Africa. Lagos: *Commissioned by EFInA and FinMark Trust.*
- Fornell, C. and D. F. Larcker (1981). "Evaluating Structural Equation Models with Unobservable Variable and Measurement Errors." *Journal of Marketing Research* (JMR) 18 (1): 39-50.
- Freenan. R.E., (1984). Strategic management: Astakeholder approach, boston,MA. Pitman.
- Freeman.R.E.&. Reed. D.L., (1983). Stockholders. And Stockholders: A. new perspective on corporate governmence. *California management review*, 25(3), pp93-94.
- Freedman, P. L. (2004). Designing Loan Guarantess to Spur Growth in Developing Countries. USAID.
- Frilet, M. (1997). Some Universal Issues in BOT Projects for Public Infrastructure, the International Construction Law Review. 14 (4). pp.499-512.
- Fruet, G.M. (2005). The low-income housing cooperatives in Porto Alegre, Brazil: a State/CommunityPartnership, *Habitat International*, (29), 300–324.
- Gall, M., Gall, J., & Borg, R. (2007). Educational research: An introduction (8th ed.). New York, NY: Pearson Education. <u>https://www.scirp.org/(S(i43dyn45teexjx455qlt3d2q))/reference/ReferencesP</u> <u>apers.aspx?ReferenceID=1035831</u>
- Gans J. and King S., (2003). Policy options for housing for low income households.

University of Melbourne: Research paper series.

- Gan Q. and Hill R. J. (2008). Measuring Housing Affordability: Looking Beyond the Median. School of Economics Australian School of Business UNSW Sydney NSW 2052. Australia.
- Gan, Q., and R.J. Hill (2009), 'Measuring Housing Affordability: Looking Beyond the Median', *Journal of Housing Economics*, 18(2): 115–125.
- Gardner R.A., Saube S.R., &bLorandos D. (2006). *The International Handbook of Parental Alienation Syndrome*. ISBN: 0398-076472
- Gbadegesin, J.T.,& bioye .T.A. (2014). Public private partnership/private finance initiatives for financing infrastructure in public tertiary institution in Nigeria build environment project and Asset management , 4(2),pp.93-215.*George S.*,2004.order word is possible if...,londo:verso.
- Gentry B. and Fernandez, L. (1997) Evolving Public-Private Partnerships: General Themes and Urban Water Examples. Globalisation and the Environment: *Perspectives from OECD and Dynamic Non-Member Economies. OECD, Paris.* pp.19-25. http://www.undp.org/pppue/. [Accessed January 2000].
- George A. Marcoulides, Randall E. Schumacker(1996). Advanced Structural Equation Modeling Issues and Techniques. 1st Edition. DOI<u>https://doi.org/10.4324/9781315827414</u>
- Ghauri, P. N. (2005). *Research Methods in Business Studies: A practical Guide*. New York: Prints Hall.
- Government office of Slovak Republic (GOSR) (2018), Role of the State and Public Sector. <u>http://www.vlada.gov.sk/role-of-the-state-and-public-sector/</u> access on 23 July, 2018.
- Griffin, L. (2004). Creating affordable housing in Toronto using publiceprivate partnerships. *FES Outstanding Graduate Student Paper Series*, 9(2). (online). http://www.yorku.ca/fes/research/students/outstanding/docs/LaraGriffin.pdf
- Grimsey, D.& lewis, M.K., (2004). Evaluating the risks of public private partnerships for infrastructure projects. *International journal of project management*. 20(2), pp.107-118.
- Groat, L. and Wang, D. (2002), Architectural research methods, New York, NY: John Wiley.
- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative Research. *Handbook of Qualitative Research*, 2, 163-194.

- Gupta, A., Gupta M.C. & Agrawal, R., 2013. Identification and ranking of critical success factors for BOT projects in India. *Management Research Review*, 36.
- Hair, J.F. et al., 2006. Multivariate Data Analysis Sixth., Upper Saddle River. NJ: *Prentice Hall.*
- Hair, J.F. et al., 2010. Multivariate Data Analysis Seventh, Englewood Cliffs, NJ: Prentice Hall.
- Hair, J. F., C. M. Ringle and M. Sarstedt (2011). "PLS-SEM: *Indeed a silver bullet* " Journal of Marketing Theory and Practice 19(2): 139-151. Hair et al, (2014).
  Partial least squares structural equation modeling (PLS-SEM) An emerging tool in business research. *European Business Review* Vol. 26 No. 2, 2014 pp. 106-121.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2014). Partial least squares structural equation modeling: Rigorous applications, better results and higher acceptance. *Long Range Planning*, 46(1–2), 1–12.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2016). A primer on partial least squares structural equation modeling (PLS-SEM) (2nd ed.). *Thousand Oaks: Sage.*
- Hair, J. F., Hollingsworth, C. L., Randolph, A. B., & Chong, A. Y. L. (2017). An updated and expanded assessment of PLS-SEM in information systems research. *Industrial Management & Data Systems*, 117(3), 442–458.
- Haladyna, T. (1999) Developing and Validating Multiple-Choice Test Items. New Jersey: *Lawrence Erlbaum*.
- Hall, D. & Falk, N. 2013. Good cities, Better lives, routledge 2013.
- Hammami, M. ruhashyankiko, J. & yehoue E.B., (2006). Determinants of public private partnership in infrastructure.
- Hardcasle, C. et al., (2005). Critical Success Factors for PPP/PFI Projects in the UK Construction Industry: A Factor Analysis Approach. *Construction Management* and Economics, 23(5), pp. 1-9.
- Harding, A. (1991). The rise of urban growth coalitions, UK-style? *Environment and Planning C, Government and Policy*, 9, 295-318.
- Heinke, G.W. & Wei, J.K.C., 2000. Consultancy to Examine and Disseminate Innovative Approaches to Financing of Initiatives such as Sustainable Infrastructure and Building, Planning, Design, Construction and Operation for Asia Pacific Economic Co-operation (APEC).

- Helmy. M.A., (2011) investigating the critical success factors for ppp projects in kuwau royal institute of technology, Stockholm.
- Henseler, J. r., C. M.Ringle and R. R.Sinkovics (2009). Consultancy to Examine and Disseminate Innovative Approaches to Financing of Initiatives such as Sustainable Infrastructure and Building, Planning, Design, Construction and Operation for Asia Pacific Economic Co-operation (APEC),
- Henseler, J. r., C. M.Ringle and R. R.Sinkovics (2015). "The Use of Partial Least Square Path Modeling in International Marketing." Advances in International Marketing 20: 277–319.
- Heurkens E.W.T.M., 2012. Private Sector-led Urban Development Projects. Management, Partnerships & Effects in the Netherlands and the UK.
- Hemming, R., (2006a). Public- private partnership in realizing the potential for profitable investment in Africa. Tunis, Tunisia: organized by the IMF institute and the joint Africa institute, p.15.
- Hill T. and Paweł L. (2006). Statistics : methods and applications : a comprehensive reference for science, industry, and data mining. <u>https://lib.ugent.be/en/catalog/rug01:001225875</u>
- Hock, C., Ringle, C.M., & Sarstedt, M. (2006). Management of multi-purpose stadiums: Importance and performance measurement of service interfaces. *International Journal of Services Technology and Management*, 14(2-3), 188-207. https://doi.org/10.1504/IJSTM.2010.034327
- Hodson, V. K. and Pellulo-Willis, M. (2002) Sub-standard Housing; Barrier to Learning, *Habitat World*, June/July, pp. 12-13.
- Holland, R.C. (1984). "The New Era in Public-Private Partnerships" in P.R. Porter and D.C. Sweet (eds) Rebuilding America's Cities: *Roads to Recovery. New Brunswick, NJ, Center for Urban Policy Research.*
- Holbert, R. L., & Stephenson, M. T. (2002). Structural equation modeling in the communication sciences, 1995-2000. *Human Communication Research*, 28(4), 531–551. <u>https://doi.org/10.1093/hcr/28.4.531</u>
- Hooper, D., Coughlan, J., & Mullen, M. R. (2008). Structural Equation Modelling: Guidelines for Determining Model Fit. *The Electronic Journal of Business Research Methods*, 6, 53-60.
- Huma Parveen & Nayeem Showkat (2017). Non-Probability and Probability Sampling. <u>https://www.researchgate.net/publication/319066480</u>

- Hung-Jen Wang (2002). Heteroscedasticity and non-monotonic efficiency effects of a stochastic frontier model. <u>https://mpra.ub.uni-muenchen.de/31076/</u>
- Hussein M.Z.M (2019), Quantitative Analysis. 5th Structural Course on Data Analysis organize by *Universiti Technologi Malaysia PGSS FABU*.
- Hwang, B.G., Zhao. X., gay, M.J.S., (2013). Public private partnership projects in Singapore: factors. Critical risks and pretence risk allocation from the perspective of contractors. *International journal of project management*, 31(3), pp. 424-433.
- Ibem, E. O. (2010). An Assessment of the Role of Government Agencies in Public-Private Partnerships in Housing Delivery in Nigeria. *Journal of Construction in Developing Countries*, 15, 23-48.
- Ibem, E.O. and Azuh, D .E. (2011). Framework for Evaluating the Sustainability of Public Housing Programmes in Developing
- Ibem, E.O; Anosike, M.N. and Azuh, D.E. (2011). Challenges in Public Housing Provision in the Post-Independence Era in Nigeria. *International Journal of Human Sciences* 8 (2), 421-443.
- Ibem, E.O. (2011a). The Contribution of Public Private Partnerships (PPPs) to Improving Accessibility of Low-Income Earner to Housing in Southern Nigeria. *Journal of* Housing and the Built Environment. 26(2)201-217.
- Ibem, E.O. (2011b) Public Private Partnership (PPP) in Housing Provision in Lagos Megacity Region, Nigeria. *International Journal of Housing Policy*, 11(2), 133-154.
- Ibem, E. O. & Aduwo, E. B. (2012). Public-Private Partnerships (PPPs) in Urban Housing in Nigeria: Evidence from Ogun State. International Journal of Architecture and Urban Development, 2.
- Ibezin-ohaeri, Y., (2013). Abuja land swap initiative: the challenges within spaces for youth Development and social change, 9,p. 18.
- Ibrahim, U.J. & kwankur, T.G., (2012). *The challenges of housing development and needs in Abuja Nigeria, roma, Italy.*
- Ibimilua, A. F., & Ibitoye, O. A. (2015). Housing policy in Nigeria: an overview. American International Journal of Contemporary Research, 5(2), 53-59.
- Idris, A., Kura. S.M., & basher, M.U., (2013). Public Private Partnership in Nigeria and improvement in service delivery: an a appraisal: *journal of humanities and social science*, 10(3),pp.63-71.

- Ifesanya, A. O. (2004a) 'Developing Affordable Housing Delivery in Nigeria', *The Nigerian Journal of Research and Production*, 5 (3), pp. 67-75
- Ifesanya, A. O. (2004b) "House-Building Technology in Time and Space and its Implications on Housing Production in Nigeria – A Case Study of Southwestern Nigeria". Unpublished M.U.R.P. Dissertation, Department of Urban and Regional Planning, University of Ibadan.
- Iheme J.O., Effiong J.B., & Ekung S. B. (2015), the Effect of Government Policy on Housing Delivery in Nigeria: A Case Study of Port Harcourt Low Income Housing Programme. *International Letters of Social and Humanistic Sciences Online: 2015-10-05 ISSN: 2300-2697, Vol. 61, Pp 87-98*
- Ismail A.G., (2013). Public Private Partnerships: lesson from Sukuk. Islamic Research and Training Institute P.O. Box 9201, Jeddah 21413, Kingdom of Saudi Arabia.
- Ikejiofor U., (1999). The God that failed: a critique of public housing in Nigeria, 1975-1995. *Habitat international*, 23, pp.177-188.
- Itsmeizic. (2011). Housing for all; An Obvious Delusion. [Online].Available at: itsmeizic.blogspot.com/ [Accessed March 25, 2018].
- Ilesanmi, A. (2009). *The Legacy and Challenge of Public Housing Provision in Lagos, Nigeria*.[Online]Availableat:

http://www.gla.ac.uk/media/media_129698_en.pdf [Accessed on 20 July 2018].

- Ikejiofor, U. (1999). The god that failed: A critique of public housing in nigeria, 1975-1995. *Habitat International*, 23 (2): 177-188.
- Institute of International Auditors (IIA), (2011). Supplemental guidance; Public Sector definition. <u>https://na.theiia.org/standards</u> <u>guidance/Public%20Documents/Public%20Sector%20Definition.pdf</u> access on 21, July, 2018
- Ismail S, (2014) Critical success factors of public private partnership (PPP) implementation in Malaysia. Asia-Pacific. *Journal of Business Administration* Vol. 5 No. 1, 2013 pp. 6-19
- Jacobson C. & Choi S.o., (2008) "Success factors: public works and public-private partnerships", *International Journal of Public Sector Management*, Vol. 21 Issue: 6, pp.637-657, https:// doi.org/10.1108/09513550810896514
- Jamali, D., 2004a. A public-private partnership in the Lebanese telecommunications

industry: Critical success factors and policy lessons. Public works management & policy, 9(2), pp.103-119.

- Jamali, D., 2004b.Succes and failure mechanisms of public private partnerships (PPP) in developing countries. The *International Journal of Public Sector Managemant*, 17(5), pp.4l4-430.
- Jefferies, M., Gameson, R.O.D. & Rowlinson, s., (2002). Critical success factors of the BOOT procurement system: *Reflections from the stadium Australia case study Engineering construction and Architectural Management*, 9(4), pp. 352-361.
- Jiboye, A. D. (2011). Urbanization Challenges and Housing Delivery in Nigeria: The need for an effective policy framework for sustainable development. *International Review of Social Sciences and Humanities*, Vol. 2(1), 176-185.
- Jones, T.M. & Wicks A.C. (1999). Convergent stakeholder theory. Academy of Management Review, 24 (2), pp. 206-221.
- Johnson, R.B. and Onwuegbuzie, A.J. (2004) Mixed Methods Research: A Research Paradigm Whose Time Has Come. Educational Researcher, 33, 14-26. <u>http://dx.doi.org/10.3102/0013189X033007014</u>
- Jooste, S.F., Levitt R .E. & Scott, W. R., (2011). Beyond "One size fits All" How Local Conditions shape ppp Enabling field development engineering project organization journal, 1 (1), pp 11-25.
- Jooste, S.F.& W.R., (2011). The public-private partnership Enabling field, Evidence from cases. *Administration & society*. 44(2). pp 149-182.
- Joreskog, K.G. (1973). Analysis of covariance structures. In P. R. Krishnaiah (Ed.), Multivariate Analysis-III ed. (pp. 263-285). *New York: Academic Press*.
- Joseph Rowntree Foundation (1990), Affordable Housing in Europe, *Housing Finance* Series.

Kabir, B. & Bustani, S.A., 2009. A Review of Housing Delivery Efforts in Nigeria., (1998).

- Kahwajian, A. et al., 2014. Identification of Critical Success Factors (CSFs) for Public Private Partnership (PPP) Construction Projects in Syria. Jordan *Journal of Civil Engineering*, 8(4), pp.393–405.
- Kanter, R. M. (1999). From Spare Change to Real Change, *Harvard Business Review*. Boston. 77 (2). Pp.122-132.
- Kanu, K.U., (2013). Approval of the implementation of mass housing programme in the FCT Abuja. *Abmadu Bello University, Zaria, Nigeria*.

- Kanyama, A. A., (1995). Can the urban housing problem be solved through physical?Planning? An anaysis based on experience from Dodoma, Tanzania. Ph.D Dissertation. Stockholm: KTH.
- Kaplan, R.S. (2009), "Accounting scholarship that advances professional knowledge and practice", *The Accounting Review*, Vol. 86 No. 2, pp. 367-83.
- Karagoz, Y. (2016). SPSS ve AMOS 23 Uygulamalı İstatistiksel Analizler. Ankara: Nobel.
- Karlsen T. J., Græe k, & Massaoud j. M., (2008). Building Trust in Project -Stakeholder Relationships,
- Ke and Wang (2009). Research Trend of Public-Private Partnership in Construction Journals. Journal of Construction Engineering and Management 135(10)
- Kee, J.E.& Forrer, J., (2008). Private Finance initiative. The theory behind practice. *International Journal of public Administration*, 31 (march 2014), pp.151-167.
- Keong, C.H. Tiong, R.L.K. and Alum, J. (1997) Conditions for Successful Privately Initiated Infrastructure Projects. *Proceedings of the Institution of Civil Engineers, Civil Engineering*, Vol. 120, May, pp. 59-65.
- Ke-Hai Yuan and Yubin Tian (2015). Structural Equation Modeling as a Statistical Method: *An Overview*. JSM Math Stat 2(1): 1006.
- Khazanah Research Institute. (2014). The State of Households. Kuala Lumpur.
- Kirsti Malterud, Volkert Dirk Siersma, and Ann Dorrit Guassora (2016) Sample Size in Qualitative Interview Studies: *Guided by Information Power. Qualitative Health Research*
- Kleinbaum, D.G., Kupper, L.L. & Muller, K.E., (1998). *Applied Regression Analysis* and other Multivariable Methods, Boston, Mass.: PWS-Kent Pub. Co., c1988.
- Klijn, E. & tersuanp G. (2013). Institutional and strategy barriers to public –private partnerships are analysis of Dutch cases public money and management, (September).pp.9-11.
- Kline, R. B. (2011). Principles and practice of structural equation modeling (3rd ed.). *New York, NY: Guilford Press.*
- Kolenikov S. Yuan (2009). Biases of Parameter Estimates in Misspecified Structural Equation Models. <u>https://doi.org/10.1111/j.1467-9531.2011.01236.x</u>
- Kopp, J. C. (1997). Private Capital for Public Works: Designing the Next-Generation Franchise for Public-Private Partnerships in Transportation Infrastructure.

Master Thesis, Department of Civil engineering, and Northwestern University, USA. http://iti.acns.nwu.edu/clear/infr/kopp/index.htm. [Accessed June 2018].

- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and psychological measurement*, *30*(3), 607-610.
- Krueger, R.A., & Casey, M.A., (2000). Focus groups: a practical guide for applied researchers: 3rd ed., *thousand oaks, C.A. sage*.
- Kulenovic & Cech (2015); Goodfellow (2014), The role of the private sector <u>http://gsdrc.org/topic-guides/urban-governance/elements-of-effective-urban-governance/the-role-of-the-private-sector/</u> Access on 24, July, 2018.
- Kumar, R. (1999). Research Methodology, a Step by Step Guide for Beginners. London: SAGE publishing Limited.
- Kumar, R.A. 2005. Research Methodology: A Step-by-Step Guide for Beginners, French forest, Australia: *Pearson Education Australia*.
- Kuye (2006) Mortgage Financing in Developing Countries, in Agbola, T.,
  Egunjobi, L. & Olatubara, C. (eds) *Housing Development and Management:*A Book of Readings, Ibadan, DURP, University of Ibadan. p.627-694.
- Kwak, Y.H., Chih, Y. & Ibbs, C.W., 2009. Towards a comprehensive understanding of public private partnerships for infrastructure development. *California Management Review*, 51(2), pp.51–78.
- Lagos State Government (2008) Lagos State Government PPP initiatives, *PPP Brochure* (Ikeja: Ministry Of Finance). Available at http://www.lagostate.gov.ng (accessed 14 May 2018).
- Leedy, P. D. & Ormrod, J. E. (2005) Practical Research: Planning and Design. *New Jersey: Pearson Prentice Hall.*
- Leibenstein, H. (1966). Allocative efficiency vs." X-efficiency". *The American Economic Review*, 392-415.
- Leke, A., Fiorini, R., Dobbs, R., Thompson, F., Suleiman, A. & Wright, D. (2014). Nigeria's renewal: delivering inclusive growth in Africa's largest economy. McKinsey Global Institute.
- Leung, M.Y., Ng, S.T. & Cheung, S.O., 2004. Measuring construction project participant satisfaction. Construction Management and Economics, 22(3), pp.319–331.

- Li, B.Akintoye, A. (2008). An Overview of Public Private Partnership. In A. Akintoye,
   M. Beck, & C. Hardcasle, eds. *Public-Private Partnerships. Oxford, UK: Blackwell Publishing Inc.*, pp.1-30.
- Li, B. et al., (2005a). Critical success factor for PPP/PFI projects in the UK construction industry construction management and economics. 23(5), pp. 459-471.
- Li, B. et al., (2005b). The allocation of risk in PPP/PFI construction project in the UK. *International journal project management*, 23(1), pp 25-35.
- Liin, J.F., (1983). Cities in the Developing World, A WB research publication, New York: Oxford University Press Linneman, Peter D., and Megbolugbe, Isaac F., 1992. Housing affordability: Myth or Reality? *Urban Studies*, 29 (3), pp. 369 392
- Liu et al., (2014) Life Cycle Critical Success Factor for Public-Private Partnership infrastructure project journal management in engineering, 31(5), pp. 1-7. Low-Income Group in Abuja, Nigeria. In 22nd International Housing Research Conference. Istanbul: 4–7.
- Mabogunje, A. L. (2011). Landreform Innigeria: Progress, Problems & Prospects. Presidential Technical committee for Land Reform. Abuja: Nigerian Federal Government.
- Mabogunje, A. (2001) Nigeria and the Good Urban Governance Campaign, *Report on Good Urban Governance*. Abuja, Federal Ministry of Works and Housing.
- MacCallum, R. C., Browne, M. W., and Sugawara, H. M. (1996). Power analysis and determination of sample size for covariance structure modeling. *Psychological Methods* 1, 130–149.
- Mac Callurm., R.C.X Browne, M.W. & Sugawara, H.M., (1996). Power analysis and determination of sample size for covariance structure modeling psychological methods,1(2), pp. 130-149.
- MacKenzie, D.I., Nichols, J.D., Royle, J.A., Pollock, K.H., Bailey, L.L. & Hines, J.E. (2005) Occupancy Estimation and Modeling: *Inferring Patterns and Dynamics* of Species Occurrence. Elsevier, San Diego, CA.
- Madden, R.W., (2018). "Theory of Organisational Partnerships-partnership advantages, disadvantages and success factors", in: S. P. Osborne (ed) The New Public Governance: Critical Perspectives and Future Directions (Routledge, London), pp. 125-146., pp.1–29.

- Mahanti, M., 2011. Exploring the intentions, Expectations and Experiences of female PhD Students in Education and Engineering at one university in Malaysia. *United Kingdom: University of Bristol.*
- Mahmood, M. A., K. Bagchi and T. C. Ford (2004). "On-line Shopping Behavior: Cross- Country Empirical Research." International Journal of Electronic Commerce 9(1): 9-30. 19-49.
- Mai M.M. (2008). Transformation of Gbagyi housing pattern in peri-urban Abuja-Nigeria, 1976-2006. Doctor of Philosophy, Universiti Teknologi Malaysia Skudai.
- Malterud et al., (2016). Sample Size in Qualitative Interview Studies: Guided by Information Power. *Qualitative Health Research*. DOI: 10.1177/1049732315617444 ghr. sagepub.com
- Marcoulides, G. A., & Schumacker, R. E. (Eds.). (1996). Advanced structural equation modeling: Issues and techniques. Lawrence Erlbaum Associates, Inc
- Marcussen L., (1990). Third World Housing in Social and Spatial Development. Vermont: Gower Publishing Company
- Marks, D. (1984) Housing affordability and rent regulation (research study no. 8). *Toronto: Ontario Commission of Inquiry into Residential Tenancies.*
- Markus, T. and Morris, E. (1980) *Buildings, Climate and Energy*, London, Pitman publications.
- Marquardt, D. W. (1980). you should standardize the predictor variables in your regression models. *Journal of the American Statistical Association*, 75, 87–91.
- Mba, H. C. (1993) Public housing policies and programs: An analysis. IN Taylor, R.W. (Ed.) Urban development in Nigeria. Avebury, Aldershot.117 129
- McLead, M. (2002) Poverty Takes its Toll, Habitat World, June/July, pp. 2.
- McIntyre, L. J. (2005). *Need to know: Social science research methods*. New York: McGraw-Hill Education.
- McQuaid, (2000), 2000. "The Theory of Partnerships Why have Partnerships', in: S.P. Osborne (ed.), *Managing public-private partnerships for pub*⁻.*services an international perspective (Routledge, London)* pp. 9-35.
- Meen G. (2018). How should housing affordability be measured.
- Melanie Jewkes (2010). Weaknesses of Housing Affordability Indices Used by Practitioners

Journal of Financial Counseling and Planning, Vol. 21, No. 1,

- Miraftab, F. (2004) Public–Private Partnerships: Trojan horse of neoliberal development? *Journal of Planning Education and Research*, 24(1), 89–101.
- Ministry of Finance, 1999. Public-Private Partnership: A Guide for Local Government, Available at:

http://www.lexmundi.com/images/lexmundi/PracticeGroups/GovtAffairs/Pu blic Private Partnerships _Web.pdf [Accessed October 9, 2018].

- Minnie, J. A. (2011) Critical Success Factors for Public-Private Partnerships in South Africa. Stellenbosch University, South Africa. PhD Thesis NPPPR (2012) Nigeria PPP Review, July 2012, 1(1) www.detailsolicitors.com/media/archive2/articles/PPPreview.pdf accessed 26 Nov., 2012 Nyagwachi, J. N. (2008) South Africa Public Private Partnership (PPP) Projects. Nelson Mandela Metropolitan University, South Africa. PhD Thesis.
- Molenaar, K., Washington, S. & Diekmann, J., 2000. Structural Equation Model of Construction Contract Dispute Potential. *Journal of Construction Engineering* and Management, 126(4), pp.268–277.
- Morah, E., (1993) why Nigeria obtained the new capital that it did: an analysis of officials' disposition in housing development. *International review of administrative sciences*, 59(2), pp.251-275.
- Morgan III, C.A., Hazlett, G. A., Doran, A., Garrett, S., Hoyt, G., Thomas, P., et al. (2004). Accuracy of eyewitness memory for persons encountered during exposure to highly intense stress. *International Journal of Law and Psychiatry*, 27, 265–279.
- Morka, F.C. (2007) A place to live: a case study of the Ijora-Badia community in Lagos, Nigeria. Case Study Prepared for Enhancing Urban Safety and Security Global Report on Human Settlement. Available at http://www.habitat.org/grhs/2007 (accessed 27 April 2018).
- Moskalyk, A., 2008. The Role of Public-Private Partnerships in Funding Social Housing in Canada, Ontario.
- Muhammed Z. (2017). Factors that Contribute to the Success of Public-Private Partnership Housing Delivery in the Federal Capital Territory Abuja, Nigeria. *Thesis Submitted to University of Technology Malaysia*.

- Muhammad & Johar (2018) Critical success factors of public–private partnership projects: a comparative analysis of the housing sector between Malaysia and Nigeria, *International Journal of Construction Management*.
- M. Zayyanu and F. Johar (2017). Measuring the Success of Public-Private Partnership Projects: A Conceptual Framework
- Muhammad Z. and Johar F. (2018). Coping with Challenges of Public for Housing Delivery in Nigeria. International Journal of Engineering & Technology. 7 (2.29) 1097, 1101

Mustafa Emre Civelek (2018) Essentials of Structural Equation Modeling

- Nahiduzzaman, K.M., (2006). Housing the Urban Poor: Planning, Business and Politics- A case study of Duaripara slum, Dhaka, Bangladesh. Master Thesis. Trondheim: Norwegian University of Science and Technology.
- National Audit Office (2001). Managing the Relationship to Secure a Successful Partnership in PFI Projects. *National Audit Office, London*. HC375.
- Nations HABITAT information Services Section Online http://www.unhabitat.org/.
- Naoum, (2007) Dissertation Research and Writing for Construction Students Second edition. National Bureau of statistic, 2018
- http://www.nigerianstat.gov.ng/nada/index.php/catalog/51
- Ng, S.T., Wong Y.M.W. & Wong, J.M.W., 2010. A structural equation model of feasibility evaluation and project success for public private partnership in Hong Kong. *IEEE transactions on engineering management*, 57(2), pp.310-322.
- Ngiri, E.G., 2012. Factors influencing performance of Rural Development Community-based Projects in Murang' *A South District, Murang' A County. Kenyatta University.*
- NHP 2012. National Housing Policy. Abuja
- Norman G.R. & Streiner D.L. (2014) Biostatistics: The Bare Essentials, 4th edn. PMPH USA, Shelton, CT.
- Norman G, Streiner D (2008) Biostatistics. B.C. Decker, Hamilton
- Norusis, M., (2008). SPSS 16.0 Advanced statistical procedures companion, prentice hall press. Available at:http://dl.acm.org/citation.cfm?id=1628706[accessed December 6, 2014].
- NPPPR (2012). Nigeria Public Private Partnership Review: Where are we? 1 (1).RetrievedonApril15,2012;fromwww.detailsolicitors.com/media/archive2/.../pppreview.pdf

- Nsasira, R., basheka, B.C. & Oluka, P.N., (2013). Public private partnerships (ppps) and enhanced service delivery in Uganda: implications from the energy sector. *International journal of business administration*, 4(3), pp.48-60.
- Nwabughiogu, Levinus. 2016. "N-Delta militancy fuelled by non-clean-up of Ogoniland —Buhari." Nigerian Vanguard Newspaper, January 29. <u>http://www.vanguardngr.com/2016/01/n-delta-militancy-fuelled-bynonclean-up-of-ogoniland-buhari/</u>
- OECD (1994). Dedicated Public-Private Partnership Units A Survey of Institutional and Governance Structures, Organisation for Economic Co-operation and Development.
- OECD, (2008). Enhanced engagement: towards a stronger partnership between major emerging economics and the OECD, Paris.
- Ogunshakin & Olayinwole, I. (1992). The collapse of official housing policy in Nigeria. *Habitat International*, 16 (1): 41-53.
- Ojebode A. J., (2016). Public-Private Partnership (PPP) as a Mechanism for the Provision of Affordable Housing Delivery in Nigeria. A thesis submitted in partial fulfilment of the requirements of the University of Brighton for the degree of Doctor of Philosophy.
- Ojenagbon, P. E. (2007) Housing playing second fiddle in the new ministry. *DAILY SUN*, February 26
- Okonjo-Iweala, N. (2014). Unleashing the Housing Sector in Nigeria and in Africa. 6th Global Housing Finance Conference. World Bank Headquarters, Washington, DC.
- Okpala, D. (1986) Aspects of urban housing and human settlements policies and Strategies in Africa. *Habitat International*, 10 (3): 203–223.
- Okpala D.C.I. (1985). Housing Tenure in Nigeria Housing Policy, of need for Rethinking of current emphasis, *Publication of Nigerian Association of Housing Corporation* Vol. 2 No.1
- Olanipekun, A. S. (2013). The Effectiveness of the New Town Policy in Managing Growth and Congestion in Mega Cities: A Case Study of Lagos, Nigeria New Town Policy. Masters Master's Theses, Western Michigan University.
- Olomola, A.O. (1999) Historical Preview of Town Planning in Lagos before 1929, in Laseni, A. M. (ed) Urban and Regional Planning in Nigeria: A Collection of Readings, Lagos, NITP.

- Olotuah A. O., and Aiyeta O. S., (2015) "Housing Poverty, Slum Formation and Deviant Behaviour" [Online] Available at: www.york.ac.uk/inst/chp/hsa/autumn05/papers/OLOTUAH1. Doc [Accessed 07 July 2018].
- Olsson H. U., Foss T., Troye V. S., Roy D. & Howell D. R. (2000). The Performance of ML, GLS, and WLS Estimation in Structural Equation Modeling Under Conditions of Misspecification and Nonnormality. *STRUCTURAL EQUATION MODELING*, 7(4), 557–595.
- Olotuah, A. O. (2001): Housing Delivery and Financial Intermediation: An Appraisal of the Roles and Performances of Mortgage Institutions in Nigeria, *The Quantity Surveyor*, Vol. 35 pp. 20-27.
- Olayiwola, L. M., Adeleye, O., and Ogunshakin, L. (2005). Public Housing Delivery in Nigeria: Problems and challenges. Paper presented at World Congress on Housing in Pretoria, South Africa Available online at
- http://repository.up.ac.za/bitstream/handle/2263/10438/Public%20Housing%20Deliv ery%20In%20Nigeria%20Pr..?Sequence=1 20 March, 2018.
- Ong, H.C. & Lenard, D., (2002).can private finance be applied in the provision of housing: In FIG XXII international congress. Washington, D.C., p. 13.
- Ong, H. C. and Lenard, D. (2003). Partnerships between Stakeholders in the Provision of and Access to Affordable Housing in Malaysia. *Paper presented at FIG XXII.International Congress held at Washington, D.C., USA*, April 19–22, 2002.
- Onibokun, A. G. (1990) A review of government housing policy and programme. IN
- Onibokun, A. G. (1982) Issues in Nigerian Housing, Ibadan, NISER
- Onuoha, R.A (2008) Discriminant property inheritance under customary law in Nigeria: NGO to the rescue. *The international journal of Not-for-profit law*, 10(2), 81-86.
- Onuorah, O. B. (2014). Public Private Partnership a Viable Tool for Sustainable Construction in Achieving Quality and Affordable Shelter in Nigeria. *The Internal Journal of Science & Technology*.
- Onwuegbuzie, A. J., & Collins, K. M. (2007). A Typology of Mixed Methods Sampling Designs in Social Science Research . *The Qualitative Report*, 12(2), 281-316. Retrieved from https://nsuworks.nova.edu/tqr/vol12/iss2/9

- Onwuegbuzie, A. J. & Leech, N. L. (2009). Taking the "Q" out of research: Teaching research methodology courses without the divide between quantitative and qualitative paradigms. *Quality and Quantity*, 39(3), 267-295.
- Onwuegbuzie, A. J. & Leech, N. L. (2005). Taking the "Q" out of research: Teaching research methodology courses without the divide between quantitative and qualitative paradigms. *Quality and Quantity*, 39(3), 267-295.
- Osuide, S. O. (1988) Population growth and housing in Nigeria. Habitat International, 12 (2): 129-135.
- Osei-Kyei, R. & Chan, A.P.C., 2015. Review of studies on the Critical Success Factors for Public–Private Partnership (PPP) projects from 1990 to 2013. *International Journal of Project Management*, 33(6), pp.1335–1346.
- Oswald Andrew J (1999). The Housing Market and Europe's Unemployment: A Non-Technical Paper. <u>http://andrewoswald.com/docs/homesnt.pdf</u>
- Oyezele O. (2018). Public-Private Partnership (PPP) and Infrastructure Provision in

   Nigeria.
   <u>file:///C:/Users/DELL/Downloads/Public-</u>

   Private_Partnership_PPP_and_Infra.pdf . Assessed on 25/03/2019
- Otiso, K. M. (2003). State, voluntary and private sector partnerships for slum upgrading and basic service delivery in Nairobi City, Kenya. *Cities*, 20(4), 221-229.
- Owei, O. (2007) Distortions of the urban land markets in Nigerian cities and the implications for urbangrowth patterns; the case of Abuja and Port Harcourt. Paper presented at the Fourth Urban Research Symposium. Available at: http://www.Worldbank.org (accessed 22 June 2018).
- Ozdoganm I. D. and Birgonul M. T. (2000). A decision support framework for project sponsors in the planning stage of build-operate-transfer (BOT) projects. *Journal of Construction Management and Economics*. Vol.1
- Ozo, A. O. (1990). The private rented housing sector and public policies in developing countries: the example of Nigeria. *Third World Planning Review*, 12 (3): 32-43.
- Pallant, J. (2007). SPSS Survival Manual: A Step by Step Guide to Data Analysis using SPSS for Windows (Version 12), Allen & Unwin, New South Wales, Australia.
- Parry, J.P.M. and Associates, (1987). Shanty Upgrading. Intermediate Technology Workshops, Cradley Heath.

- Parsian, N. & Dunning, T. (2009) 'Developing and validating a questionnaire to measure spirituality: a psychometric process', *Global Journal of Health Science*, 1(1), pp. 1-11.
- Paschke, J., (2009). Adaptive IT capability and its impact on the competitiveness of firm: A dynamic capability perspective. *RMIT University:*
- Patton, M. Q. 2002. Qualitative research and evaluation methods (3rd ed.). *Thousand Oaks, CA, SAGE Publications.*
- Payne G., (2000). The contribution of partnerships to urban development and housing in international form on cities and management of public housing Bogota, pp. 1-16.
- Pedhazur, E. J. (1982). Multiple regression in behavioral research (3rd ed.). New York: Holt.
- Peter D. Linneman and Isaac F. Megbolugbe (1992). *Housing Affordability: Myth or* Reality? <u>https://ideas.repec.org/a/sae/urbstu/v29y1992i3-4p369-392.html</u>
- Petter, Stacie, Detmar Straub and Arun Rai (2007). Specifying Formative Constructs in Information System Research. MIS Quarterly, 31(4), 623-656
- Peter N., Joseph, and Chun (2018). Changing Urban Land Use and Neighbourhood Quality: Evidence from Federal Capital Territory (Fct), Abuja, Nigeria. *International Journal of Civil Engineering and Technology*. Volume 9, Issue 11, pp. 23–36,
- Plummer, Janelle. 2002. Focusing Partnerships—A Sourcebook for Municipal Capacity Building in PublicPrivate Partnerships. Earthscan, London.
- Property pro insider, 2018. <u>https://www.propertypro.ng/blog/types-of-houses-in-nigeria/</u>
- Public Sector Accounting and Finance (PSAF) (2018). *Introduction to public sector Accounting and Finanace* <u>http://www.icanig.org/documents/PSAF.pdf</u> access on 21 July 2018
- Public private partnership hand book 2010, Asian development bank.
- Qiao, L., Wang, S., Tiong, R. and Chan, T. (2001). 'Framework for critical success factors of BOT projects in China'. *The Journal of Structured Finance*, 7: 1, 53-61
- Raykov, T. (1997). Estimation of composite reliability for congeneric measures. Applied Psychological Measurement, 21(2), 173-184.

- Raykov, T., & Marcoulides, G. A. (2006). A first course in structural equation modeling (2nd ed.). Lawrence Erlbaum Associates Publishers. https://doi.org/10.1177/1094428107308985
- Research-Advisors (2006). Sample Size Table. Retrieved on March 23, 2016 and available on <u>http://www.research-advisors.com/tools/SampleSize.htm</u>
- Richard F., Liu, Anita M. M. (2008). Research Methods for Construction
- Richard P. Bagozzi & Youjae Yi (2012). Specification, evaluation, and interpretation of structural equation models. J. of the Acad. Mark. Sci. DOI 10.1007/s11747-011-0278-x.
- Richard FELLOWS & Anita LIU (2008). Impacts of Participants' Values on Sustainability of Construction Projects. Engineering Sustainability.
- Ridlery. M., (1996). The origins of virtue: human instincts and the evolution of cooperation, new your penguin group.
- Ringle M., Silver D., D., and Bido S., D., D., (2014). Structural Equation Modeling with the Smartpls
- Ringle, C.M., Sarstedt, M. and Schlittgen, R. (2010), "Finite mixture and genetic algorithm segmentation in partial least squares path modeling: identification of multiple segments in a complex path model", in Fink, A., Lausen, B., Seidel, W. and Ultsch, A. (Eds), Advances in Data Analysis, Data Handling and Business Intelligence, Springer, Berlin and Heidelberg, pp. 167-176.
- Robinson, M., Scobie, G. M., & Hallinan, B. (2006). Affordability of housing: Concepts, measurement and evidence. *New Zealand Treasury*, working paper 06/04
- Robison et al (2010). Service delivery and performance monitoring in PFI/PPP projects. *Construction Management and Economics* 27(2):181-197.
- Rockart, J.F., 1982. The Changing Role of Information Systems Executive: A Critical Success FactorsPerspective, Available at: <u>http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:No+Title#</u> <u>0</u> [Accessed October 20, 2019]
- Roode Liias, (2002). Housing Affordability: *Theoretical Approaches and Practical Implementation*. <u>https://www.irb.fraunhofer.de/CIBlibrary/search-quick-result-list.jsp?A&idSuche=CIB+DC910</u>

- Roumboutsos, A. & macario, R.M.R., (2013). Public private partnerships in transport: theory and practice. *Built environment project and asset management*, 3, pp. 160-164.
- Rondinelli, D.A (1990) Housing the urban poor in developing countries: other policy options for national shelter strategies are examined since conventional ones are inadequate, *American Journal of Economicsand Sociology*, 49(3), pp. 257–269. Available at: http://www.jstor.org (accessed 24 February 2018).
- Salant, P., Dillman, I. and Don, A. (1994). *How to conduct your own survey*. New York: Wiley.
- Salau, A. (1985) Institutional and socio-cultural basis of the degradation of the Nigerian urban environment. *Journal of Environmental Management*, 20 31-41.
- Salleh, G. & meng, L., (1997). Low cost housing in Malaysia, kuala Lumpur: utusan publication.
- Salleh, A.G., 2008. Neighbourhood factors in private low-cost housing in Malaysia. *Habitat International*, 32(4), pp.485–493.
- Sanda et al., (2016). Managing Risks in Public Private Partnerships (PPP) in Housing in Nigeria: Methodological Perspective. *Journal of Sustainable Development;* Vol. 9, No. 5; 2016 ISSN 1913-9063.
- Sarantakos S., 2005. Social Research Third, New York: Palgrave Macmillan.
- Sarkar, A., Qian, L. & Peau, (1998). A.K. Structural equation modeling for three aspects of green business practices: a case study of Bangladeshi RMG's industry. Environ Sci Pollut Res. https://doi.org/10.1007/s11356-020-09873-z
- Saunders, M., Lewis, P., & Thornhill, A. (2009). Research Methods for Business Students (5th ed.). *Harlow: Pearson Education Limited*.
- Saunders, M., & Thornhill, A. (2012). Research methods for business students: *Essex: Pearson Education Limited.*
- Schirnding, Y. and Dodd, R. (2002) Health Hazards: The Link between Poor Housing and Ill Health, a paper presented at the World Health Organisation Focal Point for Agenda 21, Geneva, Switzerland.
- Scott, D., & Morrison, M. (2007). Key ideas in educational research. London: Continuum.
- Sepideh Mahani & Arman Molki (2011). Factors influencing female Emirati students' decision to study engineering. *Global Journal of Engineering Education*. Volume 13, Number 1.

- Sehgal R., Dubey A.M. &Tiwari N. (2015). A Conceptual Framework on Critical Success Factor for Implementation of Public Private Partnership (PPP)
  Based On Literature Review. *International Journal of Science, Technology* & Management. Volume No 04, Special Issue No. 01.
- Sengupta, U., (2005). Government intervention and public –private partnerships in housing delivery in kolkata international, p.14.
- Sengupta, U. & Sharma, S., (2015). No longer Sukumbasis: Challenges in grassrootsled squatter resettlement program in Kathmandu with special reference to Kirtipur Housing Project. *Habitat International*, 33, pp.34–44.
- Sfakianakis, E. & van de laar, M., (2013). Fiscal effects and public risk in public private partnerships. *Built environment project and asset management*, 3(2) pp. 181-198.
- Shi S. Chong H.Y., Liu L. and Ye X. (2016). *Examining the Interrelationship among Critical Success Factors of Public Private Partnership Infrastructure Projects*
- Showkat and Parveen (2017). *Non-probability and Probability Sample*. <u>file:///C:/Users/DELL/Downloads/150114863016cre-</u> <u>textnayeemshowkatnonprobabilityandprobabilitysampling%20(2).pdf</u>
- Shuid, (2010). Low income housing allocation system in Malaysia: managing housing need for the poor. *In 22nd international housing research conference*. Pp.4-7.
- Sosik, J. J., S. S. Kahai and M. J. Piovoso (2009). "Silver Bullet or Voodoo Statistics? A Primer for Using the Partial Least Squares Data Analytic Technique in Group and Organization Research." *Group & Organization Management* 34(1).
- Smith, K. W., & Sasaki, M. S. (1979). Decreasing multicollinearity: A method for models with multiplicative functions. *Sociological Methods and Research*, 8, 296–313.
- Smith, S. (2013). Determining sample size: How to ensure you get the correct sample size. *E-Book (c) Qualtrics Online Sample*.
- Spackman, M. (2002), "Public-private partnership: lessons from the British approach", *Economic Systems*, Vol. 26 No. 3, pp. 283-301.
- Stenbacka, C. 2001. Qualitative research requires quality concepts of its own. Management Decision, 39, 551-555
- Stern, A. M., Casadevall, A., Steen, R. G. and Fang, F. C. (2014). Financial costs and personal consequences of research misconduct resulting in retracted publications. *Elife*, 3.

- Stonehouse, J. H., Hudson, A. R. and O'Keefe, M. J. (1996). Private-Public Partnerships: The Toronto Hospital Experience. Canadian Business Review. *Ottawa*. 23 (2). pp.17-20.
- Stephen et. al., (2014). Public Private Partnerships for Transport Infrastructure Renegotiations, How to Approach them and Economic Outcomes. *The International Transport Forum*.
- Stephenson, Holbert, Zimmerman (2006). On the Use of Structural Equation Modeling in Health Communication Research. Health Communication, 20(2), 159–167.
- Tabachnick, B. G., & Fidell, L. S. (2007). Using Multivariate Statistics (5th ed.). *New York: Allyn and Bacon.*
- Tabish, S.Z.S. & Jha, K.N., 2011. Identification and evaluation of success factors for public construction projects. *Construction Management and Economics*, 29(8), pp.809–823.
- Tabiti S. & Tiamiyu T. (2002) Housing Policies and Programmes, a seminar paper delivered at a Housing Seminar of the Centre for Urban and Regional Planning. University of Ibadan, Ibadan.
- Taiwo, A. A., Adeboye, A. B. and Aderonmu, P. A. (2014) Housing Finance —The role of the private sector in Public Private Partnership in Housing delivery for the low-income in Nigeria. *International Journal of Architecture and Urban Development*, 4(3), 5-10.
- Talba, I. (2004) Implementation of the monetisation policy in the federal civil service of Nigeria. *Wellington, New Zealand*.
- Tam, C.M., (1999). Build-operate transfer model for infrastructure development in Asia: reasons for successes and failures. *International journal of project management*,7, pp.377-382.
- Tang, L., Shen, Q., Skitmore, M. and Cheng, E. W.L., 2013. Ranked Critical Factors in PPP Briefings. *Journal of Management in Engineering*, 29(2), pp.164-71. doi: <u>http://dx.doi.org/10.1061/(ASCE)ME.1943-5479.0000131</u>
- Thomas Hill, Pawel Lewicki. (2006) Statistics: methods and applications: *a comprehensive reference for science, industry, and data mining. Tulsa, Okla.: StatSoft; [United Kingdom]:* [StatSoft Ltd.], c2006.

- Tiong, R. (1996). 'CSFs in competitive tendering and negotiation model for BOT projects'. *Journal of Construction Engineering and Management*, 122: 3, 205-211
- Toor, S. & Ogunlana, S.O., 2009. Construction professionals' perception of critical success factors for large-scale construction projects. Construction Innovation: *Information, Process, Management*, 9(2), pp.149–167.
- Trivedi, J & Ajit, I., (2014). A Public private partnership model for provision of housing to urban poor, p, 19.
- Available at: <u>Www.researchgate.net/publication/[accessed</u> July 1. 2018].
- Trochim, W.M.K. (2002). The Research Methods Knowledge Base. 2nd Edition, Cornell University, New York. <u>https://www.scirp.org/(S(i43dyn45teexjx455qlt3d2q))/reference/ReferencesP</u> <u>apers.aspx?ReferenceID=1583663</u>
- Tsai, M., Mom, M. & Hsieh, S., 2014. Developing critical success factors for the assessment of BIM technology adoption: part I. Methodology and survey. *Journal of the Chinese Institute of Engineers*, 37(7), pp.845–858.
- Turner, J.F.C., (1976). *Housing by people second. Marion boyars*. Available at: http://books. Google.com.my/books/.
- Turner J.F.C., (1972). Freedom to Build: Dweller Control of the Housing Process. New York: Macmillan
- Ukoje, J.E. & Kanu, K.U., (2014) implementation and the challenges of the mass housing scheme in Abuja , Nigeria , *American journal of contemporary research*, 4(4), pp. 209-218.
- UNECE, (2008). Guidebook on Promoting Good Governance in Public-Private Partnerships. https://www.unece.org/cicppp/cecipublications/ceci/2008/guidebook-onpromoting-good-governance-in-public-private-partnerships/guidebook-onpromoting-good-governance-in-public-private-partnerships.html
- United Nations Economic Commission for Europe (UNECE), (2008). Guidebook on Promoting Good Governance in Public-Private Partnerships. https://www.unece.org/fileadmin/DAM/ceci/publications/ppp.pdf
- UN-HABITAT (2006a) Shelter for all: The potential of housing policy in the implementation of the habitat agenda, Nairobi: UN-HABITAT Information Services Section. Online http://www.unhabitat.org/.

- UN-HABITAT (2006b). Public–Private Partnerships in enabling shelter strategies. Nairobi: United
- UN-HABITAT, (2003a). Slums of the world: The face of urban poverty in the new Millennium. *Working paper. Kenya*
- UN-Habitat (2005). Financing Urban Shelter, Global Report on Human Settlements. Nairobi: United Nation. The Experiences and Instruments from the Developing and Developed Worlds. Nairobi: United Nations Human Settlements Programme.
- UNCHS (1992). Global Shelter Strategy to the Year 2000. Nairobi: UNCHS
- UN-HABITAT, (2003a). Slums of the world: *The face of urban poverty in the new Millennium. Working paper. Kenya*
- UN-HABITAT (2010). The State of African Cities 2010-Governance, Inequality, Urban Land Markets, Nairobi: United Nations Human Settlements Programme.
- Un-habitat, (2011). Public-private partnerships in housing and urban development, Nairobi: un- habitat
- Urbach, N. and F. Ahlemann (2010). "Structural Equation Modeling in Information Systems Research Using Partial Least Squares" *Journal of Information Technology Theory and Appllication* 11(2): 5-40.
- United Nations, (2006). World Statistics Pocketbook 2013 editi., New York.
- United Nations. (2014). World urbanization prospects: the (2014) revision highlights. New York: United Nations.
- United Nations Economic Commission for Europe. (2008). *Guide book on promoting* good governance in public –private partnerships, Geneva, switzertural united nations.
- United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), (2011). A Guidebook on Public-Private Partnership in Infrastructure. Unescap Bangkok,
- USGAO (1992). "Social Service Privatization: Expansion Poses Challenges in Ensuring Accountability for Program Results". Publication no. GAO/HEHS-98-6, October. Washington, DC: U.S. General Accounting Office.
- Valente M. (2018). Public and Private Partnerships for Sustainable Development in Africa: A Process Framework, *Journal of African Business* 11(1):49-69. <u>10.1080/15228911003608538</u>

- Vinzi V.E., Trinchera L., Amato S. (2010) PLS Path Modeling: From Foundations to Recent Developments and Open Issues for Model Assessment and Improvement. *In: Esposito Vinzi* V.,
- Vinziet, V., Chin, W.W., Henseler, J., Wang, (2010). Handbook of Partial Least Squares Concepts, Methods and Applications.
- Wahab, E. (2006). Independent judiciary and sustainable democracy. In *challenges of* sustainable democracy in Nigeria, 209-234. Ibadan: John Archers.
- Wall, A. & Connolly, C., 2009. The private finance initiative. Public management Review, 11(5, pp.707-724
- Wallace, E.I., 2015. Building Information Modelling Adoption Model in Malaysia: A Strategic Information Technology Perspective. Universiti Teknologi Malaysia.
- Walker, D.H.T. and Johannes, D.S. (2003), "Construction industry joint venture behaviour in Hong Kong – designed for collaborative results?", International *Journal of Project Management*, Vol. 21 No. 1, pp. 39-49.
- Walley, S. (2014). Housing the world: leveraging private sector resources for the public good. Private Sector Development, Proparco's Magazine.
- Weston, R., & Gore, P. A., Jr. (2006). A Brief Guide to Structural Equation Modeling. The Counseling Psychologist, 34(5), 719– 751. <u>https://doi.org/10.1177/0011000006286345</u>
- Wibowo, A. and Alfen, H. W., (2014). Identifying macro-environmental critical success factors and key areas for improvement to promote public-private partnerships in infrastructure. *Engineering, Construction and Architectural Management,* 21(4), pp.383–402. doi: <u>http://dx.doi.org/10.1108/ECAM-08-2013-0078</u>
- Wibowo, A. & aifen, H.W., (2015). Government-led critical success factors in ppp infrastructuredDevelopment. *Built environment project and asset management*, 5(1), pp. 121-134.

Wikipedia,(2018),

https://www.google.com/imgres?imgurl=https%3A%2F%2Fblog.jiji.ng%2F wp-content%2Fuploads%2F2017%2F04%2Fhouse_main-

758x397.jpg&imgrefurl=https%3A%2F%2Fblog.jiji.ng%2F2017%2F04%2F top-5-beautiful-house-designs-

nigeria%2F&docid=SD_X11o6DlfKhM&tbnid=VWWDU2Q4qJ0bkM%3A

<u>&vet=10ahUKEwip9_OOl4_dAhUCT48KHWstALQQMwhxKCswKw..i&w</u> =758&h=397&bih=763&biw=1600&q=nigerian% 20modern% 20residential% 20building&ved=0ahUKEwip9_OOl4_dAhUCT48KHWstALQQMwhxKCs wKw&iact=mrc&uact=8

- Woetzel, J., Ram, S., Mischke, J., Garemo, N. & Sankhe, S. (2014). A blueprint for addressing the global Affordable housing challenge. *McKinsey Global Institute*.
- Wong P.S.P and Cheung S. O (2005). Structural Equation Model of Trust and Partnering Success. *Journal of Management in Engineering* 21(2)
   DOI: <u>10.1061/(ASCE)0742-597X(2005)21:2(70)</u>
- Wong, A. (2007). —Lessons learned from implementing infrastructure PPPs—A view from Singapore. Proc., Seminar jointly organized by the Department of Civil Engineering of The University of Hong Kong and Civil Division of The Hong Kong Institution of Engineers, *The University of Hong Kong and The Hong Kong Institution of Engineers, Hong Kong.*
- Wong, K. K. (2013). Partial least squares structural equation modeling (PLS-SEM) techniques using SmartPLS. *Marketing Bulletin*, 24(1), pp. 1-32.
- World Bank (1993). Housing: Enabling markets to work. A World Bank policy paper.Washington DC. The World Bank.
- World Bank (2009). Attracting Investors to African Public-Private Partnerships: A Project Preparation Guide. Washington DC: *The World Bank, ICA and PPPIAF*.
- World Bank, (2010). Worlddevelopment report 2010: development and climate change, *Washington DC*.
- World Bank (2011a) Nigeria [Online] Available at: http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT
   /NIGERIAEXTN/0,,menuPK:368902~pagePK:141159~piPK:141110~theSite
   PK:368896,00.html [Accessed 6 July, 2018].
- World Bank group (2016). Nigeria Developing Housing Finance, International Bank for Reconstruction and Development / the World Bank.
- Yescombe E. R. (2007). "Public-Private Partnerships: Principles of Policy and Finance. *Journal of Applied Quantitative Methods*. Vol.2.
- Yeung, F. Y. (2007) Developing a partnering performance index (PPI) for construction projects-a fuzzy set theory approach (*PhD thesis*), *The Hong Kong Polytechnic University, Hong Kong*.

- Yin, R. K. (2009). Case Study Research: Design and *Methods. 4th Ed. London: Sage publication.*
- Yuan, K. & Tian, Y., 2015. Structural Equation Modeling as a Statistical Method : An Overview. JSM Math Stat, 2(1), p.7.
- Zantke,G. Mangels,B. (1999) "Public sector client-private sector project: transferring the state construction administration into private hands", *Engineering, Construction and Architectural Management,* Vol. 6 Issue: 1, pp.78-87, https://doi.org/10.1108/eb021101
- Zait, P.A. and P.E. Bertea, 2011. Methods for Testing Discriminant Validity. *Management and Marketing Journal*, 9 (2): 217-224.
- Zayyanu M., (2016). Critical Success Factors of Public-Private Partnership Projects in Nigeria.
- Zayyanu M. and Johar F., (2017). *Measuring the Success of Public-Private Partnership Projects: A Conceptual Framework*
- Zhang, X., (2005a). Criteria for selecting the private-sector partner in public –private partnerships. *Journal of construction engineering and management*, 13.pp.631-644.
- Zhang, X., (2005b). Criteria success factors for public private partnerships infrastructure development. *Journal of construction engineering management*, 131(1), pp.3-14.
- Zhang, X.Q. & kumaraswamy, M.M., (2001). Hong Kong experience in ma BOT projects. *Journal of construction engeering and maning* march/ April, pp. 154-162.

Access on 02/10/2018.