Public Private Partnerships and Housing Service Delivery: A Comparative Analysis of Financing and Implementation in Rivers State and Lagos State

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Abstract
The study examined financing and implementation processes of public-private partnerships (PPPs) in housing service delivery in Rivers State and Lagos State between 2015 and 2025. The study adopted new institutional theory and a survey design and covered a population of 24,391,373 residents. A sample of 400 was determined using Taro Yamane's formula at 5% and distributed between the two states. Multi-stage stratified sampling was used to select respondents, while data were collected through a structured closed-ended questionnaire. Face and content validity were established, and reliability was confirmed through test-retest procedures, yielding Cronbach's Alpha and Pearson correlation coefficients of 0.892 and 0.873, respectively. Of the 400 questionnaires distributed, 390 were completed and retrieved, representing a 97.5% response rate. Data were analysed using frequencies, percentages, weighted means, and standard deviations. The findings revealed that financial structures enhanced PPP housing service delivery, with a grand mean of 2.98 (SD = 0.94). Lagos State demonstrated stronger private-sector investment, financial incentives, and funding arrangements than Rivers State. The findings also showed that PPP implementation processes enhanced housing service delivery, with a grand mean of 2.98 (SD = 0.93). Lagos State recorded stronger project execution, monitoring, supervision, and adherence to implementation standards. The study concluded sustainable financial structures and sound implementation processes were essential to successful PPP housing service delivery, with Lagos State demonstrating better performance. The study recommended comparative long-term housing finance, private-sector participation, financial incentives, project planning, monitoring and evaluation, transparent procurement, and consistent adherence to implementation timelines for both states.

Keywords: *Public-private partnerships; Housing service delivery; Financial structure; Implementation processes; Comparative analysis.*

Introduction

Public-Private Partnerships (PPPs) have gained prominence in Nigeria as a strategic mechanism for bridging persistent infrastructure financing gaps, particularly in housing service delivery in states such as Lagos and Rivers. Between 2015 and 2025, Rivers State and Lagos State, being among the economically significant states in Nigeria, witnessed increased PPP activities across sectors including transportation, energy, healthcare, housing, and information technology. Specifically, Lagos State, Nigerias major commercial centre, implemented major PPP projects such as the Lekki Deep Seaport, the Lekki-Epe Expressway expansion, and the Lagos Blue and Red Rail Lines, while Rivers State pursued PPP initiatives in areas such as waste management, road rehabilitation, and health infrastructure. Despite these investments, Nigeria continued to experience substantial infrastructure deficits, while Lagos and Rivers States faced challenges relating to transport congestion, inadequate public housing, and inconsistent public service provision (African Development Bank, 2024). This contradiction raises concerns regarding the extent to which PPPs have translated infrastructure investments into tangible socio-economic improvements. Although PPPs are widely promoted as mechanisms for improving public service delivery and stimulating economic development, evidence from Nigeria indicates that project outcomes have not always corresponded with developmental expectations. The effectiveness of development initiatives is closely associated with the quality of administrative structures, resource allocation and implementation strategies through which public programmes are translated into practical outcomes. Kalagbor (2004) emphasised the importance of appropriate development strategies and effective administration in achieving sustainable development objectives. From this perspective, the success of PPP housing initiatives cannot be determined solely by the volume of financial resources committed to projects but also by the mechanisms through which such resources are organised, managed and converted into effective service delivery.

Furthermore, Lagos State contributes significantly to Nigerias economic activity and attracts a substantial proportion of private investment inflows, yet the state has continued to experience serious socio-economic challenges, including unemployment and housing pressures (National Bureau of Statistics [NBS], 2023). Rivers State, similarly, despite its strategic position in Nigerias oil and gas economy and its involvement in major infrastructure investments, continues to face unemployment, poverty and housing challenges. These conditions suggest that increased PPP activity has not necessarily translated proportionately into improved employment opportunities, poverty reduction or living standards. The provision of affordable housing for low- and middle-income households in both states has also been constrained by high land costs and inadequate supporting infrastructure (Terkula, 2010). A major concern in the implementation of PPP projects in Rivers and Lagos States is the inconsistent conversion of financial investments into meaningful public service benefits. Several PPP projects have encountered challenges relating to delays, cost overruns, regulatory bottlenecks and inadequate community engagement. These challenges suggest that although PPPs are theoretically designed to combine public oversight with private-sector efficiency, their practical outcomes depend substantially on the effectiveness of financial arrangements, institutional structures and implementation processes. Issues of risk allocation, governance, accountability and transparency have also remained important considerations in PPP implementation. Ineffective monitoring and evaluation mechanisms may limit the ability of government and private partners to identify weaknesses, learn from previous projects and improve subsequent interventions. The institutional dimension is particularly important because PPP housing delivery involves multiple public agencies, private developers, financial institutions, regulatory bodies and beneficiaries whose responsibilities must be properly coordinated. Kalagbor (2014) emphasised the significance of effective public administration, institutional coordination and administrative responsibility in the achievement of public-sector objectives. In the context of PPP housing delivery, appropriate institutional arrangements are therefore necessary to establish clear responsibilities, strengthen accountability, facilitate coordination and ensure that financial resources and implementation processes are directed towards intended housing outcomes.

The period from 2015 to 2025 encompasses significant developments in PPP laws and guidelines, the activities of PPP agencies, the roles of ministries and regulatory bodies, implementation processes, financial structures, institutional frameworks, infrastructural reforms, budgetary constraints, legislative backing and emerging governance arrangements that could influence PPP performance. However, there remains a dearth of longitudinal comparative studies examining how these factors have collectively affected housing service delivery in Rivers State and Lagos State over time. Existing studies have largely been descriptive or focused on specific sectors, thereby providing limited comparative evidence on the relationship between PPP financing, implementation processes and housing service delivery across the two states. Housing inadequacy remains a major concern in both Rivers and Lagos States, particularly given their rapid urbanisation, population pressures and exposure to environmental challenges such as flooding. Fire outbreaks, low household incomes, rising construction and land costs, and prevailing economic conditions have further increased housing vulnerability among some residents. Consequently, many households continue to depend on government interventions and PPP arrangements for access to adequate and affordable shelter. Housing constitutes a fundamental component of human wellbeing, as decent housing provides a foundation for physical and mental health, personal development and the achievement of life objectives (Seedhouse, 1986).

Against this background, this study therefore seeks to comparatively examine financing and implementation processes in PPP-based housing service delivery in Rivers State and Lagos State from 2015 to 2025. The study is intended to provide empirical evidence on how financial structures and implementation mechanisms have influenced housing service delivery and to contribute to addressing the identified gap in knowledge concerning the comparative performance of PPP housing initiatives in the two states.

Aim and Objectives of the Study

1. Analyze public-private partnerships and financial structure for housing service delivery in Rivers State and Lagos State.
2. Examine public-private partnerships and implementation processes of housing service delivery in Rivers State and Lagos State.

Research Questions

In order to adequately address the main and specific objectives, the following research questions are raised:

1. To what extent has the financial structure of the public-private partnerships enhanced housing service delivery in Rivers State and Lagos State?
2. What are the implementation processes of the public-private partnerships in housing service delivery in Rivers State and Lagos State?

Theoretical Review

New Institutional Theory

New Institutional Theory (Neo-institutionalism) was the idea that institutions aren't just formal rules and organizations, but shared rules, norms, beliefs, and taken-for-granted practices that shape how people and organizations behave. Sociologists Paul J. DiMaggio and Walter W. Powell in their seminal 1983 work, *The Iron Cage Revisited: Institutional Isomorphism and Collective Rationality in Organizational Fields*, building upon earlier foundations laid by Philip Selznick (1949) and John W. Meyer & Brian Rowan (1977). The theory emerged as a response to traditional economic models that overlooked how social structures, norms, and cultural expectations shape organizational behavior. While Meyer & Rowan's 1977 paper *Institutionalized Organizations: Formal Structure as Myth and Ceremony* established core concepts, it was DiMaggio and Powell's 1983 refinement that systematized the theory's application to modern institutions. The theory gained further traction through Douglas North's (1990) Nobel Prize-winning work on institutional economics, which emphasized how formal and informal rules govern economic systems. New institutional theory often called neo-institutionalism is a sociological and organizational framework positing that organizations are heavily influenced by their surrounding social, cultural, and political environments. Rather than operating solely on pure economic efficiency, organizations adopt specific rules, structures, and norms to gain societal legitimacy and ensure their long-term survival. Rooted in sociological, historical, and rational choice traditions, this perspective emphasizes that institutions defined broadly as the formal and informal rules, routines, and taken for granted scripts of society profoundly constrain and enable behavior. New institutional theory (also referred to as institutionalism is an approach to the study of institutions that focuses on the constraining and enabling effects of formal and informal rules on the behavior of individuals and groups. New institutionalism traditionally encompasses three major strands: sociological institutionalism, rational choice institutionalism, and historical institutionalism. New institutionalism originated in work by sociologist John Meyer published in 1977.

New Institutional Theory posits that institutions aren't just formal rules and organizations, but shared rules, norms, beliefs, and taken-for-granted practices that shape how people and organizations behave. It solidly argued that an organization operate within a framework of societal norms, regulations, and cognitive expectations that shape their structures and behaviors more significantly than technical efficiency demands. The theory identifies three pillars of institutions: regulative (formal rules and laws), normative (professional standards and values), and cognitive (taken-for-granted assumptions and scripts) (Scott, 1995). Unlike classical management theories that assume organizations prioritize rational efficiency, Institutional Theory argues that organizations adopt practices perceived as legitimate within their institutional environment, even when those practices are functionally inefficient. For border management systems, this explains why manual clearance procedures persist despite causing delays - they conform to deeply entrenched institutional expectations about how customs operations "should" function. The theory also highlights isomorphism, the process by which organizations in the same field gradually become similar, explaining why West African customs agencies share structural similarities despite varying operational contexts (DiMaggio & Powell, 1983). The theory explains the impact of the public private partnerships on infrastructural development in Nigeria, with references:

i. New Institutional Theory assumes that organizations do not act independently but operate within broader institutional environments composed of laws, norms, traditions, and cultural expectations. These institutional forces shape organizational behaviour more strongly than internal preferences or market pressures.

ii. The theory assumes that organizations adopt certain structures and practices primarily to gain legitimacy, acceptance, and support from society, regulators, or powerful stakeholders, not necessarily because these practices are efficient. This assumption is reflected in the concepts of coercive, normative, and mimetic isomorphism.

iii. New Institutional Theory assumes that legitimacy, being perceived as appropriate, credible, and socially acceptable, is more crucial for organizational survival than efficiency or performance. Organizations conform to institutional expectations to maintain stability, secure resources, and avoid sanctions.

iv. Another assumption is that institutions (rules, norms, and beliefs) are stable, persistent and deeply embedded. They guide organizational behaviour over long periods, shaping how decisions are made and how roles are understood within society.

v. The theory assumes that change is slow, path-dependent, and evolutionary rather than radical or disruptive. Organizations rarely make sudden changes unless there are major institutional pressures or legitimacy crises.

Institutional Theory assumes that institutions differ by country, region, sector, or political system. As a result, organizational behaviour is context-specific. What works in one setting may fail in another because institutions determine expectations, norms, and acceptable practices.

Conceptual Review

Benefits and Challenges of Effective Public Service Delivery

Housing service delivery is a form of public service delivery. Therefore, effective public service delivery plays a fundamental role in promoting social welfare and improving the quality of life of citizens. One of its major benefits is the provision of essential services such as housing delivery, health, education, water supply, sanitation, and security, which are critical for human development. When public services are delivered efficiently and equitably, citizens are better able to meet their basic needs, reduce vulnerability, and improve their overall living standards. Scholars argue that accessible and reliable public services contribute significantly to poverty reduction and social inclusion, particularly for marginalized and low-income populations (Bovaird & Löffler, 2016; World Bank, 2020). By ensuring that public goods and services reach all segments of society, effective service delivery strengthens social cohesion and reduces inequalities, which are essential for sustainable development.

Another important benefit of public service delivery is its contribution to economic growth and development. Efficient delivery of infrastructure services such as transportation, electricity, and communication enhance productivity by reducing transaction costs for businesses and individuals. According to Pollitt & Bouckaert (2017), well-functioning public services create an enabling environment for private sector investment, innovation, and job creation. In developing economies like Nigeria, effective public service delivery supports economic diversification by facilitating access to markets, improving labor productivity, and enhancing human capital development through education and skills acquisition. Furthermore, public services such as agricultural extension, healthcare, and social protection programs directly stimulate economic activity by increasing household income stability and labor participation, thereby contributing to national economic performance.

Public service delivery also strengthens good governance, accountability, and public trust in government. When citizens receive timely, transparent, and high-quality services, their confidence in public institutions increases. Denhardt & Denhardt (2015) emphasize that responsive public service delivery reinforces the social contract between the state and citizens by demonstrating that government actions are aligned with public interest. Transparent service delivery systems reduce opportunities for corruption and inefficiency by promoting clear procedures, performance monitoring, and citizen feedback mechanisms. As governments improve service standards, public officials are held more accountable for outcomes, leading to better resource management and improved institutional performance. This enhanced trust encourages civic engagement and cooperation between citizens and the state, which is vital for democratic stability. In addition, effective public service delivery promotes sustainable development and long-term societal resilience. By addressing critical social challenges such as health crises, environmental sustainability, and social inequality, public services help societies adapt to economic and social shocks. Osborne (2018) argues that modern public service delivery focuses on value creation, where services are designed collaboratively with citizens to achieve long-term public value rather than short-term outputs. Services such as public health systems, disaster management, and environmental protection not only improve immediate welfare but also safeguard future generations. In this regard, efficient public service delivery supports the achievement of national development goals and international frameworks such as the Sustainable Development Goals (SDGs). Overall, the benefits of public service delivery extend beyond service provision to encompass economic prosperity, social stability, and effective governance. One major factor affecting public service delivery in Nigeria is institutional and governance weaknesses, particularly issues related to corruption, accountability, and bureaucratic inefficiency. Weak institutional frameworks often lead to poor policy implementation, mismanagement of public resources, and delays in service provision. Corruption diverts funds meant for public services such as healthcare, education, water supply, and infrastructure, thereby reducing the quality and reach of services delivered to citizens. According to Transparency International (2023), Nigeria continues to face governance challenges that undermine public sector performance. Pollitt & Bouckaert (2017) argue that ineffective administrative systems and weak accountability mechanisms limit the capacity of public institutions to translate policies into tangible outcomes. In Nigeria, overlapping responsibilities among government agencies, excessive red tape, and lack of performance monitoring further constrain efficient service delivery at federal, state, and local government levels. Another critical factor is inadequate funding and poor resource management. Public service delivery is highly dependent on the availability and effective utilization of financial, human, and material resources. In Nigeria, budgetary constraints, revenue volatility especially due to dependence on oil revenue and inefficient public financial management systems negatively affect service provision. The World Bank (2020) notes that insufficient funding for social services leads to deteriorating infrastructure, shortages of skilled personnel, and limited access to essential services, particularly in rural and underserved areas. Even when funds are allocated, weak procurement processes and poor expenditure controls often result in cost overruns and incomplete projects. These challenges limit the ability of government institutions to sustain quality service delivery and meet growing public demand. Human capacity and workforce-related challenges also significantly affect public service delivery in Nigeria. The effectiveness of public services depends largely on the competence, motivation, and professionalism of public sector employees. However, issues such as inadequate training, poor remuneration, politicization of recruitment, and low morale hinder optimal performance. Denhardt & Denhardt (2015) emphasize that a motivated and skilled public workforce is essential for citizen-centered service delivery. In Nigeria, skill gaps in areas such as health, education, public administration, and information technology reduce service efficiency and innovation. Additionally, frequent industrial actions by public sector workers disrupt service continuity and negatively impact citizens' access to essential services. Furthermore, socio-economic and infrastructural constraints play a significant role in shaping public service delivery outcomes in Nigeria. High population growth, rapid urbanization, poverty, and regional disparities place enormous pressure on existing public services. Rural areas, in particular, suffer from poor road networks, unreliable electricity, limited digital infrastructure, and weak health and educational facilities. Osborne (2018) argues that effective service delivery requires alignment between service design and the socio-economic realities of service users. In Nigeria, inadequate infrastructure and limited citizen participation in service planning reduce service accessibility and utilization. Moreover, insecurity in some regions disrupts service provision and discourages investment in public infrastructure. These socio-economic and infrastructural challenges collectively constrain the capacity of the Nigerian government to deliver inclusive, efficient, and sustainable public services.

Research Methodology

The study adopted a survey research design to examine public-private partnerships and housing service delivery in Rivers and Lagos States. Its population comprised 24,391,373 residents. A sample size of 400 respondents was determined using Taro Yamanes formula at 5% significance and equally distributed between both states for comparative analysis. A multi-stage stratified sampling technique was employed, involving purposive selection of the states, stratification of respondents into PPP stakeholder groups, and simple random sampling within each stratum. Primary data were collected through a structured, closed-ended questionnaire, while secondary data were obtained from relevant literature. The instrument was subjected to face and content validation. Reliability was established through test-retest procedures, producing Cronbachs Alpha and Pearson correlation coefficients of 0.892 and 0.873, respectively. Data were analysed using frequencies, percentages, tables, weighted means.

Data Presentation

Table 1: Distribution and Retrieval of Questionnaire

Response Category	Frequency (N)	Percentage (%)
Questionnaires Distributed	400	100.0
Questionnaires Returned	390	97.5
Questionnaires Not Returned	10	2.5
Total	**400**	**100.0**

Source: Field Survey, 2025.

A total of 400 copies of the questionnaire were distributed to the respondents selected for the study. Out of these, 390 copies, representing 97.5%, were correctly completed and returned, while 10 copies, representing 2.5%, were not returned. The high retrieval rate of 97.5% was considered adequate for the analysis because it provided sufficient responses to ensure the reliability and validity of the findings. Consequently, the analysis presented in this chapter was based on the 390 valid questionnaires retrieved from the respondents.

Data Analysis

Table 2: Financial Structure of Public-Private Partnerships and Housing Service Delivery in Rivers State and Lagos State

Answer to Research Question one: *To what extent has the financial structure of the public-private partnerships enhanced housing service delivery in Rivers State and Lagos State?*

S/N	Items	SA (%)	A (%)	D (%)	SD (%)	Total	Mean	Std. D
1	Government financial support for PPP housing projects is more adequate in Rivers State than in Lagos State.	60 (15.4)	92 (23.6)	146 (37.4)	92 (23.6)	390	2.31	0.99
2	Private sector investment contributes more to housing service delivery in Lagos State than in Rivers State.	186 (47.7)	132 (33.8)	44 (11.3)	28 (7.2)	390	3.22	0.91

S/N	Items	SA (%)	A (%)	D (%)	SD (%)	Total	Mean	Std. D
3	Financial incentives and subsidies have improved PPP housing development in both Rivers State and Lagos State.	174 (44.6)	138 (35.4)	48 (12.3)	30 (7.7)	390	3.17	0.93
4	Differences in financial structures explain variations in PPP housing performance between Rivers State and Lagos State.	182 (46.7)	134 (34.4)	46 (11.8)	28 (7.2)	390	3.20	0.92
	Grand Mean/Std. D						**2.98**	**0.94**

Decision Rule: Mean score of **2.50 and above** = **Accepted**; Mean score **below 2.50** = **Rejected**.
Source: Field Survey, 2025

Table 3: Implementation Processes of Public-Private Partnerships in Housing Service Delivery in Rivers State and Lagos State
Answer to Research Question two: What are the implementation processes of the public-private partnerships in housing service delivery in Rivers State and Lagos State?

S/N	Items	SA (%)	A (%)	D (%)	SD (%)	Total	Mean	Std. D
5	PPP housing projects are executed more efficiently in Lagos State than in Rivers State.	188 (48.2)	128 (32.8)	46 (11.8)	28 (7.2)	390	3.22	0.92
6	Project implementation timelines are better adhered to in Rivers State than in Lagos State.	56 (14.4)	94 (24.1)	148 (37.9)	92 (23.6)	390	2.29	0.99
7	Monitoring and supervision of PPP housing projects are more effective in Lagos State than in Rivers State.	182 (46.7)	136 (34.9)	44 (11.3)	28 (7.2)	390	3.21	0.91
8	Implementation processes have significantly improved housing service delivery in both Rivers State and Lagos State.	176 (45.1)	140 (35.9)	46 (11.8)	28 (7.2)	390	3.19	0.91
	Grand Mean/Std. D						**2.98**	**0.93**

Decision Rule: Mean score of **2.50 and above** = **Accepted**; Mean score **below 2.50** = **Rejected**.
Source: Field Survey, 2025

Discussion of Findings

Public-Private Partnership Financial Structure and Housing Service Delivery in Rivers State and Lagos State

The findings of Research Question one examined the extent to which the financial structure of public-private partnerships (PPPs) has enhanced housing service delivery in Rivers State and Lagos State. The results revealed that respondents generally perceived the financial arrangements underpinning PPP housing projects as significant determinants of successful housing delivery, with Lagos State demonstrating comparatively stronger financial structures than Rivers State. This position was reflected in the overall grand mean of 2.98, which exceeded the benchmark mean of 2.50 for acceptance. The findings specifically indicated that respondents believed Lagos State benefits from stronger private sector investment, more effective financial incentives, and better funding arrangements, while Rivers State was perceived as having comparatively weaker government financial support and less effective financing mechanisms. These findings emphasize that financial sustainability remains one of the most important pillars upon which successful PPP housing initiatives are built.

The first finding revealed that respondents disagreed with the assertion that government financial support for PPP housing projects is more adequate in Rivers State than in Lagos State. The item recorded a mean score of 2.31, with approximately 61.0% of respondents expressing disagreement. This finding suggests that respondents perceived Lagos State as providing more reliable financial support and stronger fiscal commitment to PPP housing projects than Rivers State. Government financial support remains indispensable because PPP housing projects require substantial capital investment, long-term financing arrangements, land acquisition support, infrastructure provision, and financial guarantees before private investors can commit resources. This finding agrees with Yescombe (2023), who argued that although PPPs depend heavily on private investment, government financial commitment remains essential because governments provide viability gap funding, guarantees, tax incentives, enabling infrastructure, and other financial instruments that reduce investment risks. According to Yescombe, governments that demonstrate sustained financial commitment create investor confidence, thereby attracting greater private capital into infrastructure development. The present findings therefore suggest that Lagos State has been relatively more successful in creating financially attractive conditions for PPP housing investments than Rivers State. Similarly, Akintoye & Beck (2009) maintained that financial sustainability represents one of the principal determinants of PPP success because infrastructure projects require balanced financial arrangements that appropriately distribute costs, benefits, and project risks among participating partners. They argued that inadequate government financial participation often weakens investor confidence, delays project execution, and increases financing costs. This observation supports the respondents' perception that weaker government financial support in Rivers State may partly explain the relatively lower performance of its PPP housing initiatives. The findings also corroborate World Bank (2020), which emphasized that governments play a strategic financial role in PPP infrastructure projects by providing policy-backed financial guarantees, facilitating access to long-term credit, supporting project preparation costs, and reducing financial uncertainties that discourage private investment. The World Bank further argued that countries and sub-national governments with stronger financial support mechanisms consistently attract more private infrastructure investments than jurisdictions characterized by unstable financing arrangements. Likewise, FMHUD (2024) reported that inadequate government financing continues to constrain affordable housing delivery in Nigeria despite increasing private sector participation. According to the report, strengthening public financing mechanisms remains necessary to complement private investment, particularly in affordable housing programmes targeted at low- and middle-income households. This observation further validates the present findings by demonstrating that government financial commitment remains indispensable for successful housing service delivery.

The second finding revealed overwhelming agreement among respondents that private sector investment contributes more significantly to housing service delivery in Lagos State than in Rivers State. This item recorded a mean score of 3.22, with 81.5% of respondents expressing agreement. This finding demonstrates that respondents considered private investment as one of the principal drivers of successful PPP housing development. Private investors contribute capital, technical expertise, managerial competence, innovation, and project efficiency, thereby complementing government efforts to address housing shortages.

This finding supports World Bank (2024), which defined PPPs as collaborative mechanisms through which governments leverage private sector resources, expertise, and financial capacity to improve infrastructure and service delivery. According to the report, successful PPP programmes depend largely on the willingness and ability of private investors to provide long-term financing for infrastructure projects. Governments therefore benefit from reduced fiscal pressure while citizens receive improved public services.

Similarly, Grimsey & Lewis (2024) argued that one of the greatest strengths of PPP arrangements lies in their ability to mobilize private capital for public infrastructure development. According to the authors, private financing enables governments to accelerate project implementation without relying exclusively on public budgets, particularly in developing countries facing fiscal constraints. This observation strongly supports the respondents' perception that Lagos State has benefited significantly from stronger private investment in housing delivery. The findings equally agree with Adebayo & Ojo (2022), who concluded that private sector participation has become increasingly important for infrastructure development across emerging economies because governments alone cannot finance the enormous capital requirements associated with urban infrastructure expansion. Their study revealed that stronger private investment improves infrastructure quality, project sustainability, and service delivery outcomes. Likewise, Akinyemi & Adeola (2023) observed that PPPs have become important drivers of socio-economic development across Africa because they facilitate the mobilization of private financial resources into strategic public infrastructure projects. Furthermore, Sule, Esidene, & Adadu (2024) found that private sector investment has significantly improved housing delivery within the Federal Capital Territory through PPP arrangements by increasing housing supply, improving project quality, and enhancing infrastructure sustainability. Their findings closely correspond with the present study by illustrating the transformative role of private investment in housing development.

The third finding demonstrated that respondents strongly agreed that financial incentives and subsidies have improved PPP housing development in both Rivers State and Lagos State. The item recorded a mean score of 3.17, with 80.0% of respondents expressing agreement. This finding indicates that respondents recognized the importance of financial incentives such as tax reliefs, subsidies, concessional loans, mortgage financing, infrastructure support, and investment guarantees in promoting successful PPP housing projects. Financial incentives reduce investment risks, improve project profitability, and encourage greater private sector participation in affordable housing development. The finding corroborates OECD (2014), which emphasized that governments seeking to attract private investment into infrastructure development should establish financial incentive systems capable of balancing public objectives with private sector profitability. Such incentives include tax exemptions, subsidized financing, land support, infrastructure provision, and flexible financing arrangements. According to the OECD, these incentives significantly improve project bankability and investor participation. Similarly, World Bank (2023) explained that modern PPP financing increasingly relies on blended financing models combining government support, commercial lending, development finance institutions, and private equity investments. These financial arrangements reduce project risks while improving access to affordable capital for infrastructure development. This supports the respondents' perception that effective financial incentives contribute significantly to housing service delivery.

The findings also agree with Ogunsanmi (2021), who argued that financial risk management remains one of the most important determinants of successful PPP implementation. According to the author, governments that establish effective financial incentive mechanisms reduce investment uncertainty and encourage long-term private sector participation. Likewise, Zhang & Chen (2021) maintained that financial risk allocation constitutes one of the strongest predictors of PPP project success because investors require assurance that financial risks will be appropriately managed throughout the project life cycle.

Furthermore, Osei-Kyei & Chan (2020) identified financial incentives, risk-sharing arrangements, and funding stability among the principal determinants of successful PPP projects globally. Their review demonstrated that financially attractive PPP models consistently outperform projects operating under unstable financing arrangements.

The fourth finding recorded a mean score of 3.20, indicating strong agreement among respondents that differences in financial structures explain variations in PPP housing performance between Rivers State and Lagos State. Approximately 81.1% of respondents agreed with this statement, suggesting that financial arrangements significantly influence the performance of housing projects. This finding implies that housing service delivery depends not only on policy and institutional effectiveness but also on the strength, stability, and sustainability of project financing mechanisms.

This finding strongly supports Grimsey & Lewis (2002), who explained that the financial structure of PPP projects determines project viability because financing arrangements directly influence risk allocation, investment returns, project sustainability, and long-term operational performance. According to the authors, poorly structured financial models often lead to project delays, cost overruns, and eventual project failure. Similarly, Yescombe (2020) emphasized that successful PPP projects require balanced financial structures capable of attracting private investors while ensuring affordability, accountability, and long-term sustainability. Effective financial models enable governments to achieve infrastructure objectives without imposing excessive fiscal burdens on public finances.

The findings also agree with World Bank (2019), which observed that financing sustainable infrastructure remains one of the greatest development challenges confronting developing countries. The report emphasized that governments should strengthen PPP financing mechanisms by improving capital markets, expanding mortgage financing systems, promoting institutional investment, and developing innovative infrastructure financing instruments. These recommendations closely align with the present findings. Likewise, African Development Bank (2018) concluded that sustainable infrastructure development in Africa depends heavily on strengthening PPP financing mechanisms capable of mobilizing both domestic and international private investment. According to the Bank, improving financial governance and financing structures remains essential for addressing Africa's infrastructure deficit. Furthermore, Obasa & Oluyomi (2024) argued that achieving the Sustainable Development Goals requires financially sustainable PPP arrangements that integrate public funding, private investment, and development finance institutions. Their study concluded that financial innovation remains essential for improving infrastructure and housing delivery across Nigeria. Overall, the findings of Research Question Three demonstrate that financial structures constitute one of the most important determinants of successful PPP housing service delivery in Rivers State and Lagos State. Respondents consistently perceived Lagos State as benefiting from stronger private sector investment, more effective financing arrangements, better financial incentives, and superior funding mechanisms than Rivers State. These financial advantages appear to have enhanced project implementation, increased investor participation, and improved housing delivery outcomes in Lagos State.

Public-Private Partnership Implementation Processes and Housing Service Delivery in Rivers State and Lagos State

The findings of Research Question two examined the implementation processes of public-private partnerships (PPPs) in housing service delivery in Rivers State and Lagos State. The results revealed that the effectiveness of implementation processes significantly influences the success of PPP housing projects, with respondents generally perceiving Lagos State as demonstrating more efficient implementation practices than Rivers State. The overall grand mean of 2.98, which exceeded the benchmark mean of 2.50, indicates a high level of agreement among respondents that implementation processes play a fundamental role in determining housing service delivery outcomes in both states. Specifically, respondents acknowledged that Lagos State performs better in project execution, adherence to implementation standards, monitoring and supervision, and overall project coordination than Rivers State. These findings suggest that while policy frameworks, institutional arrangements, and financial structures provide the foundation for PPP projects, effective implementation remains the determining factor that translates plans into tangible housing outcomes. The first finding revealed that respondents overwhelmingly agreed that PPP housing projects are executed more efficiently in Lagos State than in Rivers State. This item recorded a mean score of 3.22, with approximately 81.0% of respondents expressing agreement. This finding implies that Lagos State possesses more effective project management systems, stronger administrative coordination, and greater technical capacity for implementing housing projects under PPP arrangements. Efficient project execution ensures that construction activities proceed according to approved specifications, budgets, and implementation schedules, thereby minimizing delays, cost overruns, and project abandonment. This finding agrees with Babatunde, Perera, & Zhou (2020), who identified effective project execution as one of the most critical success factors influencing PPP implementation in developing countries. According to the authors, successful PPP projects require competent project managers, effective communication among stakeholders, adequate technical expertise, and continuous monitoring throughout the project lifecycle. Their study concluded that implementation efficiency directly determines project quality, completion time, and service delivery performance. This supports the present finding that Lagos State's superior implementation capacity contributes significantly to its comparatively better housing outcomes. Similarly, Yescombe (2020) argued that project implementation represents the most important phase of the PPP lifecycle because even well-designed projects may fail if implementation processes are poorly managed. According to Yescombe, successful implementation requires effective procurement systems, competent contract management, continuous stakeholder coordination, and efficient project supervision. The present findings therefore reinforce the argument that implementation efficiency is indispensable for sustainable housing delivery. The findings also corroborate World Bank (2021), which emphasized that effective implementation mechanisms significantly improve infrastructure performance by reducing construction delays, strengthening accountability, and ensuring compliance with contractual obligations. The report observed that governments with stronger implementation capacity consistently achieve better infrastructure outcomes because projects are completed within approved budgets and timelines. Likewise, Osei-Kyei & Chan (2017) concluded that implementation deficiencies remain among the greatest challenges confronting PPP projects in developing countries. Their review revealed that inadequate project planning, poor coordination, weak contract management, and ineffective supervision frequently contribute to project failure. The present findings therefore demonstrate that Lagos State's stronger implementation capacity provides an important competitive advantage over Rivers State in housing service delivery. The second finding showed that respondents disagreed with the statement that project implementation timelines are better adhered to in Rivers State than in Lagos State. The item recorded a mean score of 2.29, with 61.5% of respondents expressing disagreement. This finding indicates that respondents perceived Lagos State as demonstrating greater compliance with project schedules than Rivers State. Timely project completion remains one of the principal indicators of implementation effectiveness because delays often increase project costs, reduce investor confidence, and postpone the delivery of housing benefits to intended beneficiaries.

This finding supports Hupe & Hill (2022), who argued that successful public policy implementation depends on effective administrative coordination, continuous monitoring, and strict adherence to implementation schedules. According to the authors, implementation delays often arise from institutional weaknesses, bureaucratic bottlenecks, inadequate resource allocation, and ineffective stakeholder coordination. These observations explain why respondents perceived Rivers State as experiencing greater implementation challenges than Lagos State. Similarly, Pollitt & Bouckaert (2017) maintained that implementation efficiency reflects the administrative capacity of public institutions to convert policies into measurable development outcomes. Their comparative analysis demonstrated that governments with stronger implementation systems consistently deliver infrastructure projects more efficiently than those characterized by administrative inefficiencies. This finding closely corresponds with the present study. The finding also agrees with Infrastructure Concession Regulatory Commission (2021), which identified project delays, procurement bottlenecks, inadequate feasibility studies, and weak contract administration as recurring implementation challenges affecting PPP projects across Nigeria. The report recommended strengthening project management systems and improving institutional capacity to ensure timely implementation of infrastructure projects. Furthermore, Ogunsanmi (2021) argued that implementation delays often increase project risks, discourage private investors, and reduce the financial sustainability of PPP initiatives. Effective adherence to project schedules therefore remains essential for maintaining investor confidence and ensuring successful project completion.

The third finding revealed overwhelming agreement among respondents that monitoring and supervision of PPP housing projects are more effective in Lagos State than in Rivers State. This item recorded a mean score of 3.21, with 81.6% of respondents expressing agreement. The finding indicates that respondents considered effective monitoring and supervision as essential components of successful project implementation. Monitoring ensures compliance with contractual obligations, while supervision guarantees that construction quality, financial accountability, and project timelines conform to approved standards.

This finding strongly supports Andrews, Boyne, & Enticott (2017), who argued that performance management systems significantly improve public service delivery by providing continuous monitoring, performance evaluation, and accountability mechanisms throughout project implementation. According to the authors, effective monitoring enhances organizational learning, identifies implementation challenges early, and facilitates corrective actions before problems escalate. Similarly, Bryson, Crosby, & Stone (2015) emphasized that collaborative projects require continuous monitoring because multiple stakeholders must remain accountable for their respective responsibilities throughout implementation. Their study concluded that strong monitoring systems improve coordination, strengthen transparency, and enhance project effectiveness. These observations support the respondents' perception that Lagos State possesses more effective monitoring mechanisms than Rivers State. The findings also corroborate World Bank (2020), which emphasized that monitoring and evaluation systems constitute integral components of successful PPP governance because they ensure compliance with contractual obligations, financial accountability, project quality, and stakeholder responsibilities. According to the World Bank, governments that institutionalize effective monitoring systems consistently achieve higher project performance and improved public service delivery. Likewise, OECD (2014) maintained that project monitoring improves transparency, reduces corruption risks, strengthens public accountability, and facilitates evidence-based decision-making throughout project implementation. These institutional benefits contribute significantly to sustainable infrastructure development. Furthermore, Transparency International (2023) emphasized that transparent monitoring and accountability mechanisms reduce opportunities for corruption and project mismanagement, thereby improving infrastructure quality and public trust. The present findings therefore reinforce international evidence linking effective monitoring with successful PPP implementation. The fourth finding demonstrated that respondents strongly agreed that implementation processes have significantly improved housing service delivery in both Rivers State and Lagos State. The item recorded a mean score of 3.19, with approximately 81.0% of respondents expressing agreement. This finding indicates that although respondents perceived Lagos State as outperforming Rivers State, they nevertheless acknowledged that effective implementation processes have positively influenced housing delivery in both states. The implication is that implementation quality remains a universal determinant of PPP success irrespective of geographical location. This finding agrees with Akintoye, Beck, & Kumaraswamy (2021), who argued that successful PPP implementation depends on integrating effective procurement systems, project planning, contract administration, stakeholder coordination, and continuous performance evaluation. According to the authors, implementation quality determines whether PPP objectives are ultimately achieved. Similarly, Grimsey & Lewis (2024) maintained that implementation represents the practical stage at which project risks, financial arrangements, institutional coordination, and contractual obligations converge to produce measurable infrastructure outcomes. Consequently, implementation efficiency directly determines project sustainability and public value creation. The findings equally support Kivleniece & Quelin (2019), who argued that value creation in PPP arrangements depends on the effectiveness with which implementation processes integrate public resources, private expertise, and stakeholder collaboration. Effective implementation enables governments to maximize infrastructure outcomes while minimizing operational inefficiencies. Likewise, Osborne (2021) emphasized that public service logic recognizes implementation as the mechanism through which public value is ultimately delivered to citizens. Effective implementation therefore transforms strategic policies into practical service outcomes capable of improving citizens' welfare and societal development. Furthermore, Torfing, Sørensen, & Røiseland (2020) argued that co-creation within the public sector depends heavily on implementation capacity because collaborative governance requires effective execution, stakeholder engagement, continuous learning, and adaptive management. Their findings further validate the importance of implementation processes in improving public infrastructure delivery. The present findings also agree with Nwambuko et al. (2024), who concluded that successful project implementation remains fundamental to achieving socio-economic development through PPPs in Nigeria. Their study emphasized that implementation effectiveness enhances infrastructure quality, project sustainability, and public confidence in government development programmes.

Overall, the findings of Research Question Four clearly demonstrate that implementation processes remain one of the strongest determinants of successful housing service delivery under PPP arrangements. Respondents consistently perceived Lagos State as possessing superior implementation capacity characterized by more efficient project execution, better adherence to implementation schedules, stronger monitoring and supervision systems, and more effective coordination among project stakeholders than Rivers State. These implementation advantages appear to have significantly contributed to Lagos State's comparatively better housing service delivery performance.

Conclusion

In conclusion, the study established that the financial structure of public-private partnerships was critical to effective housing service delivery in Rivers State and Lagos State. It further concluded that adequate private investment, financial incentives, and sustainable funding mechanisms strengthened the delivery of PPP housing projects. The study also concluded that effective project implementation, monitoring, supervision, and adherence to implementation standards were essential for achieving improved housing outcomes. Overall, stronger financial arrangements and more effective implementation processes accounted for the comparatively better PPP housing service delivery performance observed in Lagos State than in Rivers State.

Recommendations

Based on its findings, the study recommends the following:

1. Government should develop more sustainable financial models for PPP housing projects through increased private sector participation, improved access to long-term housing finance, enhanced mortgage systems, tax incentives, and targeted subsidies for affordable housing schemes. Such financial reforms will improve project sustainability and increase housing accessibility for low- and middle-income households.
2. PPP housing implementation processes should be strengthened through improved project planning, effective monitoring and evaluation systems, strict adherence to implementation timelines, transparent procurement procedures, and regular performance assessments. These measures will improve project quality, reduce delays, and ensure accountability throughout project execution.

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