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Public-Private Partnerships and Housing Service Delivery: A Comparative Analysis of Policy and Institutional Frameworks in Rivers State and Lagos State, Nigeria

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Abstract
The study examined public-private partnerships (PPPs) and housing service delivery in Rivers State and Lagos State from 2015 to 2025, with particular emphasis on PPP policy and institutional frameworks. The study adopted the public private partnerships theoretical framework and a survey research design. The population comprised 24,391,373 residents of the two states, from which a sample of 400 respondents was determined using Taro Yamane's formula and distributed equally between Rivers State and Lagos State. A multi-stage stratified sampling technique was employed to select respondents from relevant PPP stakeholder groups. Data were collected through a structured questionnaire, while validity was established through face and content validation. Reliability analysis produced a Cronbach's Alpha coefficient of 0.892 and a test-retest Pearson correlation coefficient of 0.873. Of the 400 questionnaires distributed, 390, representing 97.5%, were correctly completed and retrieved for analysis. Data were analysed using frequencies, percentages, weighted means and standard deviations. The findings revealed that PPP policy frameworks significantly influenced housing service delivery, with Lagos State demonstrating stronger policy consistency, regulatory support and implementation than Rivers State. The study also established that institutional frameworks significantly influenced housing service delivery, with Lagos State recording stronger institutional coordination, collaboration between government agencies and private developers, and administrative support. The study concluded that effective PPP policy and institutional frameworks were critical to improving housing service delivery. It recommended stronger legislation, regulatory consistency, policy implementation and enforcement, together with improved institutional coordination, stakeholder consultation and capacity development in both states.

Keywords: *Public-private partnerships, housing service delivery, policy frameworks, institutional frameworks, Rivers State and Lagos State.*

Introduction

Public-private partnerships (PPPs) have become an important mechanism for addressing infrastructure and public service delivery challenges, particularly where governments face limitations in financial resources, technical expertise and administrative capacity. PPPs involve collaboration between public authorities and private organisations through the mobilisation of private capital, technical expertise, managerial capacity and risk-sharing arrangements. The approach is intended to improve efficiency and service delivery while enabling governments to address infrastructure needs that may exceed available public resources. However, the effectiveness of PPPs depends on appropriate regulation, contractual arrangements, institutional capacity, transparency and effective monitoring (World Bank, 2017; Ogu & Olatunji, 2023). Effective public administration provides the institutional foundation for implementing such partnerships. Public institutions are responsible for translating policies into programmes and services and for ensuring that development interventions achieve their intended objectives. Kalagbor (2014) explains public administration from both theoretical and practical perspectives, highlighting its relevance to the organisation and implementation of public programmes. Similarly, development strategies require appropriate administrative structures through which resources, policies and institutional responsibilities can be coordinated towards development objectives (Kalagbor, 2004). These considerations are particularly relevant to PPPs because government remains responsible for policy formulation, regulation, contract supervision and protection of public interests even when private organisations participate in service provision. Housing is a fundamental component of social and economic development. Effective housing delivery extends beyond constructing residential buildings to include affordability, accessibility, quality, adequate infrastructure and an appropriate residential environment. Housing service delivery therefore involves the processes through which housing is planned, financed, constructed, allocated and supported by essential services. Inadequate housing provision can contribute to overcrowding, informal settlements and deficiencies in basic urban services, particularly in rapidly urbanising areas (Aribigbola, 2021; Emmanuel & Kirsikka, 2022).
The service-delivery dimension is important because the construction of housing units alone does not necessarily constitute effective housing provision. Housing developments require supporting facilities such as roads, water, sanitation, drainage, electricity and transportation. Consequently, housing service delivery can be assessed through dimensions including availability, affordability, accessibility, quality and timeliness. The service-quality perspective further emphasises whether services meet users' expectations and needs rather than merely whether a service exists (Parasuraman et al., 1988; Fitzsimmons & Fitzsimmons, 2011). At the international level, PPPs have been adopted to address infrastructure deficits associated with population growth, urbanisation and increasing demand for public services. The model enables governments to mobilise private investment and expertise while allocating project risks between public and private participants. Nevertheless, PPPs do not automatically produce improved outcomes; weak regulation, poor contractual arrangements, inadequate institutional capacity and ineffective accountability may undermine their expected benefits (World Bank, 2017; Grimsey & Lewis, 2024). Similar challenges are relevant in Africa, where infrastructure deficits and fiscal constraints have encouraged governments to expand private-sector participation in infrastructure development (African Development Bank, 2018). Nigeria has increasingly adopted PPPs as an alternative mechanism for financing and delivering infrastructure and public services. At the state level, Rivers and Lagos States

provide significant contexts for examining PPP-supported housing delivery. Rivers State established its Public-Private Participation in Infrastructure Development Law in 2009, providing an institutional framework for public-private collaboration in infrastructure development. Lagos State subsequently established its PPP Law in 2011 and created institutional arrangements for coordinating PPP projects. The state has particularly expanded private-sector participation in infrastructure and urban development, including housing projects (Akinsanya & Adegboye, 2019). The two states provide useful grounds for comparative analysis because, despite operating within the same national environment, they differ in population pressures, urbanisation patterns, institutional practices and approaches to infrastructure development. Examining these differences can provide evidence on whether PPP arrangements have translated into improvements in housing service delivery. Accordingly, this study examines PPPs and housing service delivery in Rivers State and Lagos State from 2015 to 2025. It focuses on the extent to which private capital, technical expertise, risk-sharing and institutional governance have influenced housing availability, affordability, accessibility, quality, timeliness and supporting infrastructure. The comparative analysis seeks to determine the effectiveness of PPP arrangements in improving housing service delivery and to identify institutional factors that may explain differences in outcomes between the two states.

Aim and Objectives of the Study

The aim of this study was to examine public -private partnerships and housing service delivery in Rivers State and Lagos State from 2015 to 2025. The specific objectives were to:

1. Assess public-private partnerships and policy frameworks for housing service delivery in Rivers State and Lagos State.
2. Investigate public-private partnerships and institutional frameworks for 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 were raised:

1. How do public-private partnerships and policy frameworks for housing service delivery differ between Rivers State and Lagos State?
2. How have public-private partnerships and institutional frameworks influenced housing service delivery in Rivers State and Lagos State?

Theoretical Review

The theoretical framework adopted for this study is the public private partnerships (PPP) theory.

Public-Private Partnerships (PPP) Theory

Public-private partnership (PPP) theory is an interdisciplinary framework where a government and a private entity collaborate to deliver public infrastructure or services. The theory centers on combining public-sector regulatory oversight with private sector efficiency, financial resources, and innovation. Risk and rewards are allocated to the party best suited to manage them. Public Private Partnerships (PPP) theory is basically the academic attempt to explain why government's partner with private firms, when it makes sense, and what makes it work or fail. A PPP is a long-term contract between a public entity and a private partner to deliver a public asset or service. The proposed PPP theory draws on basically two main pillars: First is project finance theory and the second is the theory of public investments in relation to PPPs. The main reason for basing the theory on these two pillars is the fact that

PPPs remain to be public investments that use project financing as the financing method. The framework includes inputs, activities, outputs, outcomes and impacts as the hierarchical steps that in combination build up the ultimate results of a PPP project or a programme. The theory of project finance and the theory of public investments in relation to PPPs help define each of these steps and causal connections among them. Inputs are the resources that the PPP project or programme will need to achieve its intended results. Activities are the actions that are taken to bring about a desired end. Utilizing the inputs available and as a result of the activities, project and programme outputs are expected.

This theory assumes that PPPs as a hybrid governance model between market and state. Government is the principal; private firm is the agent. Problem is aligning incentives and monitoring performance. Used to design payment mechanisms and risk allocation. The “PPP standard valuation using CAPM suggests governments can look better off by taking on more systematic risk. In practice this can make PPPs look artificially cheap. The paradox is that transferring risk can shift discount rates in ways that distort cost comparisons. PPP theory is a mix of contract economics, public management, and governance theory. It says PPPs can create value when risk is well allocated, contracts are incomplete but well designed and private incentives align with public outcomes. It fails when those conditions aren’t met. Because PPPs act as a hybrid model, their theoretical foundation is drawn from three main orientations: It addresses the relationship between the government (the principal) and the private contractor (the agent). It relies on performance incentives and monitoring to ensure the private partner acts in the public's best interest. Transaction Cost Economics: Focuses on minimizing the costs of drafting, negotiating, and enforcing long-term contracts. It helps determine whether a project should be built in-house or outsourced based on asset specificity and contract complexity. Treats public and private entities as interdependent actors within a broader network. Collaboration emphasizes trust, communication, and joint decision-making rather than strict, top-down directives. Stakeholder theory suggests that successful projects must account for all affected parties (users, taxpayers, environmental groups, and workers) rather than just the two contracting parties. party best able to manage them. This is why PPPs are justified over traditional procurement. Efficiency and value for money Assumption: Bundling design, construction, and operation under one private partner creates positive externalities better design reduces operating costs. Public Private Partnerships Theory offers a unique lens to analyze the dynamics of public-private partnerships (PPPs) and their role in housing service delivery in Rivers State and Lagos State, the areas where this study is anchor. The theory, which extends economic and principles of partnerships to the political domain, examines how the government and private sectors influence decision-making in service delivery and public administration. Applying this framework to the housing service delivery transformation of Rivers State and Lagos State through PPPs from 2015 to 2025 highlights the interplay between governmental objectives, private sector goals, and societal needs. Public Private Partnerships Theory posits that government and private sectors are the major anchor to service delivery to the people, rather than a purely altruistic desire to serve the public (Buchanan & Tullock, 1962). This perspective sheds light on how state governments in Rivers and Lagos approached PPPs during the period under review. In Lagos State, successive administrations recognized the strategic importance of PPPs in addressing housing problems and boosting economic growth.

Conceptual Review

The conceptual review of this study focusses on public private partnerships and housing service delivery.

Public-Private Partnership

The concept of public private partnerships has been defined in a variety of instructive yet subtly distinct ways. The Organization for Economic Co-operation and Development (OECD) proffers a refined definition describing a public private partnership as an agreement between the government and one or more private partners, whereby private partners deliver the service in such a way that the service delivery objectives are aligned with the profit objectives of the private partners and where the effectiveness of the alignment depends on sufficient risk transfer to the private partner (OECD, 2014). This articulation underscores the dual imperatives of aligning public-service outcomes with private-sector incentives, with deliberate and strategic risk allocation serving as the requirement of such arrangements. Moreover, the World Bank offers a more functional emphasis, defining public private partnership as mechanisms enabling governments to procure and implement infrastructure and services by harnessing private-sector resources and expertise. Akintoye (2015), and Dantala (2014) collectively affirm that Public Private Partnerships (PPPs) play a significant role in transportation infrastructure, power sector reform, housing provision, and general infrastructural development. This redefinition emphasizes the capacity of PPPs to allow governments to preserve focus on policymaking and regulation while delegating operational execution to private entities. In addition, academic literature from public management perspectives frames public private partnerships as structured collaborations characterized by long-term cooperation between public and private actors, in which risks, costs, benefits, resources, and responsibilities are judiciously shared or allocated (Koppenjan, 2015; Klijn & Teisman, 2013). This justification was particularly important during the 1990s, but has been exposed as an accounting trick designed to make the government of the day appear more fiscally responsible, while offloading the costs of their projects to service users or future governments. In Canada, many auditor's general has condemned this practice, and forced governments to include PPP projects "on-balance sheet".

On PPP projects where the public sector intends to compensate the private sector through availability payments once the facility is established or renewed, the financing is, from the public sector's perspective, "on balance sheet". According to PPP advocates, the public sector will regularly benefit from significantly deferred cash flows. This viewpoint has been contested through research that shows that a majority of PPP projects ultimately cost significantly more than traditional public ones. In the European Union, the fact that PPP debt is not recorded as debt and remains largely "off balance sheet" has become a major concern. Indeed, keeping the PPP project and its contingent liabilities "off balance sheet" means that the true cost of the project is hidden. According to the International Monetary Fund, economic ownership of the asset should determine whether to record PPP-related assets and liabilities in the government's or the private corporation's balance sheet is not straightforward. The effectiveness of PPPs as cost-saving venture has been refuted by numerous studies. Research has showed that on average, governments pay more for PPPs projects than for traditional publicly financed projects. The higher cost of PPPs is attributed to these systemic factors: The private sector's higher cost of capital: governments can typically borrow capital at an interest rate lower than any private company ever could. This is because governments have the power of taxation, which guarantees that they will be able to repay their debts. Since lending to governments almost always come at a lower risk than lending to private entities, governments get better credit and cheaper financing costs for building large infrastructure projects than private finance. PPP contracts are much more complex and extensive than contracts made in traditional publicly financed projects. The negotiation of these contracts requires the presence of lawyers on all sides of the table and can take months or even years to finalize. Barrie Mckenna reports that "transaction costs for lawyers and consultants PPP add about 3 percent to the final bill. Operating profits: Private companies that engage in PPPs expect a return on investment after the completion of the project. By financing PPPs, they partner engages in low-risk speculation. Over the course of the contract, the private partner can charge the end-users and/or the government for more money than the cost of the initial investment. Sometimes, private partners manage to overcome these costs and provide a project cheaper for taxpayers. This can be done by cutting corners, designing the project so as to be more profitable in the operational phase, charging user fees, and/or monetizing aspects of the projects not covered by the contract. For PPP schools in Nova Scotia, this latter aspect has included restricting the use of schools' fields and interior walls, and charging after-hours facility access to community groups at 10 times the rate of non-PPP schools.

When private companies take on a PFI project, they are deemed to acquire risks the state would otherwise have carried. These risks carry a price, which proves to be remarkably responsive to the outcome you want. A paper in the British Medical Journal shows that before risk was costed, the hospital schemes it studied would have been built much more cheaply with public funds. After the risk was costed, they all tipped the other way; in several cases by less than 0.1%. Following an incident in the Royal Infirmary of Edinburgh where surgeons were forced to continue a heart operation in the dark following a power cut caused by PFI operating company Consort, Dave Watson from Unison criticized the way the PFI contract operates. It's a costly and inefficient way of delivering services. It's meant to mean a transfer of risk, but when things go wrong the risk stays with the public sector and, at the end of the day, the public because the companies expect to get paid.

The health board should now be seeking an exit from this failed arrangement with Consort and at the very least be looking to bring facilities management back in house. Furthermore, assessments ignore the practices of risk transfers to contractors under traditional procurement methods. As for the idea that the private sector is inherently better at managing risk, there has been no comprehensive study comparing risk management by the public sector and by PPPs. Auditor Generals of Quebec, Ontario and New Brunswick have publicly questioned PPP rationales based on a transfer of risk, the latter stating he was "unable to develop any substantive evidence supporting risk transfer decisions". Furthermore, many PPP concessions proved to be unstable and required to be renegotiated to favor the contractor.

Additionally, a foundational yet structurally oriented explanation appears in the Encyclopedia of Remote Sensing, which defines public private partnerships as formal relationships between government organizations and private-sector companies, often established via special-purpose vehicles. These structures are legally underpinned and typically involve explicit arrangements assigning roles, responsibilities, and ownership interests, sometimes bolstered with capital or tax-based support from the government. Lastly, alongside these definitions, the conceptual narrative of public private partnerships as frameworks for multi-stakeholder exchange is enriched by expressions emphasizing communication and resource exchange across public and private spheres.

For instance, public private partnerships have been described as enabling local governments to achieve sustainable development goals through harnessing private-sector knowledge, resources, risk transfer, and innovative capacities, thus elevating public private partnerships beyond transactional procurement to strategic value creation for societal progress. Contracting out is the public private partnership method that is used the most frequently. According to Okoye (2025) examined governance models for effective service delivery via public private partnerships in Nigeria, aiming to understand how governance frameworks shape outcomes in sectors like transportation, healthcare and energy.

Sohail contends that there are no precise public private partnership classifications that can be created because the classification of partnerships depends on the services involved, the partners' personalities and strengths, and the PPPs' intended goals. Partnerships are essentially institutional frameworks that define the roles, responsibilities, and accountability procedures for the relationships that govern the partnerships (formal or implied). Meeting public needs is the primary goal of public private partnership, which could not have been accomplished without cooperation. Through public private partnerships, the public sector will be able to keep a portion of service ownership and administration, avoid charges of "wholesale" service delivery transfer to the private sector, and still effectively fulfill its function as political accountability to its people.

Housing and Service Delivery

Housing and service delivery is a subset of public service delivery. Housing service delivery plays a crucial role in shaping housing policy across sectors, driving socio-economic development and improving the quality of life for citizens. The relationship between public policy and housing service delivery is fundamental to a government's effectiveness in meeting its citizens' needs. Understanding how well policies are translated into tangible benefits is vital for assessing their impact. According to Smith & Lipsky (2020), sound policies are essential for guiding service delivery by setting clear objectives, allocating resources, and ensuring efficient implementation. Among the basic human needs, housing is paramount, directly influencing quality of life.

Adequate housing provides shelter, security, and privacy, all of which are essential for both physical and mental well-being. Housing is a multi-faceted issue and fundamental to the well-being, survival, and health of human beings. The development of housing units plays a major role in providing accommodation for different uses, regardless of income, class, and societal status (Emmanuel & Kirsikka, 2022). Housing signifies one of the most rudimentary human needs. As a unit of the environment, it has a reflective influence on the health efficiency, social behavior, gratification and general welfare of the community (Aribigbola, 2021). Housing deficit constitutes a major problem and its significance as a major determinant of human life sustenance and welfare cannot be over emphasized. Housing requirement remains as important as food to every individual. Indeed, there is no doubt about the universal acceptability of housing as one of the fundamental needs of human beings which, in order of priority comes after food and before clothing (Ayedun & Oluwatobi, 2011). Housing to some people constitutes a major capital investment, cherished dream and life ambition.

In developing countries, there has been unprecedented population growth in cities thus, demands for government provision of housing for the populace. However, one developmental problem facing developing countries, is non-accessibility to adequate and affordable housing, this is in part due to unemployment as well as poverty. Therefore, it has become imperative globally (especially for developing countries like Nigeria) to put up policies on housing that will be of immense benefit to its citizens. The cost of housing delivery and the difficulties arising from housing deficits necessitated the establishment of the National Housing Policy in 1991, and was later re-enacted in 2002, 2006, and 2012 with the main objective of providing good, quality and affordable housing for the masses.

Effective housing service delivery in Nigeria relies on coordinated public-private partnerships (PPPs), the National Housing Fund (NHF) for affordable mortgages, and state-level housing initiatives aimed at tackling deficits and improving urban living conditions._Federal Initiatives & Frameworks. The Federal Ministry of Housing and Urban Development (FMHUD) drives national housing programs across the countries, which are often executed through the Federal Housing Authority (FHA). A flagship federal framework designed to deliver affordable housing units and expand social housing. Managed by the Federal Mortgage Bank of Nigeria (FMBN), this scheme offers low-interest, long-term loans to help citizens construct or purchase homes. Modern delivery frameworks designed to increase large scale housing availability by including private investors, cooperatives, and prospective buyers in the development pipeline. Local Access in Rivers State, for residents and developers in and around Port Harcourt, navigating local housing delivery requires engaging with specific state and federal bodies. Handles the formulation and implementation of state level housing policies, site and service schemes, and the development of public housing estates across local government areas. Serves as the regional touch point for NHF registrations, mortgage applications, and home loan processing. Manages ongoing federal housing estates and property maintenance projects within the South-South region._Improving Service Delivery Standards to enhance transparency and accountability in public housing allocations and property management, the federal government launched the SERVICOM Service Charter. This framework mandates specific service standards, timelines, and grievance redress mechanisms for all federal housing operations.

The United Nations' Sustainable Development Goal 11 emphasizes the importance of access to safe and affordable housing, highlighting its role in fostering social stability and reducing inequalities (United Nations, 2015). Quality housing also promotes social cohesion, offering safe and healthy living environments that reduce risks such as overcrowding and exposure to environmental hazards (UN-Habitat, 2020). Additionally, stable housing supports economic stability by boosting productivity, as it enables individuals to focus on work and education without the strain of unstable living conditions (Davis, 2021).

Housing programs for low-income and vulnerable groups align with SDG 1 on poverty eradication by improving access to affordable housing and enhancing living standards (Pugh, 2022). Governments at both international and local levels have initiated numerous housing programs and policies to address housing deficits and ensure the well-being of their citizens. Globally, housing initiatives are integral to the broader agenda of sustainable development and human rights. The United Nations' Global Housing Strategy emphasizes affordable housing as a fundamental human right and a crucial aspect of sustainable urban development (UN-Habitat, 2020). The UN's SDG 11 calls for inclusive, safe, and resilient cities with equitable housing solutions (United Nations, 2015), and frameworks like the New Urban Agenda advocate for urban planning reforms to reduce slums and improve housing access (UN-Habitat, 2016). These global frameworks serve as the foundation for national and local housing policies, offering guidance through technical assistance, funding, and policy development. National governments play a key role in translating international housing goals into actionable policies. In the United States, the Department of Housing and Urban Development (HUD) manages national housing policy, with initiatives like the Housing Choice Voucher Program aimed at providing rental assistance to low-income families (HUD, 2023). In Nigeria, the Federal Ministry of Housing and Urban Development oversees housing policies and programs such as the National Housing Fund (NHF), which offers affordable housing finance for low-income citizens (FMHUD, 2024). Since 1992, Nigeria has implemented several housing programs, including the National Housing Fund (NHF) and National Housing Scheme (NHS), which offer low-interest loans and affordable housing units for low-income families. Other initiatives like the Affordable Housing Delivery Program and National Urban Renewal Programme address housing deficits and improve living conditions across the country.

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 Yamane's 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 Cronbach's Alpha and Pearson correlation coefficients of 0.892 and 0.873, respectively. Data were analysed using frequencies, percentages, tables, weighted means.

Data Presentation and Analysis

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: Public-Private Partnerships and Policy Frameworks for Housing Service Delivery in Rivers State and Lagos State

Answer to Research Question One: *How do public-private partnerships and policy frameworks for housing service delivery differ between Rivers State and Lagos State?*

S/N	Items	SA (%)	A (%)	D (%)	SD (%)	Total	Mean	Std. D
1	Public-private partnership housing policies are more consistently implemented in Rivers State than in Lagos State.	62 (15.9)	88 (22.6)	142 (36.4)	98 (25.1)	390	2.29	1.01
2	PPP laws and housing regulations provide stronger support for housing projects in Lagos State than in Rivers State.	176 (45.1)	138 (35.4)	48 (12.3)	28 (7.2)	390	3.18	0.92
3	Government commitment to implementing PPP housing policies is higher in Rivers State than in Lagos State.	56 (14.4)	94 (24.1)	150 (38.5)	90 (23.1)	390	2.30	0.98

S/N	Items	SA (%)	A (%)	D (%)	SD (%)	Total	Mean	Std. D
4	Differences in policy frameworks explain the variation in housing service delivery between Rivers State and Lagos State.	188 (48.2)	132 (33.8)	44 (11.3)	26 (6.7)	390	3.23	0.91
	Grand Mean/Std. D						**2.75**	**0.96**

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

Table 3: Public-Private Partnerships and Institutional Frameworks on Housing Service Delivery in Rivers State and Lagos State
Answer to Research Question Two: How have public-private partnerships and institutional frameworks influenced housing service delivery in Rivers State and Lagos State?

S/N	Items	SA (%)	A (%)	D (%)	SD (%)	Total	Mean	Std. D
7	PPP institutions coordinate housing projects more effectively in Lagos State than in Rivers State.	184 (47.2)	132 (33.8)	48 (12.3)	26 (6.7)	390	3.21	0.91
8	Government ministries and regulatory agencies provide stronger institutional support for PPP housing projects in Rivers State than in Lagos State.	58 (14.9)	90 (23.1)	148 (37.9)	94 (24.1)	390	2.29	1.00
9	Institutional collaboration between government agencies and private developers is more effective in Lagos State than in Rivers State.	190 (48.7)	126 (32.3)	46 (11.8)	28 (7.2)	390	3.22	0.93
10	Institutional frameworks have significantly influenced housing service delivery in both Rivers State and Lagos State.	178 (45.6)	140 (35.9)	44 (11.3)	28 (7.2)	390	3.20	0.91
	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.

Discussion of Findings

Public-Private Partnership Policy Frameworks and Housing Service Delivery in Rivers State and Lagos State

The findings of Research Question One examined how public-private partnership (PPP) policy frameworks for housing service delivery differ between Rivers State and Lagos State. The results demonstrated that respondents generally perceived Lagos State as possessing stronger and more effective PPP policy frameworks than Rivers State. This position was reflected by the grand mean score of 2.75, which exceeded the acceptance benchmark of 2.50, indicating that policy frameworks significantly explain the differences observed in housing service delivery between the two states. The responses further showed that although respondents rejected the propositions that Rivers State has more consistent policy implementation and stronger government commitment to PPP housing policies, they strongly agreed that Lagos State possesses superior PPP laws, housing regulations, and policy environments that facilitate housing delivery. The first finding revealed that respondents disagreed with the assertion that public-private partnership housing policies are more consistently implemented in Rivers State than in Lagos State, as evidenced by the mean score of 2.29, with 61.5% of respondents expressing disagreement. This finding suggests that although Rivers State possesses housing policies intended to encourage public-private participation in housing development, implementation remains inconsistent and has not translated into sustainable housing delivery. The implication is that the existence of policies alone is insufficient to guarantee effective housing outcomes unless such policies are accompanied by strong political commitment, institutional continuity, regulatory certainty, and effective monitoring mechanisms. In many developing economies, policy inconsistency has remained one of the major barriers limiting the effectiveness of PPP projects because investors require predictable legal and administrative environments before committing long-term capital. This finding agrees with Adeniran & Oloyede (2021), who observed that inconsistent governance structures and weak policy implementation constitute major obstacles to successful PPP programmes in Nigeria. Their study argued that changes in government priorities, political interference, and weak enforcement mechanisms frequently discourage private investors from participating in infrastructure projects. Similarly, Egbetokun (2020) maintained that governance constraints significantly reduce the effectiveness of PPP infrastructure projects because institutional uncertainty increases project risks and discourages sustained investment. These scholars support the present finding by demonstrating that policy inconsistency, rather than policy formulation itself, represents one of the greatest impediments to successful housing delivery. The finding also corroborates the position of Nwachukwu (2020), who argued that housing policy implementation in Nigeria has historically suffered from administrative bottlenecks, bureaucratic delays, inadequate institutional capacity, and frequent policy discontinuity.

According to the author, successive governments often introduce new housing initiatives without fully implementing existing programmes, thereby weakening investor confidence and reducing the effectiveness of public-private partnerships. Likewise, Okhade (2021) observed that although Nigeria has introduced several PPP initiatives over the years, inadequate implementation strategies have prevented these initiatives from producing the expected improvements in infrastructure and housing delivery. The second finding revealed overwhelming agreement among respondents that PPP laws and housing regulations provide stronger support for housing projects in Lagos State than in Rivers State. This item recorded a high mean score of 3.18, with 80.5% of respondents agreeing with the statement. This finding indicates that respondents perceive Lagos State as having developed a more robust legal and regulatory environment capable of attracting private investment into housing development. Strong legal frameworks reduce uncertainty, clarify contractual obligations, facilitate dispute resolution, and promote investor confidence, all of which contribute significantly to successful PPP implementation. The present finding aligns strongly with Yescombe (2020), who explained that effective PPP legislation forms the cornerstone of successful infrastructure partnerships because it establishes transparent procurement procedures, allocates project risks appropriately, and provides legal certainty for both public and private stakeholders. According to Yescombe, countries and sub-national governments with comprehensive PPP legislation consistently record better infrastructure outcomes than those with weak or fragmented regulatory systems. Similarly, the World Bank (2020) emphasized that effective PPP policy frameworks should clearly define institutional responsibilities, procurement procedures, financing arrangements, contract management systems, and accountability mechanisms. The World Bank further argued that jurisdictions possessing comprehensive PPP legislation attract significantly higher levels of private investment because investors are assured of transparent governance and predictable contractual relationships. The present findings therefore reinforce international evidence that sound regulatory frameworks significantly improve infrastructure delivery. The finding equally supports the study of Akinsanya and Adegboye (2019), who concluded that Lagos State has achieved greater success in PPP infrastructure delivery because of deliberate investments in legal reforms, institutional strengthening, and transparent regulatory mechanisms. Their study noted that Lagos State's PPP framework has encouraged sustained collaboration with private developers across several sectors, including transportation, housing, and urban renewal. Likewise, Enisan & Taiwo (2016) reported that Lagos State has established relatively stable regulatory institutions that encourage investor participation and facilitate efficient project execution compared with many other Nigerian states.

The third finding showed that respondents disagreed that government commitment to implementing PPP housing policies is higher in Rivers State than in Lagos State, producing a mean score of 2.30. Approximately 61.5% of respondents disagreed with the statement, indicating that respondents perceived Lagos State as demonstrating stronger political commitment toward PPP housing programmes. Government commitment remains one of the most important determinants of PPP success because successful partnerships require continuous political support throughout project planning, procurement, financing, implementation, and monitoring stages.

This finding corroborates Bryson, Crosby, & Stone (2015), who argued that collaborative governance initiatives such as PPPs depend heavily on sustained government commitment to ensure coordination among stakeholders, maintain policy continuity, and resolve implementation challenges. Similarly, Brinkerhoff (2020) maintained that government commitment promotes trust among public and private actors, thereby strengthening collaborative partnerships and improving project outcomes. These observations explain why respondents perceived Lagos State as outperforming Rivers State in terms of housing service delivery. The findings also agree with Akintoye, Beck, & Kumaraswamy (2021), who emphasized that political commitment remains one of the most critical success factors for PPP implementation because governments provide the enabling environment required for private investment. Without sustained government commitment, even well-designed PPP frameworks often experience implementation failures, project abandonment, and investor withdrawal. The fourth finding recorded the highest mean score (3.23) and demonstrated that respondents overwhelmingly agreed that differences in policy frameworks explain the variations observed in housing service delivery between Rivers State and Lagos State. About 82.0% of respondents supported this statement, indicating a broad consensus that policy quality significantly determines housing outcomes. This finding implies that housing service delivery is influenced not merely by financial resources or construction capacity but by the quality, consistency, and effectiveness of the policy environment governing PPP implementation. The finding supports OECD (2014), which argued that successful PPP programmes require coherent policy frameworks capable of aligning government objectives with private sector expertise through clearly defined contractual and institutional arrangements. Likewise, World Bank (2021) maintained that governments possessing coherent PPP policies consistently deliver infrastructure more efficiently because effective policies reduce transaction costs, improve project governance, and encourage long-term investment. Similarly, Hodge & Greve (2018) found that jurisdictions with mature PPP policy environments experience higher project completion rates, improved accountability, and better public service outcomes.

Bovaird (2018) further argued that modern PPP governance succeeds where governments establish transparent policies that encourage collaboration rather than bureaucratic control. These observations strengthen the present findings by illustrating how effective policy environments contribute directly to improved housing delivery. The findings are also supported by Akinola, Adedire, & Akande (2024), who reported that optimizing PPP adoption for housing delivery in Nigeria requires comprehensive policy reforms capable of strengthening investor confidence, improving institutional coordination, and promoting sustainable financing mechanisms. Their narrative review concluded that policy reforms remain fundamental to improving affordable housing delivery across Nigerian states.

The findings of Research Question One clearly demonstrate that respondents perceived Lagos State as possessing stronger PPP policy frameworks than Rivers State. The superior performance of Lagos State was attributed to stronger legislation, better regulatory support, greater political commitment, and more effective policy implementation. These factors collectively enhance investor confidence, improve institutional coordination, facilitate project execution, and ultimately strengthen housing service delivery.

Public-Private Partnership, Institutional Frameworks and Housing Service Delivery in Rivers State and Lagos State

The findings of Research Question Two examined the influence of public-private partnership (PPP) institutional frameworks on housing service delivery in Rivers State and Lagos State. The results demonstrated that institutional arrangements play a significant role in determining the effectiveness of PPP housing programmes, with respondents overwhelmingly perceiving Lagos State as possessing stronger institutional frameworks than Rivers State. The grand mean of 2.98, which exceeded the acceptance benchmark of 2.50, indicates a high level of agreement among respondents that institutional structures significantly influence housing service delivery in both states. Specifically, respondents acknowledged that Lagos State demonstrates more effective institutional coordination, stronger collaboration between government agencies and private developers, and better administrative support mechanisms than Rivers State. These findings underscore the importance of institutional capacity in translating PPP policies into practical housing outcomes.

The first finding revealed that respondents strongly agreed that PPP institutions coordinate housing projects more effectively in Lagos State than in Rivers State. This item recorded a mean score of 3.21, with 81.0% of respondents expressing agreement. This finding suggests that institutional coordination remains a critical determinant of successful housing delivery under PPP arrangements. Effective institutional coordination ensures that government ministries, regulatory agencies, financial institutions, planning authorities, and private developers work collaboratively toward achieving common housing objectives. Where institutional coordination is weak, delays in project approvals, duplication of responsibilities, conflicting regulations, and administrative bottlenecks frequently undermine project implementation. This finding is consistent with the work of Klijn & Koppenjan (2016), who argued that governance networks represent the foundation of successful public-private partnerships because infrastructure projects require continuous interaction among multiple public and private organizations. According to the authors, coordinated institutional arrangements reduce uncertainty, facilitate information sharing, improve resource allocation, and enhance project performance. Their governance network theory explains why institutional coordination has become an indispensable component of modern PPP governance. Similarly, Bryson, Edwards, & Van Slyke (2018) maintained that cross-sector collaborations perform more effectively where institutions possess clearly defined responsibilities, effective communication channels, and strong leadership structures. They emphasized that institutional fragmentation often results in implementation failures because organizations pursue conflicting objectives instead of collective outcomes. This observation supports the present finding that Lagos State's comparatively stronger institutional coordination contributes significantly to its superior housing service delivery performance. The finding also agrees with Infrastructure Concession Regulatory Commission (ICRC) (2022), which reported that successful PPP projects in Nigeria are characterized by effective institutional coordination among regulatory agencies, implementing ministries, and private concessionaires. The report emphasized that institutional coordination minimizes bureaucratic delays and improves project efficiency by ensuring that all stakeholders operate within clearly defined administrative frameworks.

Furthermore, Babatunde, Perera, & Zhou (2020) identified institutional coordination as one of the most important critical success factors influencing PPP implementation in developing countries. Their study concluded that governments with stronger institutional coordination mechanisms achieve higher levels of project completion, reduced contractual disputes, and improved infrastructure outcomes. The present study therefore aligns with international evidence that effective institutional coordination enhances the success of PPP housing programmes. The second finding revealed that respondents disagreed with the statement that government ministries and regulatory agencies provide stronger institutional support for PPP housing projects in Rivers State than in Lagos State. This item recorded a mean score of 2.29, with approximately 62.0% of respondents expressing disagreement. The implication is that respondents perceived Lagos State as providing a more supportive institutional environment for PPP housing development than Rivers State. Institutional support extends beyond policy formulation to include administrative efficiency, regulatory guidance, technical assistance, project supervision, and continuous stakeholder engagement.

This finding corroborates Christensen & Lægreid (2020), who argued that institutional effectiveness depends on the administrative capacity of government organizations to coordinate complex public programmes efficiently. According to the authors, institutions possessing competent personnel, clear operational procedures and adequate technical resources are better positioned to implement collaborative governance initiatives successfully. Weak institutional support, on the other hand, creates administrative uncertainty that discourages private investment. The findings equally support Okoye (2025), who concluded that governance frameworks significantly influence the effectiveness of PPP programmes in Nigeria. The author observed that institutional weaknesses, bureaucratic inefficiencies, and inadequate regulatory capacity continue to undermine infrastructure delivery in several Nigerian states. Okoye further argued that strengthening government ministries and regulatory agencies remains essential for improving public service delivery through PPP arrangements. Similarly, Ebekozien and Aigbavboa (2020) found that one of the principal challenges confronting PPP infrastructure delivery in Nigeria is weak institutional capacity. Their study revealed that inadequate coordination among implementing agencies frequently leads to delays in project approvals, cost escalation, contractual disputes, and poor infrastructure outcomes. These findings closely correspond with the present study, which suggests that respondents perceive Rivers State as experiencing greater institutional limitations than Lagos State. The third finding showed that respondents strongly agreed that institutional collaboration between government agencies and private developers is more effective in Lagos State than in Rivers State. This item recorded a mean score of 3.22, with 81.0% of respondents expressing agreement. The finding demonstrates that collaboration between public institutions and private investors constitutes one of the most important determinants of successful PPP housing delivery. Effective collaboration enables both sectors to combine their comparative advantages, including government regulatory authority, private sector efficiency, financial resources, technical expertise, and innovative management practices. This finding strongly supports Brinkerhoff (2020), who explained that successful partnerships are founded on mutual trust, shared responsibilities, continuous communication, and joint decision-making processes.

According to Brinkerhoff, collaboration enhances project effectiveness because each partner contributes complementary resources while sharing project risks and benefits. The stronger collaborative environment perceived in Lagos State therefore provides a logical explanation for its superior housing outcomes. Similarly, Ansell and Gash (2018) argued that collaborative governance platforms improve public service delivery by fostering cooperation among government institutions, private organizations, and civil society. They emphasized that collaboration reduces institutional conflicts, strengthens accountability, and promotes collective problem-solving. These principles closely reflect the realities observed in Lagos State, where stronger collaboration has enhanced PPP housing implementation.

The present finding also aligns with Austin and Seitanidi (2020), who noted that effective partnerships create value by integrating the expertise, knowledge, and resources of different organizations toward achieving common development objectives. Their value creation model explains why institutional collaboration contributes directly to improved infrastructure and housing service delivery. Likewise, et al (2023) found that trust and accountability significantly enhance the effectiveness of multi-stakeholder partnerships in Sub-Saharan Africa. Their study concluded that successful development projects require transparent collaboration among all participating institutions. The present study therefore reinforces the argument that stronger institutional collaboration contributes significantly to successful PPP housing initiatives. The fourth finding revealed that respondents overwhelmingly agreed that institutional frameworks have significantly influenced housing service delivery in both Rivers State and Lagos State. This item recorded a mean score of 3.20, with 81.5% of respondents expressing agreement. This finding demonstrates that regardless of differences between the two states, respondents generally acknowledged the central role of institutional frameworks in determining the success of PPP housing projects.

Institutional frameworks establish the administrative structures, governance systems, accountability mechanisms, and regulatory procedures that facilitate project implementation and ensure sustainability. The finding agrees with Osborne (2010), who argued that modern public governance emphasizes collaborative institutional arrangements, rather than traditional bureaucratic administration. According to Osborne, complex public services such as housing require networks of institutions capable of coordinating multiple actors and resources effectively. Similarly, Denhardt and Denhardt (2015) emphasized that contemporary public administration increasingly depends on collaborative governance structures that encourage shared responsibility between government and private organizations. The findings also support Pollitt and Bouckaert (2017), who maintained that public management reforms have increasingly focused on strengthening institutional effectiveness because institutional quality directly influences public service performance. According to the authors, countries and regions possessing effective public institutions consistently demonstrate superior infrastructure development outcomes.

Furthermore, World Bank (2021) emphasized that institutional capacity represents one of the strongest predictors of PPP success globally. The report concluded that governments with effective institutions attract greater private investment, reduce implementation risks, and achieve higher infrastructure performance than governments characterized by institutional weaknesses. Likewise, OECD (2014) stressed that institutional effectiveness is indispensable for ensuring transparency, accountability, contract enforcement, and efficient project delivery under PPP arrangements. In addition, Akinyemi (2022) observed that strengthening institutional frameworks should remain a strategic priority for Nigerian governments because institutional reforms improve regulatory certainty, encourage investor participation, and enhance infrastructure delivery. Similarly, Akpoghome and Nwano (2019) argued that institutional reforms remain fundamental to addressing the persistent challenges confronting PPP implementation in Nigeria, including bureaucratic inefficiency, administrative delays, and weak regulatory enforcement.

The findings of Research Question Two demonstrate that institutional frameworks constitute one of the strongest determinants of successful housing service delivery under PPP arrangements. Respondents consistently perceived Lagos State as possessing more effective institutional coordination, stronger regulatory support, better collaboration between government agencies and private developers, and superior institutional arrangements than Rivers State. These institutional advantages appear to have significantly contributed to Lagos State's relatively better housing service delivery performance.

Summary of Findings

The study revealed the following findings:

1. The study found that public-private partnership (PPP) policy frameworks significantly influence housing service delivery in Rivers State and Lagos State. The findings revealed that respondents perceived Lagos State as having stronger PPP legislation, better housing regulations, and more consistent implementation of housing policies than Rivers State. Respondents also agreed that differences in policy frameworks largely explain the observed differences in housing service delivery between the two states.
2. The study established that institutional frameworks play a significant role in improving housing service delivery under public-private partnerships. The findings showed that Lagos State possesses more effective institutional coordination, stronger collaboration between government agencies and private developers, and better institutional support for PPP housing projects than Rivers State. Respondents nevertheless acknowledged that institutional arrangements are important in both states.

Conclusion

The study concluded that PPP policy frameworks significantly influenced housing service delivery, with Lagos State demonstrating stronger policy consistency, regulatory support and implementation than Rivers State. It further concluded that effective institutional frameworks, coordination and collaboration between government agencies and private developers were critical to achieving improved housing service delivery outcomes. Overall, the study concluded that strengthening PPP policies and institutional capacity in both states was essential for enhancing efficient, sustainable and effective housing service delivery.

Recommendations

Based on its findings, the study recommends the following:

1. The Governments of Rivers State and Lagos State should strengthen public-private partnership policy frameworks by improving housing legislation, regulatory consistency, policy implementation, and enforcement mechanisms. This will provide a more predictable investment environment capable of attracting credible private investors and enhancing sustainable housing development.
2. Government should strengthen institutional frameworks responsible for PPP housing delivery by improving coordination among ministries, housing agencies, regulatory institutions, and private developers. Regular stakeholder consultations, institutional capacity development, and clearly defined operational responsibilities should be encouraged to improve project implementation efficiency.

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