

LOW-INCOME HOUSING POLICY: A COMPARATIVE STUDY OF
MALAYSIA AND NIGERIA

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Abstract

Over the decades ago the challenge of the housing policies in the developing countries was to ensure that basic accommodation needs are met and at an affordable price to the majority of the citizens (Harris & Arku, 2007; Tibaijuka, 2009). However, at the same time, housing challenges in developing countries have arisen due to rapid population growth and urbanisation. As a result, governments of these countries face tremendous pressure to provide housing especially decent and affordable for the low-income group (LIG). Meanwhile, there are many especially among the LIG without adequate and affordable housing for now and in the future. Naturally, these dynamics require a policy framework and institutional mechanism that focus on addressing the housing supply to cope with the increasing demand on a sustainable basis. Due to the failure of the prior strategies in the developing countries, beginning in the 1980s, there has been a paradigm shift in low-income housing policies of these countries from state to market driven delivery. As a result, it is being debated on whether neo-liberal housing policy is capable of producing an inclusive and sustainable housing policy outcome.

Against this background, a comparative study of low-income housing policy is used to explore how and why there are differences in housing trajectories in Malaysia and Nigeria. The study conceptual framework was based on institutional analysis using structure and agency models within the purview of new institutional economics. As premises of the thesis, these are basic to the understanding of the countries housing policy trajectories in convergence and divergence. Using the case study method, the study results are based on semi-structured and structured questionnaires administered to the public sector policy makers and private sector developers; and LIG households respectively. In addition to, the study data depends on secondary sources.

The findings of the study show in spite of the similarities between Malaysia and Nigeria low-income housing policies implemented have produced markedly different and even divergent outcomes, with clear signs of differential impact and experience. Also, the findings indicate that with a more developmentalist state, has more effective implementable low-income housing policy that drives a broader outcome. Similarly, the main findings of this study, not to our surprise, are that national institutional structures and agency responses play an important role in the shaping and determining outcomes of the low-income housing policies. They also highlight the importance of situating housing in a broader institutional context which emphasises the state as an institution matters. These findings establish that the policy success differs according to the state advancing the fundamental institutional legal, fiscal and regulatory frameworks.

From the Nigerian context, the case study findings suggest that low-income housing policy strategy has to be state-driven rather than state withdrawal, especially under the neoliberal agenda. On the other hand, from the Malaysian context informed the understanding that this policy requires state political commitment and will concern as the most explicit determinant of success. To this, both contexts emphasises the limitations of the prevailing policy focus on 'roll-out' of state in low-income housing policy. Hence, to reinvent an inclusive housing policy outcome, and avoid the possible

consequence this may have for housing delivery by market-led delivery, success presupposes state advancing the interest of its market and society. As a result, the overall ‘vicarious experiences’ policy learning is that the study context point to the significance of policy autonomy, the institutional framework of implementation, political will and commitment, socio-economic fundamentals and having competent market as a partner. The cross-national comparisons undoubtedly miss the crucial aspects of change over time in LIG housing delivery. Hence, there is a need for longitudinal comparisons and thorough policy research as a basis for sound low-income housing policy.

Abstrak

Kepentingan sektor perumahan dalam pembangunan ekonomi dan sosial negara tidak boleh lebih penekanan. Perumahan merupakan elemen utama dalam menjana pertumbuhan dan pembangunan ekonomi. Keadaan perumahan mempunyai kesan positif yang kukuh kepada pertumbuhan dan pembangunan masyarakat. Sejak beberapa dekad yang lalu, cabaran berkaitan dasar perumahan yang dihadapi negara-negara membangun adalah untuk memastikan bahawa keperluan penginapan asas dipenuhi dan disediakan pada harga yang berpatutan kepada majoriti rakyat (Harris & Arku, 2007; Tibaijuka, 2009). Walau bagaimanapun, pada masa yang sama, cabaran yang dihadapi negara-negara membangun ini semakin mencabar disebabkan oleh pertumbuhan populasi penduduk yang pesat dan urbanisasi. Oleh yang demikian, kerajaan di negara-negara ini menghadapi tekanan yang besar dalam menyediakan perumahan terutama yang baik dan berpatutan untuk *LIG*. Sementara itu, terdapat ramai penduduk terutama di kalangan *LIG* yang tidak mempunyai perumahan yang cukup dan berpatutan pada masa sekarang dan masa hadapan. Sememangnya, dinamik ini memerlukan satu rangka kerja dasar dan mekanisme institusi yang memberi tumpuan dalam menangani permintaan bekalan perumahan yang semakin meningkat secara berterusan. Disebabkan kegagalan strategi yang digunakan sebelum ini di negara-negara membangun, bermula pada 1980-an, terdapat satu anjakan paradigma dalam dasar perumahan bagi golongan berpendapatan rendah di negara-negara ini daripada negeri kepada penghantaran yang didorong oleh pasaran. Hasilnya, persoalan sama ada dasar perumahan neo-liberal mampu menghasilkan hasil perumahan dasar yang inklusif dan mampan dibahaskan.

Dengan latar belakang ini, satu kajian perbandingan dasar perumahan berpendapatan rendah dijalankan untuk meneroka bagaimana dan mengapa terdapat perbezaan dalam trajektori perumahan di Malaysia dan Nigeria. Rangka kerja konseptual kajian dibuat berdasarkan analisis institusi yang menggunakan struktur dan model agensi dalam bidang kuasa ekonomi institusi yang baru. Sebagai premis tesis, ini adalah asas kepada pemahaman tentang dasar trajektori perumahan negara di penumpuan dan perbezaan. Menggunakan kaedah kajian kes, hasil kajian adalah berdasarkan soal selidik separa berstruktur dan berstruktur yang diberikan kepada pembuat dasar sektor awam; pemaju sektor swasta, dan isi rumah *LIG*. Dan data kajian juga, bergantung kepada sumber-sumber sekunder.

Dapatan kajian menunjukkan walaupun terdapat persamaan antara Malaysia dan Nigeria dasar perumahan berpendapatan rendah yang dilaksanakan menghasilkan hasil yang sangat berbeza dan walaupun berbeza, dengan tanda-tanda jelas kesan pembezaan dan pengalaman. Seterusnya, dapatan kajian juga menunjukkan bahawa dengan keadaan lebih developmentalist, mempunyai pelaksanaan dasar perumahan berpendapatan rendah yang lebih berkesan dan mendorong kepada hasil yang lebih luas. Tambahan pula, penemuan utama kajian ini, tidak mengejutkan kami, adalah bahawa struktur institusi kebangsaan dan jawapan agensi memainkan peranan penting dalam membentuk dan menentukan dasar-dasar perumahan berpendapatan rendah. Mereka juga menekankan kepentingan menempatkan perumahan dalam konteks institusi yang lebih luas yang menekankan negeri sebagai perkara institusi. Penemuan

ini membuktikan bahawa kejayaan polisi berbeza mengikut asas rangka kerja undang-undang, fiskal dan pengawalseliaan institusi yang dimajukan negeri.

Dalam konteks Nigeria, penemuan kajian kes mencadangkan bahawa strategi dasar perumahan berpendapatan rendah perlu didorong dan bukannya pengeluaran negeri, terutama di bawah agenda neo-liberal. Sebaliknya, dalam konteks Malaysia dimaklumkan bahawa pemahaman dasar ini memerlukan komitmen politik negeri dan akan kebimbangan sebagai penentu kejayaan yang paling jelas. Untuk itu, kedua-dua konteks menekankan batasan fokus dasar semasa mengenai 'roll keluar' negeri dalam dasar perumahan berpendapatan rendah. Oleh itu, untuk mencipta semula hasil dasar perumahan yang inklusif, dan bagi mengelakkan kemungkinan kesan perkara ini terhadap penghantaran perumahan melalui penghantaran yang diterajui pasaran, kejayaan diandaikan sekiranya kerajaan memajukan kepentingan pasaran dan juga masyarakatnya. Hasilnya, keseluruhan dasar pembelajaran 'mewakili pengalaman' adalah bahawa konteks kajian menekankan kepentingan dasar autonomi, pelaksanaan rangka kerja institusi, kemahuan dan komitmen politik, keperluan asas sosioekonomi dan keperluan mempunyai pasaran yang kompeten sebagai rakan kongsi. Perbandingan rentas nasional sememangnya terlepas aspek penting dalam aspek perubahan penyampaian perumahan *LIG* dari semasa ke semasa. Oleh itu, terdapat keperluan dalam perbandingan membujur dan juga penyelidikan dasar yang menyeluruh sebagai asas dasar perumahan kos rendah yang berkesan.

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Dedication

This thesis is dedicated to the memory of my late mother, died at the very time of completion of this thesis. To the memory of my late father and to all the Nigerian LIG who are suffering due to inept housing governance in the country.

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List of abbreviations

AGIS	Abuja Geographic Information System
AHCN	Association of Housing Corporations of Nigeria
AMP	Abuja Master Plan
BNM	Bank Negara, Malaysia (Central Bank of Malaysia)
BTS	Build Then Sell
BUMPAN	Building Materials Producers Association of Nigeria
Cagamas	Malaysian National Mortgage Corporation
CBN	Central Bank of Nigeria
CHKL	City Hall of Kuala Lumpur
C of O	Certificate of Occupancy
DMH	Department of Mass Housing
EDL	Estate Development Loan
EIA	Environmental Impact Assessment
EPU	Economic Planning Unit
FDI	Foreign Direct Investment
FGN	Federal Government of Nigeria
FMBN	Federal Mortgage Bank of Nigeria
FCC	Federal Capital City
FCDA	Federal Capital Development Authority
FCTA	Federal Capital Territory Administration
FCT	Federal Capital Territory
FEC	Federal Executive Council
GSS	Global Shelter Strategy
GTP	Government Transformation Programme
HDA	Housing Development Account
IBS	Industrialised Building System
JPMC	Joint Project Management Committee
JV	Joint Venture
LA	Lease Agreement
LIG	Low-income Group
LUA	Land Use Act
MCA	Malaysian Chinese Association
MBAN	Mortgage Bankers Association of Nigeria
MHLG	Ministry of Housing & Local Government
MHS	Mass Housing Scheme
MIC	Malaysian Indian Congress
MNHP	Malaysia National Housing Policy
MQLI	Malaysian Quality of Life Index
N	Naira (Nigerian currency)
NDP	National Development Plan
NDP	National Development Policy
NEM	New Economic Model
NEP	New Economic Policy
NGOs	Non-Governmental Organisations
NHD	National Housing Department
NHF	National Housing Fund
NHP	National Housing Policy
NHTF	National Housing Trust Fund
NIE	New Institutional Economics
NIEs	Newly Industrialised Economies
NKEAs	National Key Result Areas

NKRAs	National Key Economic Areas
NUP	National Urbanisation Policy
NVP	National Vision Policy
OIE	Old Institutional Economics
ORS	Open Registration System
OSC	One Stop Centre
PA	Partnership Agreement
PERMANDU	Performance Management & Delivery Unit
PETRONAS	Petrolian Nasional Berhad (National Oil Company Limited)
PPP	PPP Public Private Partnerships
PMBs	Primary Mortgage Banks
PMIs	Primary Mortgage Institutions
REDAN	Real Estate Developers Association of Nigeria
RM	Malaysian Ringgit (Malaysian Currency)
SAP	Structural Adjustment Programme
SEDC	State Economic Development Corporation
SPNB	Syarikat Perumahan Negara Berhad (National Housing Company Limited)
STB	Sale Then Build
SURE	Centre for Study of Urban and Regional Real Estate
UMNO	United Malays National Organisation
UNCHS	United Nations Centre for Human Settlements
UN	United Nations
UNDP	United Nations Development Programme
UN-Habitat	United Nations Human Settlements Programme

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Chapter 1

1.0 Introduction

“He who knows only one country, knows none”
(Professor Seymour Martin Lipset (1922-2006) quoted in Diamond (2007))

1.1 Background of the study

The paradigm shift in housing policies of developing countries have been widely reported in the literature (Jones & Datta, 2000; Pugh, 1994b; Tomlinson, 2002). The shift was informed for a number of reasons. The popularly promoted was the failure of the government direct provider approach. In the developing countries, it was argued in the past and in recent years that the governments have not performed to their citizen expectations in delivery housing to low-income group (LIG). As a result, like housing policy scholars (Angel, 2000; Drakakis-Smith, 2000; Ogu, 1999; Ogu & Ogbuozobe, 2001; Pugh, 1994b; Sivam, Evans, King & Young, 2001) and international organisations (e.g., UNCHS, 1990; UNCHS, 1996; World Bank, 1993b, 2000, 2002) informed these countries were encouraged to shift the low-income housing policy (LIHP) paradigm from the government's provider to market-led driven.

Interestingly, the paradigm shift became a singular policy of multi-lateral and international financial institutions, particularly the World Bank, who is the leading advocate of housing sector reform in developing countries along the path of neo-liberal ideology (Pugh, 1994b). This change of governance mechanisms is envisioned to serve as the appropriate mechanisms that will bring about change in the LIHP goals of delivering housing to the LIG-efficiently, cheaply and qualitatively and quantitatively. The policy contexts for this are the efforts to bring housing supply and demand into greater balance. Accordingly, by 1993 the governments in developing countries had succumbed to the adoption of this new

LIHP reform (World Bank, 1993b) and buttressed on the change of the paradigm from these countries was done by Sandhu & Aldrich (1998:209). Implicitly, the policy makers in most of these countries have reconsidered the rules of the game in housing delivery in their countries, cutting across all the countries irrespective of ideologies to the domineering market-led delivery mechanism (Linneman & Megbolugbe, 1994).

The pressing reform for the expansion of the private market in the ‘enabling strategy’ is intended for the development of the housing sector as a whole rather than on relying on project based approaches (Pugh, 1994a). Policy recommendations arising from such stand point concentrate on adjustments (Pugh, 1992, 1995c). It is expected of the reform to refocus housing market supply and demand through the deregulation and institutional development of housing markets in developing countries (Pugh, 1992). This is in order to overcome largely external constraints to more efficiently market mechanisms (Choguill, 2007; Keivani & Werna, 2001a).

Accordingly, to keep pace with demand, public-private partnerships (PPPs) were sought as alternative delivery systems (Abdel Aziz, 2007; Abdul-Aziz & Jahn Kassim, 2011; Sengupta, 2006b). The major issues that arise with the paradigm shift are the questions whether these countries are in possession of preconditions regarding the institutional and legal environment, state commitment, financial and market robustness to attain the desired objectives. Therefore, it is the argument of this study that for the paradigm shifts in LIHP to thrive there must be in existence capable institutional structure and robust agency. Accordingly, what appears to be a common policy shift needs to be better understood; its national nuances explored, and its implications for the LIG housing delivery considered. Evidences of the ongoing policies are gathered from the Kuala Lumpur and Abuja, representing the capital cities of Malaysia and Nigeria respectively.

Against this background, there has been a recent upsurge in researches on low-income housing in both developed and developing countries within the study of LIHP. This is mainly due to under the second wave of neo-liberalism (Argent, 2007). The market-led housing delivery is increasingly raising concern on its suitability as well as the competence of the policy. The reform that incorporates formal market as the new agent of focus and attention reaffirmed the researchers concern.

However, in reality there was a bias towards enabling the formal private sector (Keivani & Werna, 2001b). The LIHP in practice is argued favours more of the formal private sector (Keivani & Werna, 2001b; Sengupta, 2006b). The private developers, the new agent is of delivery expected to be complex and constrained by the institutional environment similar to the preceding approach under a government led delivery. Thus, the market-led LIHP, with its emphasis on formal private developers has a real analytical value of how such policy paradigm shift has influenced the outcomes of developing countries' LIHP. This study argue that if more focus is needed on market rather state, then the critical dimension should place emphasis on the nature of the institutional relationships between state and market as well as the society. In particular, it raises a question as to how be the LIG interest could be guaranteed under the reform dispensation? How does the reform impact upon their housing outcome? What convergence and divergence does such reform provide in a comparative focus?

Consequently, this study focuses on LIHP. The policy is driven by formal private sector participation in housing delivery for LIG within the broader World Bank enablement LIHP framework. Since its debut there has been appraised of its performance from the establishments that sold it to the developing countries (Buckley & Kalarickal, 2006; Struyk, 1990; UN-Habitat, 2006; UNCHS, 1991b, 1996). However, the evaluations of

enablement by its sponsors, the reports were more of non-empirical generalisations than evidence, mostly based on what Forbes (2011) called 'a helicopter view'. Such world view of the enablement researches in most cases remains an abstraction to the reality on the ground in the developing countries. This is why often the findings expressed in universalising and unidirectional outcomes became challenged against the realities in these countries. Hence, the focus adopted by the researchers has now moved to evaluation of the 'enablement' strategy practice at national contexts. In order to generate literature on what works and what does not (Ganapati, 2009; Jones & Datta, 2000; Keivani, et al., 2008; Mukhija, 2001; 2004; Yeboah, 2005).

Overall, this study seeks to make a contribution to the knowledge gap by examining its practice in comparative terms in Malaysia and Nigeria. Accordingly, more need to be done, especially when the subject is not well understood from country contexts (Keung, 1985) and the need to understand the contradictions the policy strategies have generated (Mukhija, 2004) for possible solutions. Similarly, this study is contributing to the limited literature on formal private sector under the enablement LIHP in the form of synergy between public and private sector practice in developing countries along the pioneers. Finally, this study argues that having the right institution is crucial, in whatever form of strategy, pursued to address the LIG housing. This position interprets why some society's LIHP performance under the paradigm dwindles to further exclusion of LIG. While in some become much more successful in creating more inclusive outcome in performance.

1.2 Statement of research problem

Low-income housing policy (LIHP) is a public policy issue that during the past decades has been surrounded by policy developments (Arku & Harris, 2005). In developing

countries, the issue for the LIG housing has generated concern substantially in their development phases (Buckley & Kalarickal, 2005; Rondinelli, 1990). These issues includes, the proliferation of squatter settlements (Lemanski, 2009), estimated at over one billion of people living in such settlements (Choguill, 2007). Also there was failure to generate sufficient financial resources to meet the housing demands and as such creates shortage which impacts systematically on the poor (Tomlinson, 2007).

To this end, has led governments to the formulation of policies and strategies that are aimed at addressing the low-income group (LIG) housing challenge. This is the prevailing significance in developing countries, where the government is the sole or dominant actor in all spheres of economy and public service delivery (Njoh, 2006). Consequently, developing countries are in the lead in formulating and implementing low-income housing policies since in the second half of the 20th century (Arku & Harris, 2005). However, most of these policies failed to satisfy the desired objectives (Hordijk & Baud, 2006). Some of these reasons being that existing formal public structure, proven too outdated and inappropriate to meet these challenges (Fekade, 2000; Jaycox, 1977).

Over the years these countries transformation in terms of population and urbanisation increases have left to governments with many challenges to contain. For instance, in Nigeria, UN-Habitat (2008) estimated that the unmet housing demand was over 16 million units and more than 75% of the population live in informal settlements. Over the past decades, the strategies pursued failed to significantly address the LIG housing deficits in most of these countries. The LIG suffer most of housing shortages and costs, and exclusion of LIHP strategy outcomes. The challenge has deepened on government housing policies to address.

Coincidentally, the theory and practice of LIHP have converged in the last century on two factors, namely, government retreat and market as the catalyst of housing delivery, most especially to the LIG in not only the developing (Pugh, 1994a), but also in the developed countries (Carr & Mulcahy, 2010). The shift has been on LIHP guided by market-led principles, structures and standards. Hence, the 21st century will undoubtedly be dominated by the private sector delivery. The private sector delivery, most especially the LIG housing, is an attempt to reduce the role of the state by a corresponding expansion of the role of the private sector provision and financing (Linneman & Megbolugbe, 1994). In Malaysia the experience of the past three decades has been that the housing of the LIG is a major development agenda of the government (Agus, 1997). However, over the same decades the Nigeria experience, with the LIG housing worsened rapidly and has become a major challenge for government to address (Ogu & Ogbuozobe, 2001).

Accordingly, the developing countries have realigned their low-income housing policies overwhelmingly by adopting the enablement strategy which involved transferring the role of housing delivery to the private sector (Linneman & Megbolugbe, 1994). The impact of neo-liberalism is the emergence of deregulation, privatisation and PPPs. Therefore, the LIHP reform is generated and led mainly by the international institutions such as the IMF and World Bank.

The specific operational implementation of the enablement paradigm of housing policies in developing countries is through the PPP participation framework. The current paradigm shift demand for empirical researches with a view of determining its viability and appropriateness in achieving inclusive housing provision in these countries. The impacts of the enablement and its associated strategy of partnerships Mukhija (2004) opined were not yet adequately defined, researched and thus its effectiveness apparently appeared

doubtable. Most current research issues are identified to be an identification of comparative institutional governance competence of enablement (partnership) (Jerzy Henisz, 2006). Hence, the concern on how the institutional governance of the partnership is emerging constitutes a topical issue for further research (Tang, Shen, & Cheng, 2010). Similarly, the policy analysis needs to be acquainted with how the state re-conceived the LIHP and how this has impacted on the LIG.

However, there has been relatively not much being done in the context of private sector driven in the provision of low income housing in Malaysia and Nigeria, though pioneer ones are emerging (Abdul-Aziz & Jahn Kassim, 2011; Adegun & Taiwo, 2011; Ibem, 2011a, 2011b; Salleh, 2008). Yet a high potential for new research findings remains. Since, the contentions issue in the literature is whether these new actors of housing delivery are capable of radically transforming and would produce a major impact on housing the LIG in developing countries (Keivani & Werna, 2001a; Mukhija, 2004). What is commonly available over the years were on the evaluation of the prior strategies employed and later justifications or wisdoms behind the intervention of the market. This thesis, therefore, intends to bridge this gap. It is intended to contribute in line with the call made by Koepel & Ramanath, (2001:448-449)

“to develop a more rigorous conceptualization of partnerships... It is important to advance this effort before then... over promised partnerships make this another passing fad in our attempts to solve development problems.”

The question being asked is the private developers capable of reversing the government provider past decades of shortage and inadequate supply of LIG housing in developing countries.

This research studied LIHP in comparative terms using two countries, namely, Malaysia and Nigeria, which has not been explored at doctoral level (Table 1.1). These previous researches have covered wide range of issues relevant to this study. However, they are not very specific to this study area of interest. Malaysia and Nigeria, both have adopted the enablement (private sector driven) policy framework in housing delivery for the LIG. The choice of Malaysia and Nigeria were on the basis that both countries had adopted of private-sector driven LIHP. In other words, the question is whether the current policy increases the economic performance of the housing delivery sector, adjusting with strong presence of the LIG from its outcome. Again, how does the change impacted on the role of the state and the market in these processes of LIHP changes, in a way to improve the housing delivery to the LIG. All these issues and concerns are subject of review and debate in the LIHP literature.

Table 1.1: Partial list of Ph.D theses on low-income housing policy and related issues in Malaysia and Nigeria

Name	Ph.D thesis title/university	Methods	Findings
1. Thalha, M. (1980)	Policy formulation and institutions building for public housing in Peninsular Malaysia, University of Wisconsin-Madison, USA	Mixed method	Shows the discrepancy between the ideal and actual national housing policy and this informed the proposal of a model housing policy with an institutional model for implementation
2. Dlakwa, H. D. (1984)	Implementing federal development project at the state level in Nigeria: the case of federal low-cost housing scheme 1980-1983, University of Pittsburgh.	Qualitative method	The established the failure of the federal low-cost housing scheme of 1980-83 to provide housing to LIG. Responsible factors were identified as the constraints
3. Endau, I (1984)	Public housing policy in Peninsular Malaysia, Texas A & M University, USA	Qualitative method	Substantial progress has been made by Malaysian government in meeting the housing of its citizen, though dealt in an ad hoc manner.
4. Agba, E.G. (1986)	A study of problems in new urban development and construction: the case of Abuja the new federal capital of Nigeria, Massachusetts of Technology, USA	Qualitative method	The FCDA processes of urban land and housing allocation tended to be biased in favour of the upper-middle and high-income segment of the urban population.
5. Morah, E. U. (1990)	The implementation of public policy in developing countries: a case study of housing in Nigeria's new capital city at Abuja, University of British Columbia	Mixed methods	The disposition of policy officials greatly influences implementation outcome regardless of planning intentions.
6. Onyeacholem, H. U. (1991)	An evaluation of government policies in the provision of low-income housing in Benin city, Nigeria, University of Newcastle upon Tyne, UK	Quantitative method	It was found that the sites and services is the preferred policy option subject to the availability of mortgage financing
7. Yousoff, N. (1994)	A culturally appropriate and economically housing delivery system for Malay urban low-income households in Malaysia, Texas A & M University, USA	Quantitative method	The policy of constructing ready-built housing units was not effective for Malay urban LIG in Malaysia.
8. Abdullah, A. M. (1995)	State housing provision in Sarawak: an examination of accessibility, habitability, sustainability and affordability: the case of the Sarawak Housing and Development Commission, Malaysia, University of Newcastle upon Tyne, UK	Quantitative method/ regression analysis	The causes of the poor performance lie mainly on the supply side of the housing market. Thus, the success or failure any approach depends heavily on the rules within which it has to operate
9. Hamzah, M. (1997)	Housing policy in Malaysia: conditions, perspectives and Islamic values, University of Leeds, UK	Qualitative method	Households receptive to modern values & interpreting Islamic values in the context of time and space.
10. Salim, A. (1998)	Owner-occupiers transformation of public low cost housing in Peninsular Malaysia, University of	Quantitative method	The policy in relation to planning provisions and designs in delivery of public

	Newcastle upon Tyne, UK		sector housing for the LIG will be subjected to transformation with or without government financial support in order to meet the households 'developing needs
11. Zalanga, S. I. (2000)	The postcolonial state and the development agenda: a comparative study of the role of ruling elites in the development policy formulation and implementation in Malaysia and Nigeria, University of Minnesota, USA	Qualitative by comparative historical analysis method	Development choices and implementation strategies are determined by multiple factors and type of ruling elite mediate these factors by shaping the development goals and implementation of strategies
12. Abdul Aziz, W. N. A. (2007)	Low-cost housing policy in Malaysia: the challenge of delivery, University of Dundee, UK	Case study	Low-cost housing has been successfully delivered and utilized by the state as a tool to achieve social integration and economic balance.
13. Aluya, J. U. (2007)	A phenomenological study of affordable housing for the middle-income population in Abuja, Nigeria, University of Phoenix.	Qualitative, phenomenological study	The economic infrastructure affects housing for the middle-income population
Asek, B. M. (2007)	The people's housing programme: a study on the implementation of Federal Government housing in Peninsular Malaysia, University of Malaya	Qualitative method/Case study	The implementation of peoples housing programme has failed to achieve its objectives
14. Adebawale, B. O. A (2009)	Divergent development: technology and innovation in the oil palm sector in Malaysia and Nigeria, University of Malaya	Mixed methods	Divergent paths in the oil sector was observed and shaped by differences in institutional policy trajectories, among other factors
15. Ndubueze, O. (2009)	Urban housing affordability and the housing policy dilemmas in Nigeria, University of Birmingham.	Quantitative method	Shows very high levels of housing affordability problems in Nigeria with about 3 out of every 5 urban households experiencing such difficulties.
16. Khalid, M. S. (2010)	Abandoned housing development: the Malaysian experience, Heriot-Watt University, Edinburg	Quantitative method	The cause of abandonment of housing projects relates to institutional factors and failure to respond to market signals.
17. Said, R. (2010)	Analysis of the inter-relationship between the housing market and housing finance system in Malaysia, University of Ulster	Quantitative method	There is strong is a strong relationship between the housing market and the housing finance system, more specifically the primary mortgage market and the housing market.
18. Hamzah, H. (2012)	State intervention in housing the urban poor in the developing state of Terengganu in Malaysia: an institutional analysis of low-cost housing regulations and their impact on low-cost housing provision, Auckland University, New Zealand	Qualitative method, time series regression	It explicitly found the immense contribution of state authority in administering low-cost housing policy. But the regulatory implementation to be weak.

1.3 Research aims and questions

1.3.1 Research aims and questions

The aim of this study is to examine the LIHP in Malaysia and Nigeria context, under the paradigm of enablement. The study will provide answers to why there are trajectories differences in LIHP outcomes between the two countries

The key research question is how policy implementation and institutional structure and agency contribute to facilitate a policy environment success in LIG housing delivery.

Hence, the specific questions are as follows

1. How does the institutional structure of the state enhance or constraint the extent of participation of the market and the LIG in Malaysia and Nigeria?
2. What is the nature of LIHP framework in Malaysia and Nigeria under the enablement strategy?
3. What are the roles played by the state and market as facilitators and enablers under the enablement LIHP strategy in Kuala Lumpur and Abuja?
4. How does the LIHP practice change the housing outcome among the LIG in Kuala Lumpur and Abuja? In other words, how does it accommodate LIG in Kuala Lumpur and Abuja?

1.3.2 Research objectives

Hence, the specific objectives of the study are as follows:

1. To identify and describe the nature of the countries institutional structure underlying the implementation of LIHP in meeting the LIG housing in Malaysia and Nigeria.

2. To describe the LIHP framework in Malaysia and Nigeria context.
3. To describe how the institutional agents' strategies to accommodates LIG housing within the context of policy implementation in Kuala Lumpur and Abuja.
4. To examine how the strategy has impacted on LIG households in Kuala Lumpur and Abuja.

These key research objectives are combined in the final Chapters to justify the definite position that would be taken concerning the above expressed aim of the study.

1.4 Structure of the thesis

This thesis is presented in ten Chapters. The following are brief outlines of these compositions.

Chapter One as introductory, introduces the major issues relating to the LIHP, raising key research questions to be answered in the subsequent Chapters.

Chapter Two looks at the concept and context of enablement LIHP. It explores the evolution and meaning of enablement LIHP in order to develop a consistent interpretation. It includes a review of the relevant development changes in the LIHP environment in the developing countries. It also single out the persistence of the issues and outcomes in the developing country's LIHP environment. The unresponsive nature of government-led and project-based approaches to LIG housing informed the emergence of policy consensus in the 1980s in favour of market-led. It is against this general overview that this study recognised another round of strategy in the form of a major shift to market-led in LIHP in developing countries.

Chapter Three covers the institutional analysis as theoretical basis that underpin this study. This Chapter focuses particularly on institutional analysis and new institutional economics. It describes the nature of these frameworks and how it is used in housing studies.

Chapter Four of the thesis is devoted to research methodology, looking at the research methods used in the course of data collection and analysis on LIHP in Malaysia and Nigeria. Specifically, the research methodology adopted is a case study under two pronged approaches, namely, qualitative and quantitative. The qualitative semi-structured interview question was addressed to the research stakeholders, which include the public sector agency officials and private developers. Conversely, quantitative data were collected using structured questionnaires from a total of 900 household respondents in eleven housing estates in Kuala Lumpur and Abuja. The method of data analysis employed includes content and descriptive statistical analyses.

Chapters Five describes the institutional structures of Malaysia and Nigeria. This Chapter focuses particularly on political, governance, economic and socio-demographic structures of each of the countries and their capital cities. It is this Chapter that shows parallels between the countries in developmental trajectories. The examination of these issues is to prove that context matters to any aspect of policy implementation and its outcome.

Chapter Six describes housing policies in Malaysia and Nigeria within the institutional structure of the countries as well as local context respectively. Expectedly, Malaysia and Nigeria housing policies shows a commonality in objectives and focus being both prioritised on LIG.

Chapter Seven answers the research question number three of the study. It does so by analysing the role of agents in relation to the LIHP strategy implementation. The policy

strategy considered is public-private partnership. This study presented the findings according to three modified key areas of housing delivery, namely, pre-implementation, implementation and post-implementation. From the implementations of the strategy in Kuala Lumpur and Abuja the similarities and differences are presented. The issue of institutional structure in responding to the agent's robustness in the implementation process are demonstrated.

Chapter Eight of answers the research question number four of the study. This thesis assesses the outcomes of the LIHP strategy on the target beneficiaries, namely LIG households. Not surprisingly, the overall finding shows contrasting outcomes in Kuala Lumpur and Abuja.

Chapter Nine contains the discussion of the findings of the study. The Chapter discussion informed on the findings of the study, reflecting on their significance in answering the research questions of the study as well as their distinctive contributions.

Chapter Ten provides the summary of this study, by joining together the key questions of the study. The summary of the findings shows three broad findings emerged. First, LIHP has grown substantially and has penetrated deeply in the country's policy arenas. Secondly, the changes in the policy have led to the increasing role of the market. In this context, the complex state, market and society partnership emerging. Thirdly, however, the context shows divergence the role the state continues to play under the paradigm shift in the policy arena. Consequently, this role played by the state resulted in also similar divergent outcomes in terms of LIG housing delivery outcomes in the country's context. Thus, it is the conclusion of this study that the domestic institutions matter in the LIHP outcome.

Accordingly, this comparative study context on both accounts provides a critique of the market-led LIHP as practised by these countries.

Chapter 2

2.0 Enablement low-income housing policy, strategy and low-income group housing

2.1 Introduction

The first Chapter, the emerging synergy between state, market and society under the platform of enablement is highlighted as the new housing policy paradigm in developing countries. This Chapter, therefore, reviews the low-income housing policy (LIHP) in developing countries and the enablement strategy in their entirety. The review intends to situate the present study within the context of other empirical study's findings with regard to housing the low-income group (LIG) issues advancing and emerging. Furthermore, the review aims to establish how the current study fit into the existing literature. The more pertinent concern usually being expressed, what are implications of housing opportunities and challenges of the LIG, and LIHP implementation under the new order? Naturally, the question of the distributional impact of the socio-economic dynamism in LIHP always arises. Similarly, the issue of the mechanics of interaction between states, markets and society reconfigured in the LIHP hierarchy remains a contentious issue. It is therefore, significant to consider the conceptual and empirical basis of the enablement and to assess its wider implications in LIHP, in particular housing the LIG, in developing countries.

2.2 Low-income housing policy context prior to enablement

A historical literature review of the LIHP prior to enablement constitutes the focus of this section. Firstly, it is important to recognise that there has been a lot of literature generated for the few decades prior to the formal emergence of the enablement policy in the developing countries. The literature adequately highlighted the nature, extent and intensity

of the housing problems confronting the LIG across developing countries. In part, because the implemented policies were equally not producing appropriate housing for the LIG, rapidly and economically and in consequence, the few units provided were not affordable to the majority, whether for renting or buying. Instead, the bulk of the few units were taken by the middle-and high-income groups. As the various strategies deployed to resolve these housing problems, have been studied and evaluated. However, it is actually difficult to summarise the voluminous literature, it is fair to give an overview of such according to the strands of themes emerging, namely:

2.2.1 Government housing programme

A considerable amount of literature has been published on public sector direct provision programme too numerous to mention but only a few (Ikejiofor, 1999a; Malpezzi & Sa-Aadu, 1996; Mayo, Malpezzi, & Gross, 1986; Ogunshakin & Olayiwola, 1992; Okpala, 1986). These cited literature were very particular in their findings that the government housing programmes have failed to provide affordable housing to the majority of citizens in developing countries (Drakakis-Smith, 2000). In particular, (Malpezzi & Sa-Aadu, 1996:133) argued that *“these policies have discouraged housing investment, and have been both inequitable and distortional.”* While, the overall assessment of this approach by UNCHS (1991a:16) concluded that *“public-sector intervention in the shelter-delivery process can be summed up as problem of insufficient coverage, affordability by beneficiaries, lack of replicability and, to a lesser degree, social acceptability”*. Hence, there were movements to find alternative workable strategy. On this basis, the governments in these countries were implored to disengage from direct provision and deregulate the housing market and institute support with the right incentives to enable the private sector to realise an efficient housing market (World Bank, 1993b).

2.2.2 Land and informal housing market

The development of informal housing market appears prominently in the LIHP discourse in the developing countries (Mistro & Hensher, 2009; Jamaluddin, 2005; Kombe & Kreibich, 2000; Gonzalo Lizarralde & Root, 2008b; Yeboah, 2005; 1987). The central theme emerging appears to be associated with the development, financing, and its challenges in the policy arena. Furthermore, its contributions in terms of positive and negatives in housing the bulk of the urban residents, and the issue of symptom of LIHP failure, among others.

There are many issues associated with the emergence of the informality of housing supply. Firstly, the developing countries are recognised with the highest urbanisation rates (UN-Habitat, 2010a). However, the housing supplies from government and formal private developers proven to be inelastic, means that the informal private market constitutes the major alternative source of housing supply (Malpezzi, 1990; Malpezzi & Sa-Aadu, 1996). The failure of formal sector market accentuates the emergence of informal housing (Lemanski, 2009). The administrative inefficiencies apparent in land matters have been duly reported (Egbu, Olomolaiye, & Gameson, 2007, 2008; Garba, 1997; Whitehead, 2007) and land agencies do not enjoy the citizens' confidence (Akingbade, Navarra, Zevenbergen, & Georgiadou, 2012b).

Conclusively, it is recognised in the alternative, there is a predominance of the informal land markets as the major source patronised by the LIH and for most of the new housing in developing countries (Lemanski, 2009; Swindell & Mamman, 1990). Furthermore, , the informal source of land enjoyed peculiarities of being affordable, immediate possession and associated with no bureaucracy (Ikejiofor, 1998a). These cited authors have imagined

what would be the housing situation in the absence of this source for the poor in developing countries and its implication under enablement LIHP.

2.2.3 Financing

The persistence of the housing problem among the LIG in developing countries are being challenged with the problem of insufficient funding for the LIG housing, inadequate loan availability and poverty (UN-Habitat, 2002). Even where available was not tailored to LIG specific needs and corresponding affordability (Pillay & Naudé, 2006; Rahman, 1994) and where such are made available end up being trapped by the medium-and high-income groups (Angel, 2001).

Additionally, commercial banks were not in aid of the housing financial system, by devoting a significant amounts of long-term financing, rather they tend to emphasise on short term credit (Pillay & Naudé, 2006; Rahman, 1994). Consequently, financing availability for housing has proven difficult in most of these countries (Haywood, 1986). More so when the mortgage finance market remained basically undeveloped (Chiu, 1995; Pillay & Naudé, 2006). Notwithstanding, the mortgage institutions created did not significantly improve the affordability of individual home purchasers, as the system also did not create a robust mortgage financial market (Chiu, 1995). Thus, these are the prevailing conditions under which the LIG are expected to participate in a market-driven housing delivery system.

Meanwhile, the over dominance of the informal sector as the most popular source of housing among urban residents in developing countries is seen as a consequence absence of long-term financing and hence the informal and incremental housing dominates (Renaud, 1987). Consequently, under enablement the governments have emphasised on

particularly private housing finance system, as an important method for enabling households to build their effective demand for housing (Lea, 2005). This research will track the changes if any in the housing finance system of the countries under study. When it is the concern under the enablement to create *“housing investment financed through the financial process and not through public expenditures”* (Renaud, 1987:33).

2.2.4 Planning, land use control and use of local building materials

The adoption of western standards in planning and development of land use is contested in the literature (Alnsour & Meaton, 2009; Hadjri, 1993; Rukwaro, 2009; Watson, 2009b). Although, the buildings constructed with the imported are considered to be conferring a status of prestige on such owners and in addition also *“offer higher standards of comfort and security as well as bringing in higher income from rents”* (Wells, Sinda, & Haddar, 1998:397). However, this literature recognises planning/formal standards to be biased in favour of imported building materials against the available local materials. It has been earlier forewarned on the developing countries against adopting such western standards in housing delivery for LIG that (Ha & Merrett, 1984). Therefore, a contest is set by the authorities between the minimum building and environmental standards and what can people afford (Njoh, 1995).

In the subsequent years, the liberalisation implemented by developing countries resulted compounding the problem of housing, in rising steeply price of manufactured building materials (Wells et al., 1998). Consequently, high cost of development associated with the use of manufactured building materials contributed to make the modern housing to be outrageously unaffordable to the majority of LIG in developing countries. Even the enablement that supposes to adopt the use of local building materials, a recent study by

Arku (2009) shows that in Ghana there was no significant change to the use of such materials.

The most unfortunate, with such concomitant there was a high rate of contravention of such development control in developing countries (Omuta, 1987; Rukwaro, 2009). The contraventions to an extent, have reversed the urban development concept of ‘planning-servicing-building-occupation’ in most the urban centres, with the proliferation of informal settlements. As a consequence, planning has become anti-poor and indeed “*directly responsible for spatial and social marginalisation*” of the poor in developing countries (Watson, 2009b:178).

The above subsection summarises the LIHP context that was in existence before the advent of enablement, which constituted the obstacles of housing policy to strengthen all inclusive policies that benefit the LIG in developing countries. Similarly, such context constitutes the focus of the new paradigm of the housing policy to reform and address, to achieve a policy that could adequately provide shelter available to the LIG under the enablement strategy. The success of the strategy depends on the extent the strategy is able to contain such inadequacies, which were considered as the major impediments to scale up the LIG participation in housing delivery in most of developing countries. This section draws the relevance to our key research question on whether the paradigm shift favours the participation of LIG in housing delivery. The next section reviews the changes of the state as an agent to bring such reforms into effect to fall along the general principle of the structural reforms the new policy required to lay, as a springboard to achieve the capacity building of the institutional framework.

2.3 History of enablement strategy in housing policy discourse

The concept of enablement can be considered simplify as a guide in housing policy reform emanating from an international interest. Technically, Angels defined the concept as an approach where “... *houses are and should be constructed, financed, maintained, and exchanged by market (and sometimes civic) institutions and that government intervention in the housing market should be focused on enabling market to work*” (Angel, 2001:179). The reform in this definition suggests that government is free from direct responsibility, but only the role of facilitating, co-ordinating and monitoring the development of the policy framework implementation.

The idea of enablement is traceable though not really at the beginning at international housing policy discourse, it began from the 1970s and 1980s (Sengupta, 2006b). This was immediately after the blatant failure of direct housing provision by the government and its public agencies. The enablement was first nurtured under the self-help concept (Pugh, 1994b). According to Yeboah (2005) argued the practice and debate on self-help housing is what nurtured the emergence of the concept of 'enablement'. Thus, the self-help and enabler concepts have long history prior to the present time when it is adopted and encouraged by the international institutions on governments of developing countries (Harris, 2003). Hence, enablement became more relevant when the World Bank and other international institutions started pursuing the neo-liberalism policies (Pugh, 1994a).

The enablement as the next guiding principles appeared prominently in the United Nations Centre for Human settlements (UNCHS-Habitat) documents and publications and from which the UNCHS (1990) Global Strategy for Shelter (GSS) developed and endorsed by the General Assembly of the United Nations (Pugh, 1994a). The enablement as a paradigm

shift from the ‘provider’ and self-help’ phases, falls in the third phase of the period of mid-1980s of LIHP evolution in the developing countries (Choguill, 2007) to adequately house the LIG as shown in Table 2.1. The strategy entails positioning of private sector and its market efficiency as the next vehicle for housing delivery, while the governments are to provide an enabling environment from its reformed institutions and regulations to ensure the sustainability of the market in the difficult task of bridging the polarise gap between demand and supply of housing and its related infrastructures in the developing countries (World Bank, 1993b).

By the late 1980s the self-help thinking on LIHP of developing countries has transformed into a new concept of enablement (Table 2.1). The new paradigm of LIHP is recognised to have been first expressed in GSS (UNCHS, 1988). It was Habitat I conference that moved the motion of the paradigm shift in LIHP in developing countries from one of government dominance to enabling and participatory approach. The new paradigm as mentioned above intending to move LIHP from project based to become a strategy that goes in integrating the overall national economic planning framework with focus on decentralisation, demand driven development, privatisation and deregulation (Mukhija, 2004). At the time of Habitat II, all these documents were harmonised to become one as *“adequate shelter for all”* (UNCHS, 1997). The Habitat II resolves that the LIHP in developing countries required action beyond the governments, but to include the society as a whole, which comprises of the private sector, NGOs, and community organisations as well as international organisations and communities. The acknowledged sources that influence the adoption of the new policy are (United Nations Conference on Environment and Development., 1992; United Nations Development Programme., 1991; World Bank, 1993b; 1991).

Table 2.1: Evolution of World Bank housing policies

Phase and approximate dates	Focus of attention	Major instruments
Modernization and urban growth: 1960s and early 1970s	Physical planning and production of shelter by public agencies	Blueprint planning: direct construction of houses (apartment blocks, core houses); eradication of informal settlements
Redistribution with growth/basic needs: 1970s-mid- 1980s	State support to self-help ownership on a project-by-project basis	Recognition of informal sector; Squatter upgrading and sites and services; Subsidies to land and housing
The enabling approach/urban management: late 1980s-early 1990s	Securing an enabling framework for action by people, the private sector and markets	Public/ private partnerships; Community participation; Land assembly and housing finance; Capacity building
Sustainable urban development: mid-1990s onwards	Holistic planning to balance efficiency, equity and sustainability	As above with more emphasis on environmental management and poverty alleviation; Sustainable Cities Programme
Habitat II: 1996	‘Adequate shelter for all’ and ‘Sustainable human settlements development’	Culmination and integration of all previous policy improvements
Millennium Summit: 2000	8 Millennium Development Goals and 18 Targets, including target on slums	Millennium Development Project
Istanbul +5: 2001	Review of the Habitat Agenda process	Renew Habitat Agenda commitment and develops more strategies

Source: UN-Habitat (2006:17)

The seven broad features of the enablement according to World Bank (1993b) to serve as the guiding principles of creating private housing market that is efficient and constituting the inputs in the construction of the country's policy framework of the governments are shown in Table 2.2. These constitute at the core of the current paradigm shift in developing countries LIHP reform (Angel, 2001). The implementation priority of the reform features differs according to countries nature of economies. For instance the low-income countries, such as ours, the recommendation is to prioritise their reforms along the line of all the above seven features.

Table 2.2: The do's and don'ts in enabling housing markets to work

Instruments	Do	Don't
Developing property rights	<ul style="list-style-type: none"> ✓ Regularise land tenure ✓ Expand land registration ✓ Privatize public housing stock ✓ Establish property taxation 	<ul style="list-style-type: none"> x Engage in mass evictions x Institute costly titling systems x Nationalise land x Discourage land transactions
Developing mortgage finance	<ul style="list-style-type: none"> ✓ Allow private sector to lend ✓ Lend at positive/market rates ✓ Enforce foreclosure laws ✓ Ensure prudential regulation ✓ Introduce better loan instruments 	<ul style="list-style-type: none"> x Allow interest-rate subsidies x Discriminate against rental housing investment x Neglect resource mobilisation x Allow high default rates
Rationalising subsidies	<ul style="list-style-type: none"> ✓ Make subsidies transparent ✓ Target subsidies to the poor ✓ Subsidise people, not houses ✓ Subject subsidies to review 	<ul style="list-style-type: none"> x Build subsidised public housing x Allow for hidden subsidies x Let subsidies distort prices x Use rent control as a subsidy
Providing infrastructure	<ul style="list-style-type: none"> ✓ Coordinate land development ✓ Emphasise cost recovery ✓ Base provision on demand ✓ Improve slum infrastructure 	<ul style="list-style-type: none"> x Allow bias against infrastructure investments x Use environmental concerns as reason for slum clearance
Regulating land and housing development	<ul style="list-style-type: none"> ✓ Reduce regulatory complexity ✓ Assess costs of regulation ✓ Remove prices distortions ✓ Remove artificial shortages 	<ul style="list-style-type: none"> x Impose unaffordable standards x Maintain unenforceable rules x Design projects without link to regulatory/institutional reform
Organising the building industry	<ul style="list-style-type: none"> ✓ Eliminate monopoly practices ✓ Encourage small-firm entry ✓ Reduce import controls ✓ Support building research 	<ul style="list-style-type: none"> x Allow long permit delays x Maintain unenforceable rules x Institute regulations inhibiting competition x Continue public monopolies
Developing a policy and institutional framework	<ul style="list-style-type: none"> ✓ Balance public/private sector roles ✓ Create a forum for managing the housing sector as a whole ✓ Developing enabling strategies ✓ Monitor sector performance 	<ul style="list-style-type: none"> x Engage in direct public housing delivery x Neglect local government role x Retain financially unsustainable institutions

Source: World Bank (1993b:46-47)

It is important to emphasise that the concept of enablement began with ambiguity. For instance UNCHS (1996) stated that the enablement would be pursued within the framework that addressed those areas where the private and unregulated markets do not work. The question is, in which areas that the private and unregulated markets do not work. The bulk of the housing needs of the poor are being met by these sources in most developing countries, especially in those countries where the formal supply is grossly inadequate. Of course researchers have these sorts of contradictions associated with the doctrine of enablement promoted by these international organisations (Mukhija, 2004). Then even the liberation of the market advocated in LIHP, the explicit details is not defined.

2.4 Enablement and state reconfiguration

The emergence of market as the driven focus of the public goods and services and the reconfiguration and changing role of the state has received substantial attention from the researchers. The researchers stated the dominant role and function of the state under the dispensation is changing (Jessop, 2001, 2002, 2009; Kumar, 2007; Kura, 2008; Jones Rhys, Godwin, Jones, & Pett, 2005; 2005). Such changes have been described using metaphors such 'hollowing out'; 'filling in'; 'rolling out' or 'rolling in'; 'retreat' of the state amongst others. Furthermore, the changes are described as political modernisation which explain the new relationships between state, market and society in national, international and multi-level (Malpass & Rowlands, 2010; Steiner & Steiner, 2004). In particular the contribution of Jessop (1998, 2001, 2002) is immense, using a metaphor of 'hollowing out' of the state. This is conceptualised as changes that reduced the pinnacle of the state roles and functions through the processes of destatisation of the political system, internationalisation of policy communities and networks and the denationalisation of state

capacities. While Harvey (1989) interpreted the change as a shift from managerial to entrepreneurial styles of governance. On the other hand (Jones Rhys et al., 2005) used the metaphor of ‘filling in’ of the state to describe the reshaping of the state organisations, policies and strategies to contain the hollowing in within the state institutions and space. For instance, the example of ‘filling in’ is given by Murie (2010) as de-municipalisation of housing provision. Common to all these authors, have succeeded to draw the attention on the changing position of the state from governed by government to governance at the different waves of the neo-liberalism (Peck & Tickell, 2002).

The governance concept appeared and popularised in the development discourse courtesy of the international institutions of the World Bank and IMF in the late 1980s at the time when the economies of developing countries had degenerated under economism (Hewitt de Alcántara, 1998; Pagden, 1998). With the shift to governance, the state was expected to nurture the interdependence between public, private and voluntary sectors and as a reinvented form of government in the unfolding privatised and market-orientated societies (Stoker, 1998). Consistent with this understanding Stoker (1998:9) refers to governance as *“complex set of institutions and actors that are drawn from but also beyond government”*. However, Jessop (1998) ascribed two meanings to the concept. One, governance is associated to any mode of coordination of interdependent activities, comprises of ‘the anarchy of exchange, organisational hierarchy and heterarchy. Secondly, the heterarchy is defined to mean coordination through networks. According to these definitions, what is observable in enablement is more of quasi-hierarchy, where the public sector determines and provides the enablement incentives for the other stakeholders’ participation by subordinating the other agents. The quasi hierarchy of governance and their associated policies are the result of *“shifting the forms in which tendencies to ‘failure’ are manifested*

and creating room for manoeuvre” (Jessop, 1998:32). However, it is argued that there is tendency to further compound the problem as (Jones, 2001) using empirical study shows policy reform create a new set of social, political and geographical challenges.

The advent of governance has wide implications on LIHP. It is part of multiple reforms been introduced that provide legitimacy for private and voluntary sector participation under enablement strategy. The fundamental challenge of governance is on how to respond to the housing delivery that affects LIHP timely, transparently and equitably. In the developing countries, the reinvention of the state, such governance, is susceptible to the truncation of the political and economic elite and such constitute the bane of reforms by whatever name it is called. This is why Guha-Khasnobis, Kanbur, & Ostrom (2006) affirmed that accountable governance was required to be instituted to enable the citizens to demand and hold officials at any level of governance responsible for their actions.

The changes implied that the reconfigured state is undergoing a transformation that equates it amongst many actors in the societal development and not as the main driver. As government transformation is released, what then the neoliberal ideology required is a legitimate function of the government only to guard the sanctity of the market (Harvey, 1989; 2005). The enablement strategy as such is to function in dislodging the hierarchical steering by the state to a LIHP that is implemented in networks (Smith, 2003). The policy framework identified such networks to include private sector, community based organisations (CBOs), non-governmental organisations (NGOS) and of course the state agencies (UNCHS, 1990, 1997). Accordingly, Sengupta (2006b) and Booth (2005a) shows that the networks of non state actors appear in the policy implementation in the form of PPP, voluntary mechanisms, market instruments etc. The ultimate objective is to install improve performance and constitute a remedy to the various kinds of previous strategy

policy implementation problems which are caused by ‘traditional government’ (Angel, 2000). The government mechanism changed to governmentality whereby the non-state actors assuming a new position within the governance structure and processes (Dodson, 2006). However, the state has been in the process of remaining (or regaining) its prominence through the process of ‘filling in’ to the new structural trends.

It is envisaged that the new opportunities offered for the non state actors, perhaps would strength the state capability in solving societal problems, the such as, housing accessibility and affordability. However, the said advantages offered by the dispersal of actors does not guarantee for solutions to such problems as we shall see below. Similarly, researches have brought to the fore the contradictions emerging in the changing role of the state (Harvey, 1985; 1989; Mukhija, 2001; Murie, 2010; Sanyal & Mukhija, 2001). This point is explicit in relation to LIHP, in (Mukhija, 2001:792) claim that instead of the hollowing out and filling in of the state under enablement strategy

“involves not only decentralisation but also some form of centralisation; not only privatisation but also new kinds of public investment; not only deregulation but also enforcement of new regulations; and not only demand-driven development but also supply-driven initiatives...enabling housing provision through market mechanisms requires a different type of state involvement, not necessarily less state involvement”

The New Political Economy (NPE) theory in housing requires a special mention as propounded by Pugh (1991, 1992, 1994a, 1994b, 1995a, 1995b; 1997; 2001). The theory on ‘enablement’ is identified to be part of neoliberal political economy expanded by multilateral and international institutions, especially the World Bank. Pugh (2001) states the new theory was not confined to economic neo-liberalism and the possible reduction of state rules. It is rather the configuration of state roles in policy-making and institutional reforms, to achieve bridging of individual and collective choice in the housing markets of

developing countries. According to Pugh (1994b) the evolution of World Bank policies developed with a focus upon special projects for LIH to a more comprehensive approach to securing whole sector housing development within a framework of market enablement.

Although, the foundation of the NPE began excessively pro-market, expectedly did not set any role for the government. This development was associated with the public choice theory most prevalent in the US at that time (Pugh, 1992). The government machinery functioned not on the broad benefits of the citizens and the policy therefore, promoted setting in control in favour of the market alone (Pugh, 1992). However, post-1988 changes inclined in favour of government-market relationships. Within this premise, the state and its institutions, role in enablement includes creating new policies, institutional arrangements and legislation in property rights. Other institutional changes in the creation of the enabling environment include new ways of organising and managing government agencies, the development of new skills and wider cultural change in attitudes to connect people and firms to market type economic incentives (Pugh, 1991; 1994a, 1995a, 2001). Therefore, the researcher can argue the internationalisation of LIHP being dominated by the World Bank's enabling approach are based on the neo-liberal view, advocating markets and PPP as panacea for housing solutions in developing countries, inconsistent with such expression declared in Pugh (1994a, b), World Bank (1993b) and Angel (2000).

Pugh (1994b, 1995a) identified the World Bank focus on the NPE was to find a lasting solution of the urban areas by developing and promoting LIH housing development through market-driven delivery. In particular, Pugh (1994b) mentioned that the World Bank financed sites and services across the developing countries and include slum upgrading. However, while these projects produced mixed results the World Bank changed its policy from project based to whole sector housing development (Pugh, 1994a,

b; ; 1997). This means that the role of government under enablement was not only confined to institutional support but comprises all aspects of housing development programme (Pugh 1995c). Equally important, the policy has the focus of broadening the economic agents' opportunities to spur up their significant contribution to the national economy. Thus under the enablement, the desired objective was to raise the economic opportunities of both the firms and household (Pugh 1995c). The NPE constitute a kind of broader SAP policies, essentially to address those areas where the SAP failed to improve the welfare of the people. Pugh (1995c) did not deny the negative effects of SAP on the people. He argues NPE was the World Bank next paradigm to correct such distortions generated in the economy.

The Pugh NPE has been subject of comments and criticism from scholars (Gaile, 1995; North, 1994; Strassmann, 1994; Yeung, 1995). Gaile, (1995) observed that the Pugh NPE is like the neoclassical economics, with a nod towards the institutional structure of the political system in favour of privatisation and market prices. He further criticised what Pugh called 'homeorhesis' path-dependent institutionalism that would lead to further dysfunctional structures in developing countries. If it is path dependent, as North (1990:98-99) puts it, NPE is then a process that might constraints future choice sets in developing countries' LIHP.

“At every step along the way there are choices-political and economic-that provide... alternatives. Path dependence is a way to narrow conceptually the choice set and link decision-making through time. It is not a story of inevitability in which the past neatly predicts the future.”

Furthermore, Yeung, (1995) position the NPE as 'conditionality clause' to loan programmes of international financiers. Loans were made on the condition of 'reform', on which he argues in most cases failed to produce sustainable improvements in the

developing countries. To prove this claim, he reviewed the glaring failures of these financiers SAP and further concludes that the NPE theory would not be an adequate panacea in the developing countries developments. Similarly, (Strassmann, 1994) emphasised that the neoliberal NPE which simplified housing analysis to state and market missed the starting point. The starting point is the one that should strengthen the state and that this is most needed in the course of developing countries' development. So he argued the simplifying the housing to the path dependent of NPE would result to omissions and distortion that would impede the progress of such countries. Fekade (2000:149) described the NPE reforms of land tenure to facilitate the market as a “*double-edged sword*” that would result in more densification of informal settlements, where typically 40% and in many cases 75% of urban low-income households in developing countries are housed.

It is important to observe that the state roles and function dynamics are actually creating a new state of structure and the hemisphere of influence. However, the irony is that in the reconfiguration, there is over emphasis of sectional interest market structure above over others. Of course, the lopsidedness “*may privilege some actors, some identities, some strategies, some spatial and temporal horizons over others*” (Jessop, 2001:1223). Under enablement, what is the apparent market structure is being promoted against other broad base alternatives of housing delivery to the LIG.

As states as state intervention are dispersed, the housing crisis that has engulfed the developing countries, the housing policies of such countries needs reconsideration. Indeed the government has a role to play (Abd Aziz, Hanif, & Ahmad, 2008; Quigley, 1999). The past experiences of both developing and developed countries has shown how government re-intervention have ameliorated the challenges of housing (Baharoglu, 1996; Bourassa & Peng, 2011; Memery, 2001; Meng, Wong, Man Hui, & Feng, 2004). Some of these

experiences arises, such as in Turkey, according to Baharoglu (1996) after the liberalisation of the economy, has drastically affected the housing sector. The policy interventions both involved supply and demand of the housing market. However, to be successful before the intervention the state need to have a coherent policy framework to guide the implementation. The measures might consider a contravention of the paradigm of the current NPE ideology. Such intervention had registered significant improvement in ameliorating the housing affordability and accessibility for many households in the LIG category (Abd Aziz, 2007; Abd Aziz et al., 2008; Meng et al., 2004).

Although, the ongoing reconfiguration of the state is questioned as explanation of state-society dynamics (Jones Rhys et al., 2005). Undisputedly, the unfolding dynamics provide us an essential step forward, to the study, understand and subsequently guide to the identification of underlying current of such changes in the case study countries. This is referring to the transformation that shifts the LIHP in the developing countries to one of decentralisation and privatisation that reduces state provision and creates greater private sector participation in the LIG housing delivery.

2.5 Enablement strategy practice in developing countries

Over the years in developing countries, the government plays the sole or dominant role in all spheres of economy and public service delivery (Njoh, 2006). The governments set the regulations and institutional frameworks, to enable the fulfilment of its role, and formulate sectoral policies and programmes for economic, social and political development. However, most of these policies failed to satisfy the desired objectives (Hordijk & Baud, 2006). Furthermore, existing formal public structure, have proven too outdated and inappropriate to meet these challenges (Fekade, 2000). The cost of major public housing

programmes continued to increase in the late-1960s, and critics began to argue that such policies were no longer fiscally or socially sustainable or necessary (Dodson, 2006). The housing deficit, both in terms of quality and quantity became so apparent, at a time when other developed countries, such as Japan are enjoying a housing surplus (Echeverry, 2007). The constraints explaining the failures are multi-faceted. Therefore, scholars have contributed with different reasoning's. For instance, Echeverry (2007) and Tomlinson (2007) attributed the failure to inability to generate sufficient financial resources to meet the infrastructural demands creates shortage which impact systematically on the poor. There are factors of unrealistic high standard in housing, zoning and public services (Ogu, 1999; Ogu & Ogbuozobe, 2001; Rukwaro, 2009) constrained housing delivery and this means that the scarce resources produce fewer units at costs beyond the means of the mass of people (Ogu & Ogbuozobe, 2001). Administrative and conventional barriers stand in the way of the poor gaining access to secure land tenure and credit which are essential for housing (Arku, 2009; Fekade, 2000; 2009; Tomlinson, 2007).

The debate in the literature and which has no conclusive position is whether informal or formal market should be vested with the responsibility and accorded to all the deserve policy support to work towards the attainment of the enablement objective on the platform of private sector driven housing delivery (Keivani & Werna, 2001a). The opponents of the enablement seem to strongly oppose the formal housing market to take charge of delivery of housing and enable by the state (Baken & van der Linder, 1993; Jones & Ward, 1995; Keivani & Werna, 2001b; Ortiz, 1996). The general position of these scholars is that the formal private market historically has never been on the vanguard of provision of housing to the LIG in developing countries and the objective of profit maximisation would deepen market failures and distortions. Specifically, Keivani & Werna (2001b) declared that the

formal private firms should not be the focus of the enablement to meet the LIG housing in the developing countries, because by doing so they attempt to develop new policies and further expansion of the existing policies would be stifled.

On the other hand Shirley, (1988), World Bank (1993b) and Malpezzi (1994) placed much emphasis on the formal private market as the strongest element that should be enabled in developing countries, because of their economies of scale to fulfil the desire result of a lasting solution to the LIG housing problem. Not only that, it would be a platform to launch a new vision of economic development in the developing countries. An empirical study of Sengupta (2006a, 2007) in India and Salleh (2008) in Malaysia seems to support this postulation. For instance the study of Sengupta (2006a) shows that the formal private sector has impacted on housing in Kolkata with efficiency in production due to the firms' technical and marketing expertise.

The accountability and righteousness of the public sector strongly complimented to the realisation of the accomplishment. Similarly, Abd Aziz (2007) and Salleh (2008) shows the significant contributions of the private developers in Malaysia and that the housing provision for LIG was subjected to a series of government regulations and controls which enabled the private developers to make a difference in the meeting LIG dream of home ownership. Given quality enabling environment coupled with the government consistent policies and incentives the formal private sector could be a reliable agent capable of meeting the housing of the LIG in developing countries, as the experience of Malaysia has shown. However, there is a need to correct the misinterpretation of enablement that means complete rolling back of the state from housing provision, when in reality the enablement requires more of state involvement in housing delivery (Mukhija, 2001; 2004; Sengupta, 2006b). To emphasise on this Mukhija (2001:792) profess that

“enablement involves not only decentralisation but also some form of centralisation; not only privatisation but also new kinds of public investment; not only deregulation but also enforcement of new regulations; and not only demand-driven development but also supply-driven initiatives...enabling housing provision through market mechanisms requires a different type of state involvement, not necessarily less state involvement.”

However, debates on the efficacy of the enablement approach continued to generate refinements to enabling strategy in the literature. The insistence of the formal private market as the primary mechanism for housing delivery, have generated the idea of pluralisation of sources to realise the ultimate objective of meeting the housing of LIG and more so the most vulnerable poor in the society (Drakakis-Smith, 2000; Keivani & Werna, 2001a; Ogu, 1999; Ogu & Ogbuozobe, 2001; Sivam, Evans, King, & Young, 2001; Yeboah, 2005).

The pluralistic approach idea intends to make the enablement comprehensive and integrated policy, by incorporating other stakeholders in the housing sector. The criticism of this pluralistic approach in enablement is not enough to be in pluralistic; the question of sustainability of the policy arises. Consequently, the enablement idea received a boost from researchers such as Choguill (2007, 2008) that broadening the strategy with the ideas on how to attain sustainability in developing countries' housing policy. The housing policy need to be sustainable to be on the path of finding a lasting solution to the housing problem of the LIG. This is more so when the enablement housing policy aims at inculcating *“efficiency, equity and sustainability of government intervention in housing”* (Angel, 2001:203)

From the policy documents of the international institutions that sponsor enablement, suggested that the platform of PPP arrangement would be used as the vehicle of market led delivery of housing in the developing countries (Sengupta, 2006b; Struyk, 1990). This

perhaps explains the increasing emphasis in many countries on the use of PPP (Whitehead, 2007) for housing development. The fundamental goal of PPP is to share responsibilities between the participating parties. Depending on the agreement, PPP in housing according to the enablement, the private sector is entrusted with the responsibilities of physical construction, funding, implementation and in some cases the management of the disposal. On the other hand the government contributes by setting the goals, supervision and monitoring, standardisation and provision of legal, institutional, economic policy frameworks (Sengupta, 2006b; Tecco, 2008). PPP as the leading strategy of the enablement determinant success factors are worth further elaboration, to serve guide in answering a key research question of the study, and as presented in the next subsection of the Chapter.

2.6 Criterion of success in public-private partnership as enablement strategy

The concept of PPP has received a variety of definitions specifically adopted the working definition of PPP in this study is the one given by Boxmeer & Beckhoven (2005:3)

“as an institutionalized form of co-operation between government and one or more private partners in a project with common interests via a distribution of decision rights, costs and risks ... characterized by common responsibility; the final result for every individual partner strongly depends on the action of the other partners involved in the project.”

Researchers have made a series of findings on factors of consideration to guarantee the success of the partnership (Abdel Aziz, 2007; Zhang, 2005b). The private partner selection has received attention in the literature, as one of conditional success factors in PPPs (Zhang, 2004a, 2004b, 2005a). On this note, the proper partner selection was identified as one of the most critical elements for the long-term success of the PPP (Koppenjan, 2005).

Similarly, Kumaraswamy & Zhang (2001) and Zhang (2004a) consider partner selection that the selection should emphasise on entrepreneurship and leadership, right project identification, strength of the consortium, technical solution advantage, financial package differentiation and differentiation in guarantees. Subsequently, Zhang (2004b) recommends that the selection of private sector partner requires the establishment of suitable evaluation criteria and the determination of their relative significance. From the research conducted, Zhang (2004b) identified criteria that are classified into four evaluation packages for PPP projects in general, namely: financial; technical; safety, health, and environmental; and managerial. As a result, these studies suggest that the public sector is required to establish adequate grounded evaluation criteria, to guide in the selection of the private partner selection.

On additional factors, Cartlidge (2006) emphasized on having a good communication system and consistent leadership in place. Zhang (2005b) considers that the public sector role in creating a favourable social, political, legal, economic environment and an effective institutional framework for PPP is equally paramount. Mullin (2002) contributed that the partnership itself should have well defined objectives, clearly stated roles and responsibilities for each partner, and openness with the public sector. Keivani & Werna (2001b) emphasised the factors of political will on the part of governments to implement the scheme. Thus, at the institutional and agency levels, transforming the roles, responsibilities and thinking within the affected public sector as the most important factor (Akintoye, Beck, & Hardcastle, 2003). Consequently, Buttimer (2006) upheld that the countries where the use of PPP has been adopted, the evidence of success attained in such countries was due to the factor of firm commitment from governments, with cross-party

political support, providing direction and guidance. The issues of relevance to the governments are leadership, expertise and market development.

Additionally, Abdul-Aziz & Jahn Kassim (2011) emphasised on bringing the factor of the government taking appropriate action against errant partner. Battimer (2006) upholds that the countries where the use of PPP has been adopted, the evidence of success attained in such countries was due to the factors of firm commitments from governments, with cross-party political support, providing direction and guidance. Koppenjane & Enserink (2009) stressed the success depends on available knowledge, skills and capacity of the public regulators and its ability to reduce political uncertainty, that is, political or policy changes during the partnership that jeopardize the cost recovery should be minimised to the barest minimum. Similarly, Cartlidge (2006) stressed the need for enabling legislation. Finally, the OECD (2008) dedicated unit is required to ensure that PPPs are handled properly and also regulate the creation of the PPPs to ensure that they fulfil their objectives.

Furthermore, Abdel Aziz (2007) suggests that at programme level, successful implementation of PPP could be attained through: enacting broad enabling legislation; selecting the delivery system that would provide the greatest benefits to the public users; allowing the use and selection of the financing approach that would achieve the best value and benefits to the public or users. For this purpose Larkin (1994) propound for a PPP to succeed, require co-operative efforts based on “mutual respects”. Chan et al (2004) seems to have broadened Larkin (1994) proposition, by exploring the CSFs. The result of the study shows the establishment and communication of a conflict resolution strategy; a willingness to share resources among project participants; a clear definition of responsibilities; a commitment to a win-win attitude; and regular monitoring of partnering process were believed to be the significant underlying factors for partnering success.

In brief, the implication of all the above factors identified is that the government should consider looking at these factors/principles as the strong criteria for successful implementation of PPP in housing. Equally important, the public sector should consider the multiple of these factors most appropriate to the local setting, objective and form of the PPP. This study will explore on the grounds of the market participation in the case of the countries under study.

2.7 Critique of enablement low-income housing policy in developing countries

The advent of enablement as the LIHP paradigm shift has attracted comments, debates and criticisms on its ideology, principles and its appropriateness in addressing the LIG housing in the developing countries. From the reviews of the policy, the groupings of this commentary can be made based on their institution of affiliation and ideology. First group comprises of the World Bank itself, staff and consultants as proponents of the policy. The second group comprises of academics and non-World Bank consultants. The arguments on the policy review are polarised along these two extremes. The leading critique of the policy initially came from Baken & Smets (1999); Baken & van der Linden(1993); Jones (1996); Ortiz (1996) and Jones & Ward (1995). Later criticisms of the policy came from too numerous scholars, some of which include Zanetta (2001); Keivani & Werna (2001a, 2001b); Keivani et al., (2008); Mukhija (2004) and many others. The group of World Bank staff who responded to these critics include Cohen & Leitmann (1994); Wegelin (1994); Angel (2000);Malpezzi (1994) Pugh (1991); Buckley & Kalarickal (2006); UNCHS (1991b); UN-Habitat (2006) among others. The proponents strongly argued that the enablement, as framework for developing country's housing sector as a whole, different

from previous project based approach, will anchor the development of developing country's economy and national housing policy.

However, a major criticism made by Jones & Ward (1994) was that the attempt of the enablement and urban policy reforms to create an efficient delivery could not be reconciled with the affordability question, where the majority of people in the developing countries were crowded out. Similarly, Gilbert (2009a) argued the most disturbing of these policies were their rigidity of application of the same logic in every place at every time without considerations of local context. Perhaps, such practice explains why specifically the policies of SAP made the developing countries economic indicators worse-off as its aftermath. In another criticism, Jones & Ward (1995) the important components of society development were not targeted in totality, it seems the Bank narrowed its policies on economic issues to the exclusion of non-economic factors. Beyond these economic factors, urban inhabitants are equally affected by non economic factors which did not merit the Bank's policy attention.

The World Bank policies in developing countries were further questioned on the grounds of deepening market imperfections in developing countries and as such when such issues became apparent the state institutions intervention were sought to correct (World Bank., 2002). When the governments were directed not to intervene in housing, the World Bank was directly involved in housing. For instance, in recent times, it is reported the bank has spent \$16 billion for 278 projects located in more than 90 countries, with a personal scoring of achieving over 83% of outcome (Buckley & Kalarickal, 2006). However, critics argued contrary to the Bank claim, the direct intervention and policy reforms “*have not quite worked out the way they were intended*” (Rodrik, 2006:974). Earlier, Jones & Ward (1994) presented the same argument that the World Bank had failed woefully to create

urban and national economies to be sustainable in developing countries. The problem, commonly cited with the World Bank policies, are recognised to be top-down; universal and mechanical, with absence of input from the bottom and local context realities, it then becomes too difficult to implement. In summary, this study argue that these are the realities befallen the low-income housing policies of developing countries and which the implementation became problematic.

Overall, the critics of the enablement dwelt so much on the neo-liberalism ideology which narrowed on market and individualism. Since it is an ideology, it is then considered that the enablement should not be policy in developing countries. The improvised people and the volatile economies of the developing countries were considered to be offered with the wrong diagnosis to the housing problem. The newly promoted agent was also considered inappropriate on the grounds of the private formal market profit motive and preceding focus on the high and medium income groups. The inappropriateness of the World Bank doctrine was questioned in an environment of an unequal and rising inequality, inefficient markets and inefficient governments. The weak institution found in such countries lacking all the necessary capacity to enable, would render the strategy ineffective, even though the bank recommends capacity building. Aligned with the research questions of the study, this research intends to contribute further on how such reform is implemented and showing the apparent relevance and the outcome of the reform in comparative terms.

2.8 Enablement and housing delivery for low-income group from the empirical experiences

The advent of enablement became a popular strategy in the developing countries, as it was propagated by the multilateral organisations (Sandhu & Aldrich, 1998). To realise the objective, the developing countries' low-income housing policies are redefined and

redesigned to reflect the ideas of the new paradigm shift. The reform instituted the strategy as the stepping stone to realise the objectives of providing decent and affordable housing to LIG. The form of enablement builds a network of state, market and society, such as a PPP (Smith, 2003). The question is how well the enablement performed as a strategy of alleviating the LIG housing in developing countries?

The empirical studies on China housing policy reforms (Chen, Hao, & Stephens, 2010; Deng, 2009; Lu & Yao, 2009; Li, 2010; Meng et al., 2004; Wu, 2001); Hong Kong (Ho, 2004; La Grange, 1999; Yip, Forrest, & La Grange, 2007); Tanzania (Kombe, 2000); Egypt (Struyk & Roman, 2008); Mexico (Jones & Pisa, 2000); Taiwan (Gough & Tran, 2009; Tran, Grafton, & Kompas, 2009); Korea (Kim & Cho, 2010); Ghana (Arku, 2009; Berry, 2009; Yeboah, 2005); South Africa (Del Mistro & Hensher, 2009; Jones & Datta, 2000; Wilkinson, 1998) India (Mahadeva, 2006; Mukhija, 2004; Sengupta, 2006b; Sivam & Karuppannan, 2002); Iran (Keivani et al., 2008). These studies have established that since their inception produced mixed results. However, the result of the majority of these experiences has established that the strategy has failed to improve the LIG housing sufficiently and effectively. Instead the market as the new agent of supply have been used as a means to further enhance the supply of housing to middle-and high-income group housing. Even with the introduction of relatively government enablement, namely, land and financing incentives; there has been little improvement with respect to the creation of inclusive participation of LIG in the accessibility of housing to be accompanied from the strategy implementation.

Enablement also reportedly failed in providing available land in South Africa (Wilkinson, 1998); Ghana (Arku, 2009); Tanzania (Kombe, 2000); Peru (Jones & Pisa, 2000) and in many other countries as well. In the case of India, Sengupta (2006a; b) reported that land

was one of the major problems faced by the joint venture companies in Kolkata. In Ghana, Arku (2009) reported the same failure. Along with the various experiences mentioned had one or another experience to share on the inadequacies of the state to make land available to the stakeholders. However, the experience of Iran produces a distinct experience on land. According to Keivani, et al., (2008:1848) the Iranian government adopted pluralistic approach of enablement, succeeded in making adequate supply of land available to the participating stakeholders. Such approach scale up the LIG housing delivery in the country and such outcome sounds convincing to adopt a pluralistic approach as advocated by these researchers. They therefore, conclude that

“there is evidence that the government of Iran substantially expanded the stock of low-income urban housing the study period by directly providing land for its construction by individuals and organisations, effectively by-passing urban land and housing markets and their shortcomings. The Iranian experience has shown that such an intervention can provide a rich source of urban land resources for housing the low-and middle-income groups in particular...”

The enablement had not much improved the housing financing to enable the expected participation of the LIG. Mortgage infrastructures continued to remain under supplied in most of the developing countries. For instance, the study of Zhang (2000) in China shows that the private market had responded positively by making houses available in the market, but because of inadequate financing opportunities the houses remained unsold.

“It leads to a strange phenomenon that on the one hand a large urban population is not adequately housed and on the other hand there is a huge amount of newly developed housing units which are unable to be sold” (Zhang, 2000:346).

Similarly, part of the policy there are emerging mortgage institutions in these countries and the findings of Struyk & Roman (2008) show that under nascent mortgage there was low-incidence of mortgage financing. Their findings in Cairo show that the mortgage financing was as low as 25% and cash payment prevails with about 3 of every 4 house purchases.

The enablement implementation situation in many countries is seen to be very complex and confusing. On the one hand, there is on the part of the government situating LIG housing as its cornerstone, with formulation of enabling environments, laws and corresponding incentives. On the other hand, there was the nonchalant attitude of the governments towards meaningful implementation. The interaction of the two therefore, produces situations of uncertainty about its effectiveness on LIG housing delivery. The experience of Ahmedabad, India may help to illustrate the complexity. Mukhija (2004:2239) stated

“(i)n the case study, the public sector enabled a private developer with a track record of developing affordable housing but, soon afterwards, the developer stopped constructing housing for the low-and modest-income groups”.

Private market developers by their nature serve the groups with effective demand (namely, medium-and high-income groups) and profit maximisation. The literature tends to show that private developers were inclined so much to above self-interest over the LIG. Similarly, it has been reported that when the private developers ceased to see the benefits of housing reaching out the LIG, they became discouraged and drifted into high and medium income housing (Mukhija, 2004). The consequence led to the general failure as evidenced by their shrinking to supply LIG housing component. However, in countries such as Malaysia, such attitudes were being tackled through planning regulation, that the private developers must have a mandatory LIG housing component in their mixed development as precondition of development approval (Abdul-Aziz & Jahn Kassim, 2011) and innovative practice of ‘build then sale’ (Yusof, Mohd Shafiei, Yahya, & Ridzuan, 2010).

The implication of the review attempted to determine whether indeed there has been consistency in meaningful inclusive participation of the LIG in the context of enablement strategy. Evidence has been presented to show the contradictions, challenges and the little of what had been achieved. This raised the question whether enablement strategy as such is capable of addressing the housing of the LIG under the market-driven LIHP. In the alternative, the literature seems to propose other alternatives or modification of the enablement to improve on its performance efficiency. Such exploration of alternatives is the next subject reviewed.

2.9 The search for an appropriate low-income housing policy in developing countries

2.9.1 Enablement and pluralistic approach in housing policy

On the contrary to the emphasis of enablement implementation bias on formal markets, researchers have advocated for the adoption of a more integrated housing policy (Drakakis-Smith, 2000; Keivani, Abiko & Werna, 2004; Keivani, et al., 2008; Keivani & Werna, 2001a; 2001b; Mukhija, 2004; Sivam, Evans, King & Young, 2001; Yeboah, 2005). This is what Kervani & Werna (2001a; b) and Kervani et al. (2004) popularised as ‘plurality of provision’ model. This model suggests a holistic integrated model, which

“would combine adjustments to overall supply and demand conditions of the market with the identification and inclusion of all related modes and agents of provision in appropriate policies aimed at expanded housing provision by the identified modes and agents to carefully selected target groups which form the most suitable sub- market for each mode. Such an approach would consider the social, cultural and political factors which govern and determine the activities of agents in each mode in order to co-ordinate and enhance the positive aspects of each mode and counteract their tendencies and actions”(Keivani & Werna,2001b:203).

The pluralistic approach as observed by these researchers point at the weakness of enablement implementation and serve as a measure to broaden it's over concentration on the formal private market and to the exclusion of numerous alternatives/complementary modes of housing provision. In fact it argued these issues should be given serious policy consideration (Fekade, 2000; Keivani & Werna, 2001a; Sivam, et al., 2001). In particular, Keivani & Werna (2001a) and Kervani et al. (2004) reinforced that this would not only allow the development of specific modes in appropriate socio-economic settings. However, allowing the emergence of combined action of the complementary modes to tackle their weaknesses, that are capable of enhancing supply to a given target group. The specific content of this model comprises of public sector involvement in, and regulation of, land and housing markets; diversifies approaches in delivery; partnership as a mode of provision; public-customary land owners' partnership and public and co-operative mode of housing provision.

The proponents equally recognised the obstacles of political will and institutional capacity of governments, and satisfying the requirement of other stakeholders such as private sector on the implementation of this model. However, these problems are not insurmountable. Furthermore, the proponents of these ideas emphasises seem to be about broadening the enabling strategy, by so doing incorporating market, community and co-operative sectors in the model. However, this model it fails to take into accounts the key issues of finance and allocation and remain unresolved in the model, particularly among the LIG in the developing countries. Perhaps the most serious challenge of this model is that it does not explain how to address the issue of sustainability and hence remains its unanswered question. The next subsection addresses this and other similar issues.

2.9.2 Enablement and sustainable housing policy

The model of sustainable LIHP has been suggested in the literature found not reflected in the concept of enablement housing strategy. The scholarly contributions of Choguill (Zainul Abidin, 2010) made a point in this regard. Choguill (1996) developed measurable indicators which assess the urban efforts in the areas of the economic, social, technical and environmental sustainability. Specific to housing policy Choguill (2007:145) defined the focus of this model that *“in order to be sustainable, housing must be economically viable, socially acceptable, technically feasible and environmentally compatible. Government housing policy must... be directed to achieving these desirable aims”*. In this sense, according to Myllyla & Kuvaja (2005) sustainability is considered as a criterion for motivated and transparent administration as well as efficient, flexible and equal service provision and resource allocation in the developing countries. This is more obvious considering the present processes that do not contribute to the transformation towards a more just and equal society. The task ahead is to have a multi-faceted decision-making process that takes account of economic, political, social and cultural, as well as environmental factors, with the consequent acknowledgement that there is need of both transparent and better informed decisions (Smith, 1996). These are the conditions that Choguill (1996) argued must be met, in order to assure sustainability of human settlements.

After reviewing the major evolution of housing policy phases in developing countries, conclude that the past efforts were *“deficient and seriously so”* Choguill, (2007:146). He therefore advanced five institutional structures to be put in place to realise his sustainable housing policy in developing countries. Hence the housing policy conceptualisation must be targeted to meet these three primary objectives of household improvement, empowerment of the poor majority and giving them *“a feeling of self- worth”*. In fact he

argued the achievement of the last objective will fulfil the first two. The five institutional structures are summarised as community engagement; building materials delivery; building standard flexibility; availability of mortgage financing and government direct participation in land delivery.

Following on Choguill's (2008) publication advocated the concept of 'sustainable neighbourhoods', from which the above structure could be laid and achieved. The concept is concerned with the social aspect of living, where people are expected to interact and solve whatever problems might occur within the locality. From the neighbourhood concept, he postulates that the solutions to social issues, including housing can be found. Finally, Choguill (2007) concludes that if the above five institutional policies are developed and implemented; then sustainable housing policy is feasible and achievable particularly to the LIG. The study of Rukwaro (2009) validates the above claim on building regulations in Kenya, which shows that building regulations were in conflict with the needs and the circumstances of the urban residents. In addition to, the government of Kenya had refused to lower the building standards to increase housing supply in the urban centres (Fekade, 2000). However, the study of Lizarralde & Massyn (2008a) criticised the above grounds, that in South Africa the overall performance of LIG housing projects in the studied cases does not depend on community participation. Accordingly to the conclusion, he instead suggested a need on its mechanisms and advantages reconsideration in LIG housing projects in developing countries.

2.9.3 Enablement and self-help housing in low-income housing policy

With the history of self-help housing in LIHP discourse is closely associated with the writings of Turner (1972, 1976, 1978, 1980) and the ensued contributions of Burgess (1978) as the strong critic of the model. Nevertheless, the self-help housing was adopted as

housing strategy, in the guise of site-and-service scheme and promoted by the World Bank in the 1970s in developing countries (Harris, 2003; Parnell & Hart, 1999; World Bank., 1972). The assisted self-help housing was built on the premises that the poor should be allowed to build their houses by themselves ably assisted by the NGOs, cooperatives and private sector. The role of the state in housing the poor was to be enabler rather than the direct provision. Over time due to its peculiar problems of implementation, it made a limited contribution to the resolution of the LIH housing (Okpala, 1986) and as such it was abandoned to other strategies.

Despite the self-help strategy problem, is seen as a replication of the same principles to the new strategy the current enablement ideas and content by the World Bank (Yeboah, 2005), of course with a slight modification and deviation to Turner thought. Although, the originality of the Turner's self-help ideas were subsequently questioned by Harris (1998, 1999b), recently researchers have shown an increased interest in self-help strategy as panacea to poor enablement strategy to realise their dream of having a home and as a path to fine tune the lopsidedness of the enablement implementation in favour of the formal private market (Bredenoord, van Lindert & Smerts, 2010; Bredenoord & van Lindert, 2010; Landman & Napier, 2010) among many other contributors in July 2010 edition of Habitat International Journal. Similarly, in recent times UN-Habitat is re-advancing self-help strategy as a panacea to slum question in developing countries (UN-Habitat, 2010a). In a critique of this backpedal from UN-Habitat, Obeng-Odoom (2013:428) posited that *"the vestiges of the 'old' order are apparent"*. Thus the re-emergence of self-help raised additional questions to enablement as strategy of respect in LIHP discourse.

2.9.4 Enablement and civil society/NGOs in low-income housing policy

Although community development has a long history in all societies (Ganapati, 2008a), recent developments in the LIHP of enablement has led to a renewed interest in the NGO/civil society participation in meeting the housing needs of the LIG (Ganapati, 2009; UNCHS, 1996). In addition, the NGOs popularity became increased due to the spread democratic space and criticism of neoliberal policies that eroded and created an individual free will of consumption and choice (Kim, 2000). There is growing literature on what NGOs and voluntary organisations can play an important role in contemporary housing problems among the LIG in developing countries (Ganapati, 2001, 2008b, 2009; Obeng-Odoom, 2009; Sengupta & Sharma, 2009). Already, the success of civil organisation's contribution has been celebrated in developed countries, such as the U.K., where Holmes (2006) described such success as “oases of excellence”. He shows how the housing cooperatives comprising of organisations of resident members and local communities were able to provide well designed, planned homes and functional neighbourhoods. In practice, however, the researchers such as Green (1993) argued despite the civic virtues of solidarity, service to others, duty and self-sacrifice were not adequately mobilised and enabled under the changing role of the state.

In a LIHP of the developing countries the contribution of civil society matters much and particularly in the creation of synergy with the public and private sectors in housing the LIG in developing countries (Ganapati, 2009; Pal, 2008). The civil society institutions act as an independent of state and market sectors, are also called ‘third sector’, ‘voluntary sector’, community based organisation (CBOs) among others. The sector is propelled by a constituent of self-governing and self-generating private organisations, share the characteristics of free will and democracy in an attempt to achieve common good based on

their right. Other characteristics mentioned include, enjoying tremendous flexibility and not constrained by profit driven objective and however sometimes suffer from voluntary and accountability failures (Ganapati, 2009). These peculiarities show their potential in achieving common good when declared by its members. However, such has been explored under the current implementation of the enablement strategy (Keivani & Werna, 2001a, 2001b).

In summary, the above models offer, or appear to offer, a solution to some intractable problems of housing, creating alternatives for governments to decisively tackle LIG housing. However, the bottleneck were not lack of good proposals such as the ones presented above, it is rather the lack of strength to implement them and that much time were spent on examining what is wrong, sometime outlining theoretical alternatives, but not much spent on how these alternatives can be carried out in practice (Dahle, 1998).

2.10 Summary

The summary that can be drawn from this Chapter on LIHP under the auspices of state, market and society, similar to the previous studies, the distributive injustice in the system became further embedded and reinforced inequalities in the allocation system and its process. This Chapter demonstrated the apparent positions of the LIG housing in the literature are issues of consideration in policy formulation and implementation frameworks. However, such issues as they are, raised fundamental questions of the systemic problem of development, which interfaces with governance and weak institutions. The enablement strategy or market-led LIHP for LIG, the review has demonstrated the LIHP strategy exacerbates the housing crisis by preferential segmented treatment and

undermining the growth of another set of stakeholders in a housing policy implementation environment.

The review implores the imperative of installing strong institutions, not the strategy. The dream of such LIHP is the imperative of LIG housing rather than housing strategy such as the one of the present. The desire institution and strategy are the ones that would have the capacity on how the challenge can be identified and drawing strategically milestones and timelines on LIG housing panacea. This means that credible, vibrant and strong state and non-state actors with the political will and vision for addressing the LIG housing challenge is what would guarantee and sustain inclusive and engagement in LIHP. This is what informed the research question of this study, to understand and explain the LIHP trajectories in Malaysia and Nigeria.

In respect of Malaysia and Nigeria, few studies had been carried out in each of these countries on the subject of LIHP. However, there are a limited number of comparative studies on the enablement strategy implementations impact explanations under LIHP in Malaysia and Nigeria involving formal private sector. Hence, this study contribution intends to provide analysis and understanding on Malaysia and Nigeria, of the nature and determinants of outcomes associated with their low-income housing policies. Indeed, MacLennan (2008:438) strengthens the above claim that *“low-income housing issues and housing market instability will not fade away, but they have to be understood, and changed, in the context of more widely conceived housing systems and policy frameworks”*. Against the background of this Chapter, the next chapter introduces the theoretical models of institutional analysis and new institutional economics as the theoretical framework to offer explanation of the LIHP trajectories between Malaysia and Nigeria.

Chapter 3

3.0 Institutions, institutional analysis and new institutional economics

3.1 Introduction

This study, as earlier stated in Chapter Two focuses on the enablement low-income housing policy (LIHP) literature. The implementation of current enablement housing policy strategy implores the institutional structure and agency capacity to drive the coordination and network of state, market and society to efficiency. The institutional context is the fundamental factor in the enablement strategy, even though the strategy centres on decentralisation, privatisation and deregulation. Fundamentally, the strategy intends to achieve an increase in the allocation efficiency and provide a solution to market failures in the housing market. It is an institution that constitutes the determining factor in the LIHP environment response under the structure and agents' reflex actions for the attainment of the set out objectives. Therefore the analysis of implementation efficiency of the current strategy requires the dealing with the institutions and associated structures and agents. Consequently, this Chapter explores the institutional analysis (IA), in consideration of the structures and agency models as well as new institutional economics (NIEs) are employed to offer an interpretation of the countries trajectories in LIHP.

The institutional analysis is adopted in policy implementation studies while the NIE offered a deeper explanation of the variations in the policy in terms of performance and outcomes. The content of this chapter covers the background of the IA/NIE, content and relevance in housing policy analysis in the context of the strands of the NIE. The focus on these concepts essentially is to draw their aspects to serve as a means of understanding and

interpreting the subject of this study. Thus, this study, based on IA and NIE became the leading framework under the LIG housing delivery under the market rather the hierarchies. In relation to the policy change and analysis, it is necessary to highlight the key substances of the NIE as the basis to employ the interpretation of policy implementation trajectories between the countries. The political and socio-economic contexts, for example, were consistently relevant in explaining the agents' behaviour in managing the transaction cost and property rights and containing the opportunism syndrome. The chapter begins with the review of comparative housing research theories in housing.

3.2 Comparative housing research theories

The reasons of cross-national research among others aimed at lesson learning on the ways to improve national policy provide alternative policy options and reinforcement of existing policy practice. The idea of this activity is legendary, since it traceable in the way back of the past centuries (Editor, 1991), where for instance, Aristotle studied the constitutions of city-states for the sake of civic betterment. This study is situated within the context of comparative policy analysis for this purpose. The concept of comparative policy analysis was defined in Endan (1984:23-24) as

“... studies typically involve cross-national assessment of similar systems to determine whether the effects on policy are culturally specific or the result of the policy making system. The focus of these studies is systematic evaluation of the contextual and experiential knowledge gained from a given policy so that generalizations made can be tested”.

Thus, with this analysis, as earlier stated, the key research questions of the study is to establish the similarities and differences between Malaysia and Nigeria LIHP, as it is the core of any comparative housing policy research of this type (Doling, 1999a).

There have been debates on theories of comparative studies in housing policy among scholars (Allen, 1999a; 2003; Allen, Gallent & Tewdr-Jones, 1999; Doling, 1997; Gilbert, 1991; Haworth, Manzi, & Kemeny, 2004; Kemeny, 1992; Kemeny & Lowe, 1998; Pugh, 2001). Furthermore,, all these studies have one thing in common, drawing on the importance, contributions and shortcomings in comparative research (Haworth, et al., 2004; Kemeny & Lowe, 1998). Furthermore, for the past decades, comparative research scholars have developed frameworks, theories and methods to better understand countries housing policies. In particular, Haworth, et al. (2004) outlined the advantages of comparative research to be offering cross national evaluation; explanation of changes and impacts of policy changes originating at the local and global contexts. Thus, these constitute the framework of this study analysis.

From these efforts, two divides have emerged, namely, convergence and divergence theorists in comparative housing research (Kemeny & Lowe, 1998). The former basic premise is that modern societies are all trying to reach the same destination and as such it is possible to transfer and benefit from the experiences of one another. Thus the societies are classified into “leader” and “laggard” (Donnison, 1969). The drawing of lessons and experiences (Rose, 1991; 2005; Stone, 1999) can be achieved by the laggard’s from the leader’s societies (Allen, 1999a; Gilbert, 2004a; Pugh, 1995a). To achieve what Pugh (1995a) called ‘structural change’. Authors such as Wolman (1992) and Allen (2003) have argued that policies used to solve particular housing problem can be re-packaged and transfer to use in another society. Furthermore, Pugh (2001) emphasised that this form of research adds insights into new development in housing policies, more so with the advent of whole sector housing development promoted by the international institutions. That this is capable of generating the prescriptive reform imperatives from the housing policies

experiences in developing countries. Finally, van Dijk (2006) implored that comparative research is capable of producing “tailor-made” solutions, even where the issues are quite similar.

On the other divide, the divergence theorists (Doling, 1999b; Kemeny, 1992; Kemeny & Lowe, 1998) argued it is significant to appreciate the fact that societies are different, as a result of their differences in cultural, political and economic history produce different approaches in the formulation of housing policies. Allen (2003) stated that overlooking such fundamental differences in carrying out comparative research in housing, is the same as committing what he called “Romeo error”.

However, against the background of these conflicting positions it is appropriate to state that this research is in favour of comparative research, based on the overwhelming benefits to derive from undertaking this approach. Therefore, comparative approach would be as an empirical tool to carry out this study, to realise what Rose (1991); Wolman (1992) and Allen (2003) called ‘lesson drawing’, ‘policy transfer’ and ‘learning exercise’ respectively. Allen (2003:20) further states the ultimate objective of this approach that *“researching the broader political and cultural context within which housing...policies exist should not, be seen as an irrelevant self-indulgence. Rather, it should be seen as an effort of lesson learning ‘exercise’”*. Based on welfare regime literature, in the recent past, the comparative researches have analysed housing systems in a broader international context. Strong divergent patterns organised in regional or types have been revealed. Comparative housing research has mostly focused on the roles of the market and the state in the allocation of resources within the housing system. Hence, this study continues on this mainstream literature in comparative housing policy research.

3.3 Institutional analysis

3.3.1 Institutional analysis

This study is situated within the context of institutional analysis. The low LIHP is in the arena of formal institution and such evoke the concern on how those institutions implement the policy, as the essential activity of institutional analysis (Henriksen & Damsgaard, 2007). The institution underlines the complex interaction between activities of state, market and society, which are connected through a formal organisation (North, 1990). The ppp in housing can be conceived in terms of state, market (developers) and society (households). Each of these forms a distinct entity in the partnership and mutually related to each other. These can be characterised from the development, construction and allocation process of housing provision (Doling, 1999). Furthermore, all these are embedded in an institutional framework, which may be formal or informal. Moreover, the institutional analysis constitutes our nucleus of this research analysis. The market-led LIHP connotes partnership governance between the stakeholders. The agent interactions under the partnership created interaction of negotiation, contract, monitoring and enforcement. These constitute the major issues of policy institutional analysis to resolve this study research questions.

The concept of institution, as subject of the analysis and basic pillar of NIE needs a prompt clarification and understanding, in order to identify the areas of its focus and emphasis.

The most popular definition of institution is the one given by North (1991:97) as

“the humanly devised constraints that structure political, economic and social interaction. They consist of both informal constraints (sanctions, taboos, customs, traditions, and code of conduct), and informal rules (constitutions, laws, property rights)... institutions have been devised by human beings to create order and reduce uncertainty in exchange... they define the choice set and therefore determine transaction and production costs and hence the profitability and feasibility of engaging in economic activity.”

On the other hand Williamson (2000) considers institutions into four hierarchical levels, as shown in Figure 3.1. According to Williamson (2000), the first level comprises of informal institutions of traditions, values, and religion. The development of these institutions evolved over a long period of time and institutional change of this class is progressively very slow. The second level consists of formal rules such as policies, laws, constitution. In other words this expression means the government structures or national level of a country. The national institutional structures are defined at this level and from where the economic actors operationalised their performance depending on the limits or constraints set from the national structures. In operationalising the level, this study considered it as the macro, that is, the national level. The third level is the operational level of governance as well as economic activity. This means that the transactions and contracts are executed at this level. In operationalising the level, this study considered it as the Meso, that is, the regional or city level. Finally, the fourth level is represented at the individual level and in operationalising the level, this study considered it as the micro, that is, the level of individual or society.

	Level	Frequency(years)	Purpose
L1	<div style="border: 1px solid black; width: 150px; height: 100px; margin: 0 auto;"></div> <div style="text-align: center;"> </div>	10^2 to 10^3	Often non-calculative; spontaneous
L2	Institutional environment: formal rules of the game- esp. property (polity, judiciary, bureaucracy) <div style="text-align: center;"> </div>	10 to 10^2	Get the institutional environment right. 1st order economizing
L3	Governance: play of the game-esp. contract (aligning governance structures with transactions) <div style="text-align: center;"> </div>	1 to 10	Get the governance structures right governance . 2nd order Economizing
L4	Resource allocation and employment (prices and quantities; incentive alignment) <div style="text-align: center;"> </div>	continuous	Get the marginal conditions right. 3rd order economizing

L1: social theory
 L1: economics of property rights/positive political theory
 L1: transactions cost economics
 L1: neoclassical economics/agency theory

Figure 3.1: Economics of institutions

Source: Williamson (2000:597)

Thus, looking at the research questions of this study, the focus begins at the national, regional or city and individuals as these interact with the realisation of LIHP. From the Figure 3.1 the first level is excluded from the analysis, but considers the remaining three levels and therefore considered as macro, meso and micro levels as defined above. At the national as the macro level, there has been external pressure to seek private solutions to housing delivery. At the state level, as the meso level, there have been efforts to marry these imperatives with the state welfare. The welfare was seen as the alternative mechanism to achieve even reach to the citizens. Thus, in each of the country, these levels constitute the levels of analysis in investigating answers to the key research questions of this study.

For the purpose of this study, institutional analysis and development (IAD) is adopted as the framework of the study (Figure 3.2). Based on the levels identified as macro, meso and micro levels and fitted against the framework suggests that LIHP outcome depends on the three sets of factors (1) institutional structure (context), (2) agency; and (3) the nature of the policy incentives. In partnership implementation requires effective transparency in the contractual relationships. Additionally, how well the contractual elements of the partnership are carried forward, the project itself must be ultimately be evaluated in terms of who gets what and how efficiently it is delivered (Axelrod, 2004). All these are elaborated in the following discussion. As earlier mentioned, the evaluative methodology adopted in this study is the comparative study approach, to study how the LIHP strategy is operationalised and implemented.

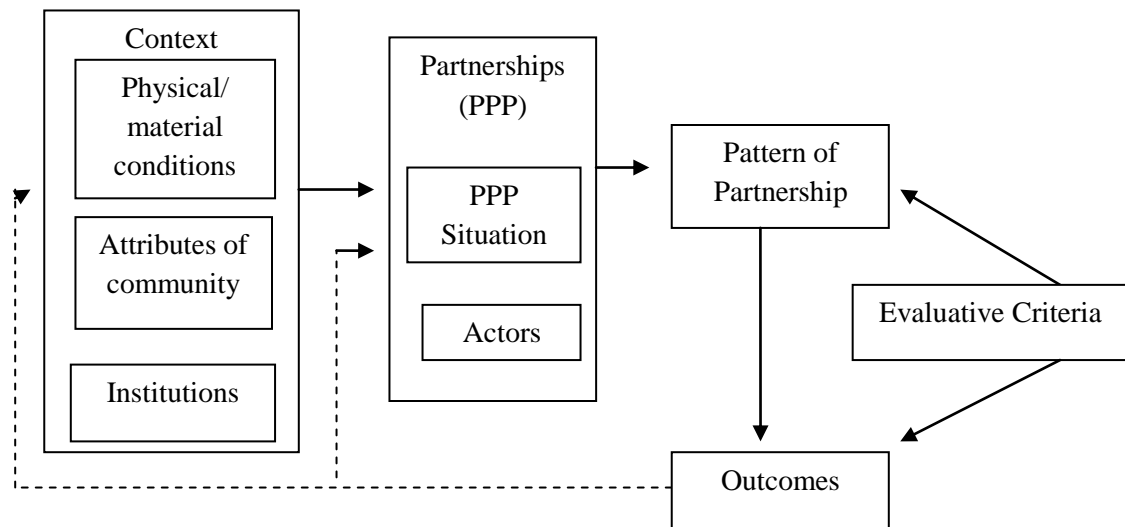


Figure 3.2: A framework for institutional analysis of low-income housing policy

Source: Adopted from Mooya & Cloete (2010:438)

Under the new paradigm of LIHP, the prerequisite institutional environment is mandated on the government (UN-Habitat, 2012a). The models of Keogh & D'Arcy (1999), Jenkins & Smith (2001), Burke & Hulse (2010), Laffont & Martimort (2009), Ball (2003), Han & Wang (2003), Doling(2001) and UN-Habitat (2012a) provide the institutional environment context for this study and serve as the institutional structure (Figure 3.3 and 3.4).

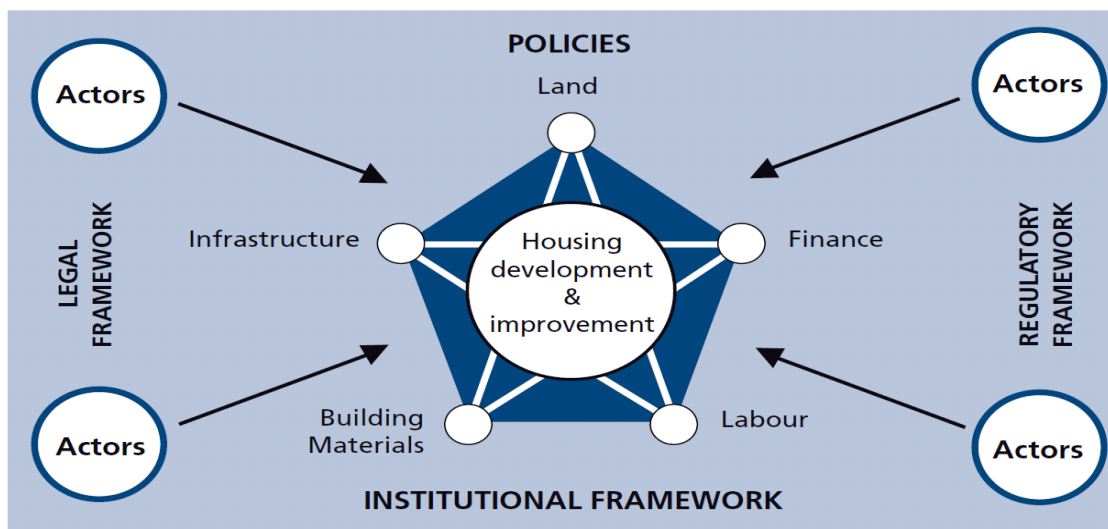


Figure 3.3: A conceptual view of the housing development

Source: Adapted from UN-Habitat (2012a:4)

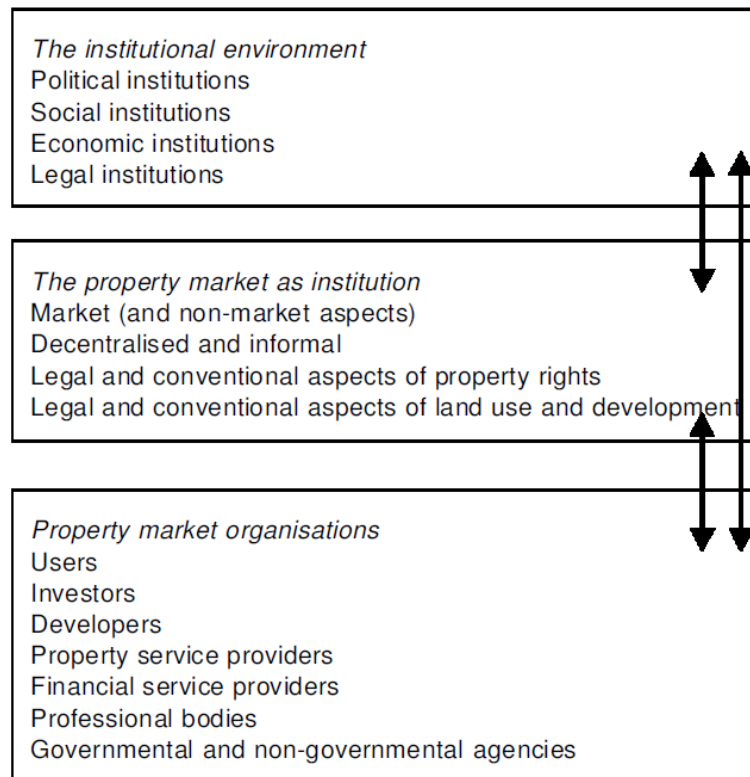


Figure 3.4: The institutional environment of housing development

Source: Keogh & D'Arcy (1999:2407)

The study of Jenkins & Smith (2001) using the concepts of self-help, neo-Marxist and neo-liberal approaches in understanding the different role assigned to the state, market and civil society. Based on Griddle's four elements of measurement of state capacity, Jenkins & Smith (2001) developed five capacities of state role, namely, institutional, political, administrative, technical and economic. These elements of capacity were applied with reference to the housing sector on the state relationships with the market and society. This constitutes as the enabling playground for the actors as stakeholders to fulfil the expectations as well as optimize their contribution and from this context the pattern of actors and partnership are defined and contextualised.

The context of the institutions provides the platform in terms of socio-economic, historical and political structure, which may be considered as housing policy environment, and

interaction of agents within this environment (Angel, 2000, 2001). Of course the housing policy environment space is the creation of the institution where the state, market and society interact through the arena of partnership. Hence, the LIHP is analysed as a product of history, politics, economic and social circumstances and policy. Thus, the chapter examines the concepts of the institutional analysis using structure and agency models and NIE, to serve as the underlying theory of the study.

The institutional approaches on low-income housing provision in developing countries where captured by substantive theorising rather than grand theorising and outcomes practicable (Jenkins & Smith, 2001; Keivani & Werna, 2001a; Smith, 2003). These researches emphasised on the relationship between the main actors namely, state, market and society on how they operate in housing delivery. The benefit to generate from their effort is to give us *“analytical tools that permit the wider assessment of the institutional underpinning of political economic and cultural interaction within housing systems”* (Jenkins & Smith, 2001:504).

This study has adopted institutional analysis in housing to evaluate the role of the state-market in developing countries for the following reasons. Firstly, the institutional roles of identifying those aspects of the housing which raise transaction costs and hinder the smooth function of market forces. Secondly, the institutional analysis is interdisciplinary seeks to incorporate the historical context in which change takes place and finally brings in more explicitly the question of equity in the distribution (Handoussa, 1995). Thirdly, it is fundamental (Adams, 1993) in explaining how societies differ across time and from each other. Finally, it seeks to revisit the state as an institution, to examine the extent to which the actors as agent, have shaped choices (North, 1995), in particular, among the LIG housing in developing countries of Malaysia and Nigeria.

3.3.2 Structure and agency models

According to North (1990) institutions are the rules which shape and govern behaviour. From North (1990) analysis of institutions, made a definite postulation that whatever the nature of institutional, formal or informal, provide a framework within which the societies function. In fact, North (1994) argued institutions form the incentive structure of a society, and therefore, the political and economic institutions, are the underlying determinants of economic performance. Hence, Hodgson (2004) implored that public policy devised by institutions should aim at how best to serve the interests of the citizens and the public, to realise an efficient and socially coherent society.

“whether we are dealing with formal or informal rules, we need to consider the ways in which rules are enacted. While it does not necessarily have to enter into the definition of an institution or rule, there has to be some account of how rule – systems affect individual behaviour. Pointing to the incentives and sanctions associated with rules is not sufficient because it would not explain how individuals evaluate the sanctions or incentives involved. We also have to explain why they might not, take incentives or sanctions seriously” (Hodgson, 2004:430).

The implication of this on housing policy institutions' performance should be assessed to establish to what extent they have created an enabling environment. The enabling environment is the type capable of containing the interest of all the segments of society fairly and equally in the course of promoting their welfare.

However, North (1981) argued that political institutions are not efficient and added that the rulers always promoted the concepts of property rights to serve their own interests and in the process create high transaction costs in such inefficient property rights. He further reiterated the argument of the superior effectiveness of societies which shape their individual and collective property rights to achieve incentives for economic production and social co-operation. It is argued that he did not offer explanation why competitive forces at most times could not contain to get rid of the inefficient institutions (Rowley, 2000).

The solution to this unanswered treatise was provided in North (1990). He developed a distinction between institutions and organisations and the relationship between the two is what create and direct the institutional changes in the society. He argued, as the organisation develops over time, they change the institutions of the society and even the incentive structure provided by the institutions is changed. This is because, North (1994) later emphasised the political and economic institutions are the underlying determinants of economic performance. The process of interaction according to Rowley (2000) may be positive or negative with respect to economic efficiency.

Taking developing countries as an example North (1990) argued that the symbiotic relationship is undoubtedly negative. This confirmed the North's claim that "*it is the success and failures in human organisation that account for the progress and retrogression of societies*" (North, 1981:59). This means that institutional arrangements in such states which encourage mismanagement and waste are being replaced by new structures which force their managers to serve the public interest rather than their own (Brett, 1995).

According to Stein (1995) defined the state as an agent that exercises sovereignty. Society, economy or polity is structured (North, 2000) and therefore, institutions are structural (Adams, 1993), meaning that they are organised and form a unit of regulated social space, that people operate within them, and that there are links and overlaps with the domain of other institutions. There are vertical elements of command, power, and enforcement. Therefore, institutions are organisation structures or segments of society and this is the institutional structure model focus on the forces which organise the relationships of society and what drives its dynamics.

From the structure put in place, a framework is created on how it should operate and realise the objective of the institution. In this regard, North (2000) postulate to realise an efficient market, then the government must be in place to produce the structure that will work towards the achievement of this objective. This is because, it is the state that hold the sole responsibility of defining and enforcing the economic rules of the game (North, 1989a). Similarly, Stein (1995) further emphasised that central to the reform is the role of institutions in the formation of the market.

Under the agency theory, the governance of the partnership generally involves specific definition of property rights, i.e. the rights of the parties to use the production resources, disposal of the products as well as the appropriation of the returns between the agents. Importantly, the property rights are part of the institutional structure and detail out by the state at the macro level. State securing property rights is considered as an important condition of economic performance.

This study has implicitly shown that actor's performances are driven by external and internal forces. The former is driven by the quality of the institutional environment surrounding the actor, whereas the latter is more internal to the actor characteristics. The partnership outcome thus is the state institution driven, by managing the private sector-led delivery of housing for the LIG in the countries. This means that the inclusive outcome for the LIG increases as a result of more efficient state institutional structure and agents. However, the LIHP of market-led delivery are affected by the same quality of the private sector agents. It is argued by North (1995) that institutions provide incentives and restriction which affect agents' behaviours. While

The market is recognised to be a human construct (Zhu & Sim, 2002). The basic assumption postulated by the neo-classical economics is the fact that markets, housing not in exception, are determined by the demand and the market capable of supplying to meet the demand (Healey, 1991). However, Healey & Barrett (1990) have identified the interaction of the agents of the institutions as the key factor to mediate between demand and supply. Although the actors priorities may not be based upon economic rationality, but times as a political project undertaken by the powerful actors (Fligstein, 1996). Furthermore, Zhu & Sim (2002) identified the efficiency is further constrained by the institutional framework which structures the market as a mechanism of both provision and denial. Accordingly, the market is not only thriving with activities limited to the organizing productive enterprises or the trading of goods and services in competitive markets (Weber, 1947). The market also thrives in activities that work attainment of the profit-maximization objectives such as speculations in money, commodities and the financing of politics. Therefore, the formation of markets implies (Stein, 1995) public solutions to the problems of property rights, governance structures, conceptions of control and rules of exchange (Fligstein, 1996).

Similarly, Hodgson (2004) stated that Gidden structuration theory considered agent and structure as a duality: where both human subjects and social institutions are jointly constituted in and through recurrent practices, and where no element has ontological or analytical priority over the other. In this theory, structure and agency are mutually and symmetrically constitutive of each other. In other words, agent and structure are regarded as different aspects of the same process. Furthermore, (Hodgson, 2004:31) simply defined structures as *“recursively organised rules and resources”*. Whilst the agency is both free and constrained. It focuses on the actor’s roles, behaviour and decision of different ‘actors’

interrelationships in a given process and the consequential impact (Healey, 1991). Ultimately, in this theory, human beings are considered as reflective of, and reactions to, their circumstances, as well as conditioned by them. Giddens (1990) identified the nation-state as the principal ‘actors’ and the corporations as the dominant agents. Furthermore, O’sullivan & Haklay (2000) supported this argument, as it provides greater value as tools of scientific investigation. This is buttressed the fact that it recognises the dual nature of the individual and societies and their mutually constitutive roles.

According to Hodgson (2004), the idea of the theory is tied up with on-going processes and capabilities. However, the theory was criticised due to the inadequate stand on what he called “stratified ontology”, “emergent properties” and persistence of social structures. In all this, argued further, in the theory the individual and the social levels were conflated into the central ground of the recursive structure. The affirmation of the Giddens (1990) that social structure is entirely mental and internal, (Hodgson, 2004) argued this downplays the fact that the structure consists not merely of persons or things, also of interactive relations between persons, in a social and material context. Then, the worry where is then the social structure?

Alternatively, Hodgson (2004) offered an evolutionary framework within which both individuals and structures can be explained. The approach involved the causal interaction and reconstitution, both from the individual to structure and from the structure of the individual. It specifically involves the explanation of the evolution of individual purposes and beliefs, as well as an explanation of the evolution of the structures. The two are assumed to be “endogenously” formed and co-evolution examined without conflating one into another.

Similarly, Jessop (2001) criticised Giddens structuration theory on the grounds that in the duality of structure and agency, one in most cases is overlooked at the time of analysis in terms of the relationship in the duality. However, Hodgson (2004:31) had earlier resolved this issue, shows that structure and agency are not treated as *“separate and opposing things in the world or as mutually exclusive ways of thinking about the world”* but as *“simply two sides of the same coin”*. Jessop (2001) offered what he called *“strategic-relational approach”* in explaining society structure, meaning that a given structure enlarge and restrict the opportunities of actors over others at the spatial and temporal spheres in a given society.

To realise a successful reform of an institution, North (1995) argued both the institution and the belief systems (culture) must be changed. This is what North describes in his “mental models”, to explain the persistence of inefficient institutions when competitive pressures created by shifts in prices should lead to expectation in convergence around the most efficient available models of economic organisation. These ideas probably informed the World Bank’s 2002 Annual Development Report titled “Building institutions for markets” (World Bank, 2002). On this account, Nugent (2008) interpreted the North model to mean, particularly the persistence of inefficient institutions in the developing countries is to blame their cultures, which either prevent the emergence of efficient institutions or at the same time undermine their effectiveness. Giddens’s (1990) on the other hand, looked at the reforms of institutions on their cultural and epistemological implications in cultural, political, social and economic livelihood of individuals in the society. These changes, he argued have grave consequences on the existing structure of the society on the individual choice and preference.

While Keivani & Werna (2001a) used the structure and agency used the relation between the structure that drives the development process and produces a given pattern at particular periods and the agency in a way individual agents develop and practice a strategy. The structure consists of the framework created by the economic and political institution and their social-economic values created as it relates, for instance, housing and their interventions at various levels of the society. The agency is also comprised of land owners, investors, developers, consultants, public sector planning officers, policies, community groups and any other agents involved in, for instance, housing development. According to Keivani & Werna (2001a:69)

“The relationship between the structure and agency, moreover, is not seen to be static or one sided. Rather such a relationship is defined as being dialectical and dynamic. Whereby the agents are not just passive players within the structure without any influence on its form and extent, instead they are actively and continuously involved in reshaping the structure through individual and organised pressure and activity in pursuit of their interests which is itself affected and shaped by the external pressures put upon them by the structure. At any given point in time, therefore, the form of the structure and its relationship with agents is determined by the balance between the need of the state to safeguard the strategic interests of the dominant mode of production as a whole and the needs of the individual agents involved in this sector of the economy”.

3.4 New institutional economics

The writings of Richard Ely (1854-1943), Thorstein Veblen (1857-1929) are recognized as the old institutional economics (OIE). The basic premises of the OIE were based on the primacy of social institutions in the economy (Hodgson, 2004). The agent behaviour is driven by habits and such originates from the social institutions. The implication on agents and individuals are evolutionary through learning and adaptation. The relevance of OIE diminished immediately after the 2nd World war in America. Notwithstanding, the leading

revivalists of the OIE are Geoffrey Hodgson, Michael Porter and M. Grannovelter (Hodgson, 2004).

The NIE is ascribed to the writings of Oliver E Williamson, which all began in the 1980s. The NIE is considered different from the OIE (Hodgson, 2001). It is away from the evolutionary tenets of OIE. However, its premises are within the neoclassical economics. The major distinction of NIE is the promotion of transaction costs and the constraints of property right on economic performance (Eggertsson, 1990).

The development of the NIE has developed into five strands. The NIE strands are identified as, namely, law and economics; public choice, economic history, property rights and transaction cost economics (Grant & Brue, 2007). Looking at the study research questions, all of the five streams theoretical approaches are much more relevant to this study. Thus, these strands are further highlighted below.

In recent years, the importance of transaction costs and the critical role of property rights in economic analysis have become increasingly emphasised as researchers seek better to understand economic behaviour (Williamson, 2000, 2003, 2005). These and other institutions offer the housing analyst greater opportunity to evaluate housing choices and low-income housing policies compared to neo-classical economics models of housing. This thesis builds upon this growing tradition and examines the leading property rights issues affecting housing in market economies. Specifically, several contractual instruments which are used in housing markets are identified and examined: listing agreements, sales contracts, mortgages, leases and management agreements. Taken together, this study represents a research agenda for the economics of contractual arrangements in housing markets.

Among the conditions necessary for performance improvement is an effective price system-that is, a set of property rights that reduces the costs of transacting. North (1990:54) asserts, for example, that *“the inability of societies to develop effective, low-cost enforcement of contracts is the most important source of both historical stagnation and contemporary underdevelopment in the third world...”* Transaction costs in their simplest form are the costs of measuring and enforcing agreements. Where it is possible to measure exactly what is being exchanged, it is also possible to devise rules that can define whether or not exchange agreements are being observed. Where a measurement is imprecise, however, the integrity of the relationship cannot be confirmed. This makes it messy and difficult to make exchanges, and enables corruption. Hence, North (1990:7) reasserted that *“the lock-in that comes from the symbiotic relationship between institutions and the organizations that have evolved as a consequence of the incentive structure provided by those institutions, and the feedback process by which human beings perceive and react to changes in the opportunity set”*.

North (2004b) identified four kinds of transaction costs. Therefore, their mitigation can be addressed through institutions as follows:

1. *Measurement*: Goods and services have multiple dimensions that are valuable, and must be able to measure all of them if to eliminate subterfuge and corruption. To make this possible, there is need to establish a uniform system of weights and measures. This must also be able to measure exactly what is being exchanged. Measurement is becoming much more difficult as more complex kinds of things are exchanged- as, for example, in the capital markets and over the internet.

2. *Cost incurred in protecting individual property rights:* A working judicial system is necessary to protect these rights. This is something that have long been talked about, and which is absent in many developing countries.
3. *Enforcing agreements:* As cost no.2, mitigating this cost requires an effective judicial system; it also requires the creation of additional institutions to monitor agreements and punish defectors.
4. *Integrating the knowledge that is dispersed throughout society:* This cost can be mitigated-though only to some extent, given the complexity of modern society-through the establishment of a price system. This fourth transaction cost is often the most significant obstacle to move from understanding performance in rich countries to understanding what must be done in poor countries. Consequently, it is at the heart of the problems with which are of concerned.

The dispersal knowledge is a function of the specialization and division of labour that underlie economic growth. However, to support continued growth in a society, such dispersed knowledge should be brought together for the benefit of the broader society. Such integration can involve high transaction costs if the different parties do not trust each other or do not know how to measure the qualities and characteristics of each other's work (North, 2004a).

The public choice model shares basic assumptions with pluralist thinking but views both societal interest groups and government officials as purely self-interested, with the latter predominantly concerned with maintaining power by attracting and rewarding supporters and favouring certain groups. Rent-seeking via policy formation and implementation is a major feature of this process (Evans, 1995). Partnership displays an interaction that involves a mixed-motive game between two players. The prisoner's Dilemma game can be

used in for instance as implication in selecting a partner, setting up a partnership, choosing a modus operandi, building trust, achieving selectivity, and performing monitoring and evaluation (Axelrod, 2004). In the public choice model the competition among the various interest groups is inimical to the collective interest. Rational politics generates irrational economic policies. The model might be placed in either of two categories: state-centred or society centred (Ikpeze, Soludo, & Elekwa, 2004).

Individuals are important in politics only when they act as part, or on behalf, of group interests (Olson, 1971). The group becomes the essential bridge between the individual and his government. Politics is really the struggle among groups to influence public policy. The task of the political system is to manage group conflict by (i) establishing rules of the game in the struggle; (ii) arranging compromises and balancing interests; (iii) enacting compromise in the form of public policy, and (iv) enforcing these compromises (Olson, 1971).

According to group theorists, public policy at any given time is the equilibrium reached in group struggle (Olson, 1971). This equilibrium is determined by the relative influence of any interest group can be expected to result in changes in public policy (Olson, 1971). The policy will move in the direction desired by the groups gaining influence and away from the desires of group losing influence. The influence of the groups is determined by their numbers, wealth, organizational strength, leadership, access to decision-makers and internal cohesion (Ikpeze et al., 2004).

3.5 Application of the institutional analysis and new institutional economics in policy analysis

The neoclassical economics became a paradigm shift from classical economics point of analysis. The shift was away from the circumstances and conditions of production to the

one of preferences and needs of individual consumers (Bassett & Short, 1980). Ever since the paradigm shift in the latter half of the 19th century has become the integral part of the orthodox approach to housing. The basis of the neoclassical economic constitutes that the realization of the individual preferences shapes the form of the economy as well as the nature of society. In other words, the individual and firms emerged as the priority focus of its analysis over the production system. This fitted to the emphasis, since the individual and firm each functions to the maximization of utility and profit respectively. Thus, with individual as compliment the neoclassical economics represent a description of the private market system as well as its justification.

The NIE is relevant to the study of a policy dealing with partnership as governance as well as contracting in developing countries. Since partnership comprises *“the complex art of steering multiple agencies, institutions, and systems which are operationally autonomous from one another and structurally coupled through various forms of reciprocal interdependence”* (Jessop, 1998:95). The relationship between institution and context is one of the cores in the NIE approaches, specifically the work of North (1989a, 1990) emphasize on this fact. The widening gap in economic performance between developed and developing countries, and accounting for the welfare differentials on institution (Acemoglu, Johnson, & Robinson, 2005; North, 1990; Rodrik, Subramanian, & Trebbi, 2004). In particular, North (1990:107) reasserted that institutions *“... are the underlying determinant of the long-run performance of economies”*. Similarly, on this note North’s (1994:367) work pays attention to the institutional context as a strong determinant that *“it is adaptive rather allocative efficiency which is the key to long-run growth. Successful political /economic systems have evolved flexible institutional structures that can survive the shocks and changes that are a part of successful evolution”*.

Important factors in explaining the relative efficiency of the partnership are the concepts of bounded rationality, uncertainty and opportunistic behaviour. The efficiency-enhancing role of institutions and organizations is that they reduce transaction costs and the costs of opportunistic behaviour. Within this, the partnership is analysed of principal-agent theory taking into consideration the hierarchical relationship between the transacting parties. In the principal-agent theory, the contracts manifested in the form of lease agreement or partnership agreements, as it is called in the countries of this study, constitute the main instruments to direct the behaviour of agents in accordance with the preferences of the principal.

The institutional change is viewed as adaptive efficiency rather than receptive as the determinant of economic performance and specifically growth. The role of adaptive efficiency is the rate at which institutions in a country imbibe a change. The receptive to change is what constitutes to explanation to whether countries innovate to a change. North (1993b) explains in an institutional context recognizes the presence of a stable and reliable property rights system; enhances the reductions in information costs and enhances the possibility to spread risks and contract enforcement. These are fundamental ingredients to produce a significant context in facilitating economic performance. Under the same work, North (1993ab) distinguishes demand-side and supply-side of institutional change. The supply sides are the above mentioned factors, while the demand side comprises of the costs and benefits of an institutional change to the individuals and society. To achieve an economic performance requires the societal institutions, mainly, social, political and economic areas.

A polity that encouraged the right incentives can be authoritarian or consensual. It must support or provide (1) an institutional matrix that produces a set of organizations and

establishes a set of rights and privileges; (2) stable exchange relationships in political and economic markets; (3) an underlying structure that credibly commits the state to a set of political rules, and enforcement that protects organizations and exchange relationships; and (4) Conformity as a result of some mixture of norm internalization and coercive enforcement. Only when this framework is in place can the necessary economic rules be established (North, 2004b).

From the perspectives of the NIE, efficient policies are unlikely. However, the proponents suggest the importance of leadership in realizing change. The aspects of the role of leadership are on political leadership on reducing transaction costs for the economy as a whole by taking care of secure property rights (Besley & Persson, 2011) more specific the consequence of irregular stability of property rights. In this regard, Chang & Rowthorn (1995) argued the state role is indispensable. This is why the expected roles of the state are grouped into two entrepreneur and conflict manager. An entrepreneur state role is to create a vision of the future within its 'institutional reality', whereas, the conflict manager role is in the resolution of conflicts that may arise as a result of the introduction of a change. It is this that sustains the North (1994) division of demand side institutional change.

Tullock (1989) indicated that the role of government in creating and sustaining monopolies by giving privileges to specific groups. On the other hand welfare economics had concentrated on the power of private monopolies, regarding government as a corrective agent rather than as an active participant in the process of monopoly creation and monopoly protection (Schilder, 2000).

Similarly, Besley & Persson (2011) distinguished the institutional capability of the state to carry out various policies that deliver benefits and services to households and firms. On

state capacity, two capabilities are identified which construct the state capacity and action.

(1) Extractive or fiscal capacity which entails the state having the necessary infrastructure to raise the revenue from broad tax bases, which could be used to provide services or welfare of the citizens. (2) Productive or legal capacity entails of the capacity of the state to raise the capability of the state to raise the productivity of the private sector, for instance in housing delivery.

Furthermore, there is need for governments to be in possession of the legal infrastructure to provide the regulations and protection of property rights or the enforcement of contracts. Hence, Besley & Persson (2011) further identified three types of states: a common-interest, redistributive and weak states. A country in a particular time period can end up in any of the three possible states. *Common-interest state*: the revenues are used in the common interest and fiscal capacity is constructed by whoever is the incumbent leader. *Redistributive state*: the government is predominantly used for redistribution with the incumbent being more or less constrained by political institutions. Same as the first type of the state the incumbent built the fiscal capacity of the state, as there is enough political stability. *Weak states*: lack the capacity to govern effectively. The state is used for redistribution, but lacking cohesive political institutions and characterized by political instability. Accordingly, the incumbents do not invest in the fiscal capacity of the state. Policy failures are found to be very common due to poverty and conflicts (Besley & Persson, 2011).

In the case of partnership, the public sector and private developers standing as an interest group in the partnership are the main actors whose behaviours lead to the success or failure. One of the major determinants is the rent seeking to condone in the operation of the partnership. Using Tullock (1989) analysis shows the role of the government in the

creation or protection of government monopoly positions by government participation in policies such as a partnership. When government grants monopoly rights triggers expenditures to obtain and safeguard rights, when ordinarily such should have gone into productive investments in the economy. The Olson (1971) thesis on rent seeking in collective action explains why interest groups with narrow interest are more likely to emerge and how these groups are able to obtain privileges the cost of which is distributed over society as a whole.

3.6 Summary

This Chapter has established that institutions stand as the variable to interpret and analyse the current context of LIHP in Malaysia and Nigeria. The study aims at contributing to the broader debate on enabling private housing markets in developing countries. This type of institutional analysis focused mainly on the state, market and society and covers a shift of housing policy governance structures from the hierarchies to market. The PPP as an institutional change in LIHP, NIE and its concepts were employed in the analysis. Central concepts are transaction costs, institutions and organizations. Transaction costs are the costs of search, negotiation, contracting, enforcement and monitoring.

Chapter 4

4.0 Research methodology

4.1 Introduction

The Chapter covers the fundamental issues of the research methodology are presented in the form of identification, description, explanation and justification. Firstly, the research philosophy of the study is identified and justified. Thereafter, the chapter elaborates the entire research approach adopted and the research strategy. Specifically the chapter covers the processes of fieldwork, data collection methods and sources were elaborated. This chapter also presents the method for analysing data. Finally, the Chapter considers the issue of validity and reliability.

The methodological approach adopted for the empirical aspect of the study is a case study conducted in the comparative methodological analysis. They are explicitly the case oriented and set-theoretic in nature (Ragin, 2007). The data consists of qualitative and quantitative facts, as a means to triangulate the data sources. The data sources for the analysis are generated from Kuala Lumpur and Abuja. From the chosen study areas, low cost housing projects executed under PPP at the two cities were selected to serve as representative context of Malaysia and Nigeria. The respondents consisted of key officials from government agencies and formal private property developers on one hand, and occupants of the case study projects selected for the study on the other. In both areas, the study explores document and literature sources searches to further enrich the primary data sources. Thereafter, all sources of data are appropriately analysed to answer the key research questions of this study.

4.2 The research purpose and significance

The purpose of this research is descriptive as well as explanatory on the subject matter under study. The study provides a detailed and as much as possible accurate context of LIHP, the policy implementation, participation of the formal private market and LIG integration. The study explains how and why low-income housing policies are different between the study areas in relation to the opportunities and constraints in having access to housing among the LIG. The comparative study focuses on similarities and differences between units of analysis (Neuman, 2007). Beyond description of implementation challenges, the study answered the key research question on why the outcome of LIG as under the formal private market provision differs between the studied countries.

4.3 Research approach, design and process

Research approaches are generally classified into two types: inductive, also known as inductive logic or reasoning and deductive, or deductive logic or reasoning (Perry, 1998; Teddlie & Tashakkori, 2009). The approaches express the relationship between theory and research method (Bryman & Bell, 2007). The Figure 4.1 below shows the relationship in research methodology. In qualitative method, the inductive approach discovers the theory emerging from empirical data, while the deductive approach the research start from a theoretical construct according to a predetermined theory in an empirical data (Teddlie & Tashakkori, 2009). Polsa (2013) cited the principle of economy as the advantage of deductive approach, since there is predetermined theory that guides the research. However, its drawback is the neglect of the empirical circumstances. On the other hand, he cited the advantage of inductive approach as the capability to uncover as yet unknown aspects of the context. Nonetheless, the disadvantage it may not lead to interesting theory. In any case, both approaches aimed at knowledge building.

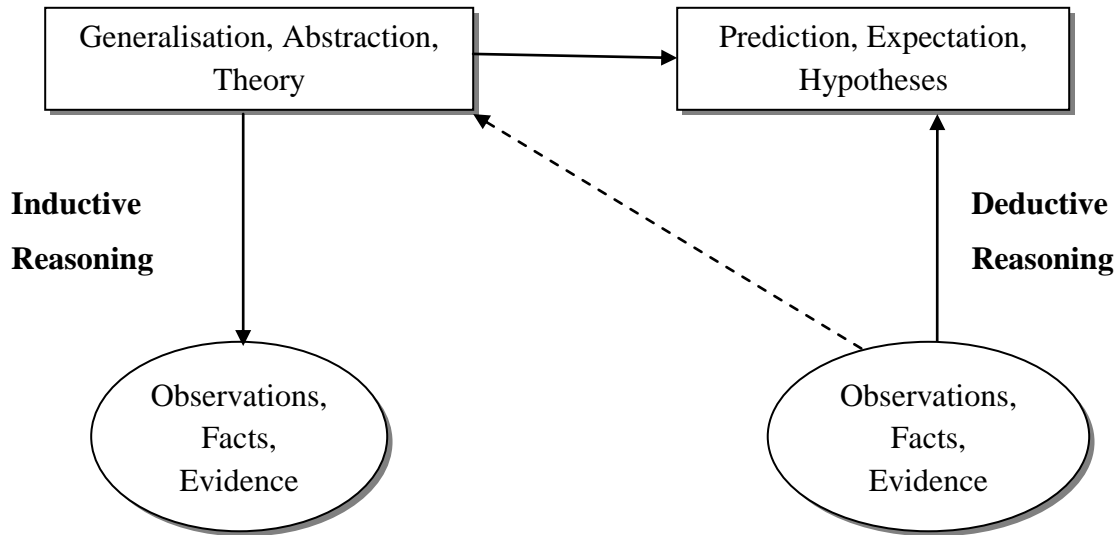


Figure 4.1: The Inductive-Deductive research cycle (cycle of scientific methodology)

Source: Adapted from Teddlie & Tashakkori (2009:27)

Research design refers to the plan used to examine the question of interest. In other words, the research design is the ways in which the researcher conducted the research to answer the question being asked. Research designs tend to fall into three distinct categories: quantitative, qualitative and mixed methods (Mertens, 2010). The mixed method shared the characteristics of the first two methods (Teddlie & Tashakkori, 2009). Under these broad categorisations, to date various research strategies have been developed and research designs are executed using any one of these or both research strategies in the form of experiment, survey, case study, grounded theory, ethnography, action research, cross sectional and longitudinal studies (Creswell, 2012; Teddlie & Tashakkori, 2009). Arising from this discussion, a case study strategy was chosen to allow a comparative study of LIHP in Malaysia and Nigeria and decision is explained below.

In the field of research method, case study concept suffers from definitional morass and penumbra (Gerring, 2004). Notwithstanding, the Yin (2009:18) definition seems to be popular and defines case study as “*an empirical inquiry that: (1) investigates a*

contemporary phenomenon within its real-life context, especially when (2) the boundaries between the phenomenon and context are not clearly evident". From the context of this definition, informed researchers in the research design and its numerous alternatives of techniques of data collection and analysis strategies have evolved. Consequently, case study method is recognised for both encompass qualitative and quantitative methods (de Weerd-Nederhof, 2001; Taylor, Dossick, & Garvin, 2011). And use of case study research in research endeavour is recognised to be a platform for achieving research aims involving description, test theory or generate theory, and possess exploratory and explanatory power (de Weerd-Nederhof, 2001).

In promoting case study research strategy, Yin (2009) advanced three conditions. These conditions are (a) the type of research questions posed, (b) the extent of control an investigator has over actual behavioural events, and (c) the degree of focus on contemporary as opposed to historical events. For Yin (2009) case study research is considered to have a distinct advantage when a 'how', 'why' and 'what' question is being asked about a contemporary set of events over which the investigator has little or no control. Also the research questions constitute the basis of research design and strategy chosen (Bryman, 2007). The basis of acceptance of these research questions is apart from being explanatory, but also *"such questions deal with operational links needing to be traced over time, rather than mere frequencies or incidence"* (Yin, 2009:9). Therefore, the research questions posed in this study was with respect to the questions 'how', 'why' and 'what'. The research explored what are the institutional structure contexts and how and why they offered an interpretation of the countries under our study of low-income housing policies converged and diverged. Yin (2009), strongly advocated that case study is useful when the research has little control over the events, and when the focus is on contemporary

events. As private sector driven LIHP is the current paradigm widely adopted in developing countries, this study is contemporary, and indeed the researcher has no control over the phenomenon.

Research stages framework constitutes the study delimitation. The research focuses on the public sector agencies, private sector developers, and the householders who actually were in occupation of houses in housing estates chosen for the study. The study commences with the literature review, the research problem, objectives and theoretical research as well as conceptual frameworks underpinnings the study. Thereafter, such review guided the researcher to create the research methodology, comprises of the instruments construction and guidelines. The multiple data sources were generated.

Prior to the actual study itself, the researcher conducted pilot study in Kuala Lumpur. From two housing estates, namely, Putra Ria and Terakak apartments, a total of 30 householders in each housing estate were selected to administer the questionnaire. After changes made on the questionnaire, the actual data collection was conducted. Subsequently, the data were analysed using both content analysis and descriptive analysis made from the all the data sources. Finally, the findings of the research as well as the conclusion became known about the study.

4.3.1 Case study design

According to Yin (2009) there are different alternatives to research. He outlines this to include a case study, field experiment, panel study, focus group and survey. From these groups of alternatives (Gerring, 2007b; Yin, 2009) argues that case study is designed to sustain an in-depth understanding of context and interpretation of a phenomenon. The principle of the case study interest is in the process rather than outcomes, in context rather

than specific variables, in discovery rather than confirmation (Gerring, 2007b). The case study, among other alternatives of qualitative research, represents an intensive description and analyses of a single unit or bound system. The chosen case study method for this study is adopted to understand the low-income housing policy of Malaysia and Nigeria on comparable terms, so as to provide a broader understanding (Mukhija, 2010) not only relevant to the countries under study, but to other developing countries.

On the design of case study, Yin (2009) identified four types of design namely (1) simple case holistic (2) simple case embedded (3) multiple case holistic and (4) multiple case embedded. He goes further to describe three major rationales for a single case to include (1) critical case (2) extreme or unique case and (3) revelatory case. The multiple case studies are distinct with the single when compared in terms of its methodology and naturally require more extensive resources and time. Its distinct superiority over single case is often considered more compelling and the overall study is consequently regarded as being more robust (Gerring, 2007b; Yin, 2009).

The current study is on comparative terms, under the purview of the enablement housing policy, the findings of the study can only be drawn from the experiences of the public sector, formal private market developers/ partners and housing estate householders to enrich the study with a detail analysis of the context of the implementation of the enablement. This study consequently adopts the use of multiple case studies instead of a single case study to investigate the policy implementation between the two countries (Gerring, 2007b; Stake, 2006). This is to realise the earlier declared stand on establishing a broader understanding of the policy content and context in Malaysia and Nigeria.

Data collection was carried out based on multiple levels of the case study city, the selected housing estates, the organisations associated with the programme and the documents searches at the relevant agencies (Curry et al., 2010). The semi-structured interview survey constitutes the qualitative component of the research. The instrument contribution to the research was used to explain how the programme is implemented. Unlike the structured questionnaire survey, the semi-structured interview questions were generic in nature, involving the description of what actually happened in the implementation process, particularly, when the programme started and its evolution. It is intended to provide a holistic description of the implementations at the city level, as it emerged from the case study data sources. The structured questionnaire constitutes the quantitative component of the research. The instrument contribution to the research was used to answer the research question whether the programme has met the goal of the policy at the society level. The two methods combined, it was considered that quantitative method would usefully support and extend the qualitative analysis of the study (Denscombe, 2008).

4.3.2 Units of analysis

The concept is generally understood to mean the element used to conduct the research (Creswell, 2012), for example individual, school, district or state. The unit of states is adopted as the unit of analysis and case study. The state stands as a unit of analysis because it is socially and politically defined (Gerring, 2007b; Neuman, 2007). In this study, the unit analysis is Malaysia and Nigeria respectively. Purposively, the study also focuses on the capital cities of these two countries, namely Kuala Lumpur (Malaysia) and Abuja (Nigeria). The purposive selection is based on those units of study that “...*will yield the most relevant and plentiful data*” (Yin, 2011:88). The essence of the research focuses

on context, concept and measurement. The issue of equivalence is relevant and exist to some degree in all social research (Neuman, 2007).

The case study requires consideration of issues within and outside the case. This is convincingly stated by Stakes (2006:3) *“case has an inside and an outside. Certain components lie within the system, within the boundaries of the case; certain features lie outside. A few of the outside features help define the contexts or environment of the case”*.

This study was also situated within its outside environment. Such research environment was defined to include among others, the institutions that were operationalising the policy and its subsequent implementation and its nature; the particular individuals involved directly and the policy framework itself (Eyal, 2010). And the identification of such environment constituted an essential part of both the preliminary and actual study.

Secondly, the structured survey questionnaire unit of study was the head of household. This was adopted to achieve time saving and reduce expenses of the student (Fisher, Reimer, & Carr, 2010). The focus on the individual household was based the fact that the individuals possess information about the programme’s impact not available to the researcher (Eyal, 2010). The household was important because *“citizen reaction regarding the implementation process and perceived overall effectiveness of the strategy in order to better understand the potential changes in the community context”* (Corsaro, Brunson, & McGarrell, 2010:515). The LIG cohort constituted the target respondents in the embedded case study housing estates (Stake, 2010). In constituting the sample respondents’, the survey was carried out according to the willingness of the household to participate in the survey. This is what Ferguson et al. (2009) called convenience sample selection, also popularly known as purposive sample selection.

4.3.3 Preliminary/pilot study

The pilot study is recognised to play significant roles and as such strongly recommended to be incorporated in the research process (Creswell, 2012; Teddlie & Tashakkori, 2009; Yin, 2009). The pilot study was conducted in Putra Ria apartment and Terakak Muhibbah housing estates in Kuala Lumpur, where the research questionnaire was assessed for its suitability. Using the experience of Tan (2008), in each of the estates, thirty (30) respondents were purposively selected, responded to the pilot survey self-administered questionnaire and such housing estates are excluded from the actual study. This pilot study provides insight into the basic issues to be studied, identified possible problems in the data collection and set the stage for actual study.

The researcher conducted reconnaissance visits to agencies and relevant stakeholder private developers, mainly to introduce himself and his study, establish rapport and understanding to the researchers 'gatekeepers'. The gatekeeper is defined as *"an individual who has an official or unofficial role at the site, provides entrance to a site, helps researchers locate people, and assists in the identification of places to study"* (Creswell, 2012:211). This was crucial to developing trust between the researcher and the gatekeepers.

4.4 Data collection

4.4.1 Population, sampling, sample size and design of the study

The study sets to answer the key research question that relates to the state, market and the citizen (public and private sectors, and the society (households) participation under the LIHP to achieve LIG housing in Malaysia and Nigeria. The groupings mentioned

constitute the population of the study and the associated housing estates (Gerring, 2007b). The identified actor-agent constitute the “quintain” or target (Stake, 2006) of the study.

In Kuala Lumpur, the number of housing estates constructed under the partnership was dispersed and few are comparable to Abuja. But in Abuja, they involved tens of housing estates and developers. The land area made available for MHS as the name of the partnership projects covers the greater area of Phase III and IV of AMP development. The pilot study conducted to identify the projects sites which are PPP projects developed in the last ten years. This period of time is seen as the permissible period within which a public-private partners could still retain information on their activities on the projects executed.

On case selection, the criterion of Stake (1995) emphasised that the balance and variety are important, but the opportunity to maximise learning from a case is more important. It means that the selected case(s) should be one that could assist in answering the research questions. Also Yin (2009) stated that each case must be carefully selected so that it either: (a) predicts similar results (a literal replication) or (b) predicts contrasting results but for predictable reasons (a theoretical replication). Consequently, the researcher chooses Kuala Lumpur (Malaysia) and Abuja (Nigeria) to conduct the in-depth case study. The two were selected because (1) they are capitals of the two countries and both have developed rich experience of and information on private-sector driven housing policy. (2) Both countries have declared commitments to LIG housing delivery and adopted private-sector driven housing policy. (3) Both have PPP/joint venture housing projects. This allows the researcher to generate rich data regarding the new paradigm LIHP and context issues.

Although the literature did not state the precise number of cases to choose (Perry, 1998), from the established PPP projects obtained from the relevant authorities and field

observations, the researchers decided on the number based on the studied phenomena, time and resources available (Yin, 2009). Notwithstanding, Perry (1998) urges the number of case selections to be between 2 to 4 as minimum and 10, 12, or 15 as maximum. As for the method of selection, we used the guidance suggested by Seawright & Gerring (2008) that when dealing with a small number of cases, the purposive modes of case selection supersede random sample.

Accordingly, eleven low-cost housing estates developed under the PPP partnership of the two cities were purposefully chosen for the study (Gokah, 2006). The case study estates and their developers were selected on the basis of their “information rich cases” (Perry, 1998) instead of a representation of the LIG housing provision under the PPP and according to ‘most similar’ option of the seven procedures produced by Seawright & Gerring (2008:306) that *“a case should stand for a population”*. The adoption of this option provides us the strongest basis for generalisation in the context of the two countries (Seawright & Gerring, 2008). Table 4.1 shows the selected housing estates and their developers in Kuala Lumpur and Abuja Malaysia and Nigeria. A total eleven (11) housing estates serves as case study estates. This is similar to the study of Balthasar (2009) who selected 10 case studies for a detailed evaluation.

Table 4.1: Showing the case study housing estates and developers chosen for the study in Malaysia and Nigeria

COUNTRY	HOUSING ESTATE	LOCATION	FORMAL DEVELOPER	PRIVATE
Malaysia (Kuala Lumpur)	Seri Malaysia	Kg. Sri Malaysia, Jalan Sg. Besi	Milek Perusahaan Sdn. Bhd.	
	Sri Penara	Bandar Sri Permaisuri	Dwitasik Sdn. Bhd.	
	Mutiara Fadason	Taman Fadason, Jinjang Utara	Fadason Sdn. Bhd.	
	Fasa 1B-Suria Magna, Fasa 33Ci & Cii- Mutiara Magna	Lot 4086 dan Sebahagian Lot Bersebelahan di Metro prima Jalan Kepong	Magna Park Sdn Bhd	
	Fasa 6A, Pangsapuri Fasa 6	Desa Tasik, Sg. Besi	Coneff Corporation Sdn Bhd	
Nigeria (Abuja)	Yayale Ahmed	Apo district	Shelter Road Ltd	
	EFAB	Mbora distirict	Efab Properties Ltd	
	Sunnyvale	Dakwo distict	Netconstruct Nigeria Ltd	
	Kabusa Garden	Dakwo distict	Solid Homes Ltd	
	CITEC	Mbora	CITEC International Estates Ltd	
	Saraha	Lokogoma	Saraha Homes Ltd	

Similar to the requisite number of cases for study, there is no definitive guideline on the interviews in the literature. As a rule of thumb, Perry (1998) suggested 35 to 50 interviews based on the 15 cases selected for a type of this research. He elaborated that there should be three interviews at different hierarchical levels within a case study organization. However, considering the nature of this research focus, which seems to be ‘*a sensitive organizational issue*’ (Jehn & Jonsen, 2010), where the “... *practices were less than completely legal*” (Mukhija, 2010:416), the organizations, particularly, private developers responding to participation in the study was limited. The research involved elites in whatever respect is described to be “*prohibitively challenging*” (Loewen, Rubenson, & Wantchekon, 2010). Also Perry (1998:794) affirm interview “...*in any Asian organisation is difficult ...*”. The implication is that “*they are capable of frustrating the study by not cooperating with the researcher*” (Gokah, 2006:68). To validate this claim and justify this research limited interviews with private developers in Malaysia; Table 4.2 provides a

summary of researchers' experiences. Similarly, such lackadaisical attitudes were observed in Africa by Gokah (2006) and Loewen et al. (2010).

Table 4.2: Private Sector developers' response to researches in Malaysia from 2006-2012

Authors	Research approach	Number approached	Responses received	
			Number	%
Abdul Aziz, Yi & Jaafar (2006)	Postal questionnaire	1677	40	2.5
Abdul Aziz, Jaafar & Hussin (2007a)	Postal questionnaire	1000	160	16
Abdul Aziz, Yi & Jaafar (2007b)	Postal questionnaire/ Interview	1677	40 (13 Interviewed)	2.4
Jaafar, Abdul Aziz, & Ali (2009)	Postal questionnaire/ Interview	770	38 (17 Interviewed)	5.2
Abdul Aziz & Awil (2010)	Postal questionnaire/ Interview	30	4	12.1
Abdul Aziz & Kassim (2011)	Postal questionnaire	184	19	10.4
Abdul Aziz (2012)	Interview	Not given	11 interviewed	Not given
Yusof, Mohd Shafie, Yahya & Ridzaun (2010)	Interview	246	118	48
Abu Jarad, Yusof & Mohd Shafie (2010)	Postal questionnaire/ Interview	565	57	10
Wang & Abdul Rahman (2010)	Postal questionnaire	4076	327	8

Source: Author's compilation

The selection of the interviewees was in accordance with Creswell's (2012) criteria that the researcher could select purposively but to ensure representation and competence. In both Kuala Lumpur and Abuja, the interviewees selected are the staff of the respective participating public and private sectors. In Kuala Lumpur, the departments involved include economic planning and joint venture and privatisation, planning, legal and housing management. While in Abuja, the departments involved include mass housing, Abuja Geographic Information System (AGIS), urban and regional planning, development control, legal, compensation and resettlement. On the other hand, only six interviewees of private sector developers, specifically two and four in Kuala Lumpur and Abuja were

interviewed. On the average of eight interviews in each case study, is within the range of nine semi-structured interviews held with stakeholders in a single case study of Sydney by Crofts & Prior (2012). The Table 4.3 provides summary of the distributions of interviewees and on the details of the interviewees in **Appendix G**.

Table 4.3: Distribution of interviewees in Malaysia and Nigeria

Sector	Kuala Lumpur (Malaysia)	Abuja (Nigeria)
Public sector	4	6
Private Sector	2	4

The housing estates occupiers/residents as a household (Tan, 2008) constitute the study population and structured questionnaires (**Appendixes A and B**) were administered to a total sample of 900 respondents in both Kuala Lumpur and Abuja from the five and six case study PPP housing estates selected respectively (Table 4.4). The sample size chosen is justified based on the research of Holbrook et al. (2006), where from much of the smaller of this research sample population, they chooses 569 respondents from a total sample of 2,022 units of houses.

Table 4.4: Showing the distribution of questionnaires administered according to the selected study housing estates in Kuala Lumpur and Abuja

CITY	HOUSING ESATE	NO. OF QUESTIONNAIRES ADMINISTERED
Kuala Lumpur	Seri Malaysia	100
	Sri Penara	100
	Mutiara Fadason	100
	Fasa 1B-Suria Magna, Fasa 33Ci & Cii-Mutiara Magna	100
	Fasa 6A, Pangsapuri Fasa 6	100
Sub-total		500
Abuja	Yayale Ahmed	30
	EFAB	100
	Sunnyvale	60
	Kabusa Garden	80
	CITEC	110
	Saraha	20
Sub-total		400
Grand total		900

This study criterion of selection was based on the housing estates that is completed and occupied, and the private developers, as “gatekeepers” consent and allowed the conduct of the study in their gated estates. This position concurs with Stake (2006) that only volunteering cases are studied. The researcher wish to mention, a particular experience of a leading private developer in Abuja, whose estate falls within the study framework, but the researcher had to drop the developer and occupants, the reason being that the refusal of the developer to consent the survey of occupants and his firm to participate in the study. On the other hand, some developers consent the survey to be conducted in their housing estates, but the firms refused to respond to the semi-structured interview instrument. Even the permission sought to conduct the survey in the estate, was obtained from the estate resident associations, as a social network (Cycyota & Harrison, 2006) and not from the developer.

In the case study Abuja, units would have been much more than six selected so far, if many of such estates were completed and occupied, much of the estates were at the time of fieldwork at different stages of completion. Although there are other estates completed, the private developers under the scheme, which developed exclusive high-and medium-income houses, were dropped from the selection. The equal number of questionnaires administered in Kuala Lumpur was informed on the grounds that there was standardisation of the development and allocation of houses and households. In Abuja, this was not the case; hence, the number of questionnaires administered depends on the number of low-cost housing units provided in the estates.

There is a need for trust of constituents of the research environment, in this case individuals and community's trust in the research is essential. It is the acceptance of these parties to cooperate that makes a research to be successful. Consequently, researchers use

a number of strategies to solicit for a maximum cooperation from the respondents and ultimately increase the quality of the research (Holbrook et al., 2006). Inadequate of cooperation is identified to be one of the major problems faced by researchers in urban areas (Holbrook et al., 2006). The non-cooperation is attributable to the mistrust of the researchers intention to the host research environment (Josephson, 1970). To realise maximum cooperation from the households, due to the uncooperative attitude expressed by some of the estate residents, the researcher employed the research strategy use by Holbrook, et al., (2006).

A method commonly used by researchers, to diffuse the misrepresentation of researchers in the field, researchers' employ the use of indigenous recruit of interviewers from the host community to lessen the scepticism (Holbrook et al., 2006). For instance, the study of Holbrook et al. (2006) in Chicago public housing development, employed the use of "in-house interviewers" and "indigenous interviewers" as a strategy of reaching out on sensitive information, relating to residents who might not receive relocation assistance owing to their illegal status in the development. The in-house and indigenous interviewers are defined as those employed by an academic organisation and those employed by the researcher being residents of the communities or neighbourhood being surveyed respectively (Holbrook et al., 2006). Based on the findings of the study, they conclude that the in-house interviewers demonstrated reliability, quality research, earn more trust from the respondents than the indigenous interviewers. However, the use of indigenous interviewers was helpful in dealing with difficulties with the community opposition to the research. This study benefited from the research experience by employing four experienced 'in-house interviewers' as field assistants on the recommendation of a full-time staff in the

Faculty of Built Environment, University of Malaya for the Kuala Lumpur survey. Conversely, six ‘indigenous interviewers’ were employed for the Abuja survey.

4.4.2 Research data collection instrument and sources

To generate data for the case study, Yin (2009) recognised that these may come from six sources, namely, documents, archival records, interviews, direct observation, participant observation and physical artefacts. Yin (2009) further argued the principle that the multiple sources of evidence must converge on the same set of facts or evidence (Figure 4.2). According to Stake (2006) the interview method, as main source must be complemented with the sources mentioned above as a means to triangulate the multiple data sources to achieve convergence. This approach has been proven to be useful in clarifying and obtaining complete information and the data triangulated to find convergence on the subject researched. For example, in Nigeria, some interviewees informed the researcher that they did not enjoy financing provided by the government to support the programme. However, the researcher found that the newspaper reports revealed that these interviewees were the major beneficiaries and in fact in default in repayment of the loan.

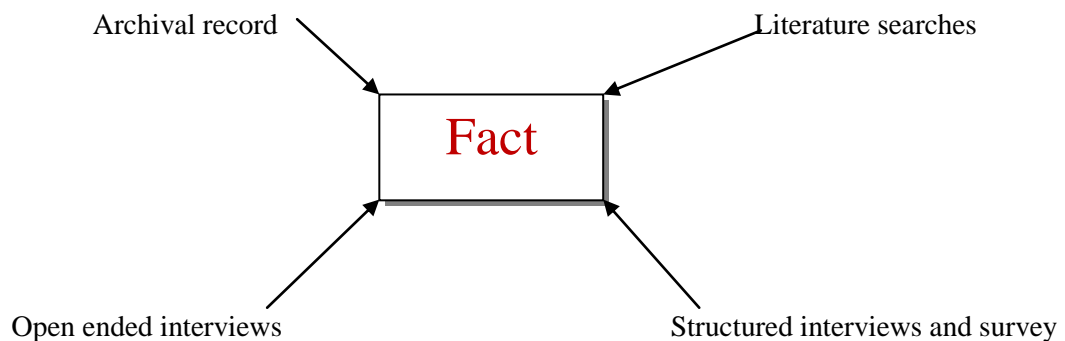


Figure 4.2: Multiple sources for convergence of evidence

Source: Adapted from Yin (2009:117)

In conducting the case studies, the interview method was guided by structured questionnaire and semi-structured interview instruments, to be able to obtain the context in

the practice of the PPP. Interviewing is described as a mode of inquiry (Seidman, 2006). Yin (2009) and Hancock & Algozzine (2006) attached so much importance to interviewing as the most important source of case study research. Furthermore, Yin (2009) has pointed out most case study interviews are in-depth and in the form of (semi-)structured interviews (Riege, 2003). In particular, the use of this instrument, afforded the research to prove and clarify specific issues arise in the course of the interview. Having identified the areas based on the periods of development, the next stage sampling process involved interviewing of the respondents. Structured (close-ended) questionnaires (**Appendixes A and B**) and Semi-structured (open-ended) interviews were adopted.

On one hand, the semi-structured interviews to the identified principal stakeholder, namely public sector departments (**Appendixes C and D**) and private developers (**Appendixes E and F**) were conducted by the researcher himself and informally. This is to earn the confidence of the respondents that the confidentiality of the data/information would be safeguarded. The schedule of the questions is prepared to guide the proceeding of the interview sessions. Prior permission was first obtained at the time and day to conduct the interview, and permission to record the interview or not.

The interviews were conducted using a semi-structured interview instrument to elicit for the detailed information about the respondents insights on PPP in the study areas. The content of the questions asked were within the interviewee department schedule of responsibility in relation to the implementation of the programme. Very few recordings were done on tape; most of the interviews were carefully recorded by hand. Extra care and attention were made, as much as possible, to record the participant's verbatim responses accurately. Wherever possible, supplementary documents and records materials, to back up the interview were collected from the respondents. In addition, the researcher adopted

the method used by Morah (1990) of interacting informally with staff of both FCDA and private developers, which allowed the opening of salient issues in relation to the study issues that were not revealed during the interview sessions.

Similarly, using the method adopted by Egbu, et al., (2008) the structured questionnaire survey was administered on a one-to-one basis and involved an interviewer reading the structured questions and domain responses and ticking off the appropriate boxes in response to the replies of the individual respondent. Field assistants employed were trained and the in-house and indigenous interviewers conducted the interviews in Kuala Lumpur and Abuja respectively, under strict supervision of the researcher. This method is recognised to have the capability of generating best and high quality data (Jane, 2001).

The respondents of the semi-structured interview were decided next. The researcher decided to administer the questionnaire on the participating staff, actively involved in the implementation, to serve as respondents, since it was believed that they have sufficient knowledge to respond to the research instrument. According to Yin (2009:107) “*(k)ey informants are often critical to the success of a case study. Such persons provide the investigator with insights into a matter and also can initiate access to corroboratory or contrary sources of evidence*”. Also the same consideration was done in conducting the interviews among the participating private developers in Kuala Lumpur and Abuja.

In Abuja, the actual data collection was conducted between November, 2009 and March, 2010. While in Kuala Lumpur, the surveys of both public sector and household survey were conducted between October and December, 2009. But due to the difficulties in enlisting the cooperation of private developers to participate in the study, second developer interview was conducted in February, 2012. Considering the difficulties encountered, the

researcher faced a lot of difficulties to conduct interviews with private developers. In addition to a personal effort to advance notice, follow-up and personalisation of contacts, and the engagement of three indigenous interviewers, yet could not yield impressive fruitful results. This concurs with conclusion earlier made by Cycyota & Harrison (2006) that such efforts do not actually work when researching involving executives of private development companies. The non-cooperation attitudes of private developers have been expressed in Section 4.4.1 as duly acknowledged in the literature. Consequently, the researcher had to depend on two private developers and one was interviewed on the “condition that the identity of the firm remained anonymous”. According to Wiles, Crow, Heath, & Charles (2008) such condition is acceptable in a research. Hence, this study share a similar experience of Mukhija (2004; 2010) and Ibem (2011b) by relying on only one and two private developers as respondents on PPP housing practice in Ahmedabad (India) and Lagos (Nigeria) respectively.

The researcher, in addition, adapted the use of document review, as a means of strengthening the data collected from other sources. According to Yin (2009:103) researcher doing case study research should consider the specified documents for review. Therefore, the documents collected from Kuala Lumpur and Abuja were the reports, management reviews, records of implementation and publications, and the partnership agreement, among others and what was made available to the researcher. At the time of document reviews, the researcher conducted observations of the nature and type of housing structures and infrastructure and facilities, and general environment surrounding in the housing estates.

Similarly, Yin (2009) advanced the archival records to be explored in the data collection. He cited as typical examples, this research archival sourced include the historical

background of organisations involved in the sphere of implementation and organisational charts, to provide the stakeholders background in relation to the policy implementation. The researcher was also able to collect the PPP projects, the participating developers and their locations from the public sector organisations coordinating the strategy.

4.5 Method of data analysis

In this subsection, the comparative data analysis generated intended to highlight the structure of context of the case studies, the agencies' responses and the implementation outcomes where case studies were conducted. To achieve this both Yin (2009) and Anderson (2005) suggested analytical strategy must be planned prior to conducting case studies. The results of the analysis are presented in the next Chapters of 7 and 8 based on data generated from the multiple sources.

After the interviews, to analyse the data, content analysis was done manually, as suggested by Miles & Huberman (1994). The main issues, dimensions, categories and pattern were first determined. As suggested by Jansen (2010) the case diversity could be first determined beforehand. It was also suggested that using such content analysis enriches the researchers to identify concepts, interpret their meaning and establish relations between them (Díaz-Puente, Yagüe, & Afonso, 2008). The deductive analysis enables the researcher to assess and determine the conformity of the literature's description empirically in the two countries studied. Also the deductive analysis allows the researcher the understanding of the common concepts and themes that lucidly illustrate the most salient patterns of official's descriptions of PPP divergence between the two countries.

Conversely, the householders structured questionnaires were analysed using descriptive statistics. In this case, the quantitative data from the survey was analysed using the SPSS

software to find the relevant quantification and the distribution of the responses. The analytical process, data were analysed using two separate files, one for each country. The necessary data cleaning was done to ensure the consistency and accuracy of the analysis, as stipulated in Meyers, Gamst, & Guarino (2005). The analysis of separate files generated the frequencies, percentages and cross tabulations. Literature showed studies used similar methods to analyse the effectiveness of programmes in the United States of America (Ferguson et al., 2009; Laven et al., 2010). Also, it is earlier mentioned that the questionnaires were administered personally to the respondents, similar to Islam (2010) study, all the 900 questionnaires administered enter into the analysis.

Finally, the analysis involved the two major steps in case study data analysis, namely, within-case analysis and cross-case analysis. Within-case analysis involved the researcher to draw out intimate details of the housing policy content and implementation with each country individually and documenting it as thoroughly as possible. On the other hand, in cross-case analysis, similarities and differences across Malaysia and Nigeria were drawn out (Stake, 2006; Yin, 2009). The final writing and presentation of the entire study was structured along this structure of analysis.

4.6 Assessment of validity and reliability of the research instrument

The assessment of validity and reliability of research instrument is essential (Creswell & Miller, 2000; Meyers et al., 2005; Riege, 2003). To guide the quality enhancing measures in social sciences empirical researches, Yin (2009) offered four tests, namely, construct, internal and external validities and reliability in relation to this study, each of these were examined below.

1) *Construct validity:*

Construct validity was defined by Creswell & Miller (2000:124-5) as “*how accurately the account represents participants’ realities of the social phenomena and is credible to them*”. This study involved three major stakeholders as mentioned in a number of times, namely, public and private sectors as well as society members. Consequently, earnest effort was deployed to realise objective judgement accordingly from the research data strategies and enhanced the construct validity. To achieve this, the researcher worked with the prescriptions offered by Yin (2009). This means that the construct validity was strengthened by collecting the study data from multiple sources, mainly from structured and semi-structured questionnaire survey, archival records and secondary literature.

2) *Internal validity*

The concept of internal validity was defined by Teddlie & Tashakkori (2009:24) as “*the validity of inferences about whether the relationship between two variables is causal*”. Yin (2009) provided four means of achieving the internal validity. The above ‘chain of evidence’ constituted the singular strength of a case study research and by extension internal validity (Anderson, 2005). Also, Jehn & Jonsen (2010) held that comparative approach insured internal consistency or reliability. Consequently, the research method of comparative analysis was used to realise the internal validity of this study.

3) *External validity*

The term external validity was generally understood to mean the generalisability of the research results to other settings (Teddlie & Tashakkori, 2009). And the concept was theoretically based (Garcia & Wantchekon, 2010). The issue of generalisation is one of major misunderstanding of case study research (see Flyvbjerg, 2006); more specifically it was also a problematic issue in external validity and both concerned to case study research.

This study, therefore, used analytical generalisation in relation to enablement housing paradigm within the context of the countries studied to achieve external validity. This meant that research evidence of the study was compared with extant enablement/private sector driven housing policy literature.

4) Reliability

The term reliability had come to be used to refer to the consistency or stability in measurement from an instrument (Creswell, 2012). The reason for the use of such assessment was to avoid the results of measurement error. In agreement to Yin (2009) tactic of using case study protocol to achieve reliability, the researcher subjected the survey questionnaire to Cronbach's Alpha reliability test and the results as shown in Table 4.5. It could be seen that all alphas were above 0.6. The results indicated an acceptable reliability, using the ruling provided by (Moss et al., 1998:178) that "*Alpha's over 0.6 are considered acceptable*". The researcher suspected the use of different research assistants, as explained earlier perhaps might be the reason for the different values obtained in respect of Kuala Lumpur and Abuja surveys. Also, the number of items used in the analysis as indicated in Moss et al., (1998).

Table 4.5: Reliability statistics of Kuala Lumpur and Abuja questionnaire research instruments

Case study area	Cronbach's Alpha	Number of Items
Kuala Lumpur	0.873	44
Abuja	0.64	35

4.7 Difficulties encountered and actions taken to overcome them

The "gatekeepers" to this researcher were the public agencies, private developers and householders/residents of the housing estates developed under the partnership. Normally, by the nature of the study, the research depended on the cooperation of them to provide access to research setting. In particular, the private developers were uncomfortable of the

research and others dismissive, brushing it off as “just another student project”. This is more so when the research “*send cold shivers down the spine of an entrenched and inefficient administrator*” (Taylor, 1970:111). Both of these stakeholders had proven problematic in the course of the study and such problems were identified below.

The private sector developers were wary to participate in the study. The study relied so much on their know-how as the strategic and major stakeholders in the study. For instance, the researcher could only interviewed four of them in Nigeria from the target of six. On the other hand, in Malaysia the researcher interviewed only two. Indeed, the non-cooperation attitudes of the developers limited the progress of this study. This problem was acknowledged in the literature that

“gaining access to elites can be difficult as such groups have the ability to resist the scrutiny of social researchers. However, access can be eased if the researcher has contacts in the field, prior experience and understanding of the culture” (Bloor & Wood, 2006:2).

Nevertheless, based on the advice of this author cited above the researcher made the necessary contacts and was what made it possible for the researcher to reach out the limited number to accept and participate.

Contrary to Bloor and Wood (2006) the identified gate keepers were part of the study population. So these had the responsibility of allowing the conduct of the study and participating in responding to the research instruments. They also represented their interest but also the residents of the gated housing estate on the part of the developers. In Abuja, the researcher could not obtain the participation of the major developer in the city, namely, ADKAN and both the consent and permission to conduct research in the estates were both rejected. In other estates, for example, the researcher counted the cooperation of such estate residents' associations in EFAB and SUNNYVALE housing estates facilitated the

interview of the householders. But the management of these estates refused to be interviewed by the researcher.

The public agencies provided secrecy in government conducts and refusing to divulge the necessary documents that matter for the research. However, this problem was resolved as suggested by UN-Habitat (2010a) to refer to print media where the policy details are divulged by government agencies. Such sources had assisted in reaffirming the information generated from the interviews obtained from the public sector officials.

4.8 Summary

This Chapter elaborated the research design and process, so as to establish the procedures of necessary data and information generated, to enable the researcher to answer the key research question of this study. In doing this, the researcher responded to recommendations from several scholars in research methodology. The data were collected from the chosen case study areas using structured questionnaires and semi-structured interviews. The primary data collected was triangulated with other secondary sources like archival and literature sources. By using the case study strategy, this study provided a comparison platform to study the context of the policy implementation in the studied countries. In fact, Stakes (2006:454) argued that case study was an asset, since it was a platform to understand *“how a phenomenon occurs in the circumstances of several exemplars (and as such) can provide valued and trust worthy knowledge”*. Furthermore, the data collected was analysed descriptively. Hence, the subsequent Chapters contains the details of these data presentation in respect of LIHP in Malaysia and Nigeria, in an attempt to have a “vicarious experience” (Stake, 2010) as a key research question of this study.

Chapter 5

5.0 Malaysia and Nigeria institutional structures context shaping the low-income housing policy

5.1 Introduction

This chapter highlight the institutional structure of Malaysia and Nigeria. This undoubtedly provides an important basis as well as understanding the impact of the structure on the effectiveness of a policy strategy in these two countries. In addition, the context trajectories in terms of the distinguishing institutional structure context are required to support the policy outcome that will be the focus of the subsequent chapters of this study. Hence, the chapter analysis would point to the nature of politics and institutional capacity and shows how they directed the housing policy. This chapter, therefore, begins with discussion on Malaysia institutional structure and subsequently examined the Nigeria context.

5.2 Malaysia

5.2.1 Geography and background

Malaysia covers an area of 330,000 square kilometres (sq. kms) and divided by the South China Sea into two regions known as Peninsular Malaysia or West Malaysia and East Malaysia (Figure 5.1) (DiPiazza, 2006). Peninsular Malaysia or west Malaysia is situated to the south of Thailand and north of Singapore. The peninsular is bordered to the north-west by the Indian Ocean and to the south-west by the Strait of Melaka, beyond which lies the Indonesian island of Sumatra (Andaya & Andaya, 1984). In addition, East Malaysia, with the states of Sabah and Sarawak are located on the northern portion of the island of

Borneo, and both Sabah and Sarawak share their borders with Indonesia as well as Brunei (Andaya & Andaya, 1984).



Figure 5.1: Map of Malaysia
Source: <https://maps.google.com/>

Malaysia's socio-economic transformation within the last few decades has constituted a new fashionable model among most developing countries (McCourt & Foon, 2007). These phrases cited ring loud bells to many developing countries to look at 'Malaysia as a Model' and to become a reference point for policy reforms in most developing countries (McCourt & Foon, 2007). In this regard, writers such as Ang & Mckibblin (2007) describe the country as 'rich in financial sector reforms'; 'recognised with economic policies worth emulating' (Ritchie, 2005); 'successful federation making' (Sidel, 2012); 'well developed financial system' (Sriram, 2002); 'one of the few success stories in the world' (Mamman, 2004); 'a developed successful country' (Menon, 2009), 'growth with equity' (Mahadevan, 2006) 'a model of stable functional democracy based on consociational philosophy' (Pramanik, 2007); 'model in political management' (Balasubramaniam, 2006); and "*good model of a Muslim country with firm commitment to promote Islamic values and*

institutions” (Pramanik, 2002:63) among others. The above statement represents the reaffirmation of what the above authors gave accolades for Malaysia’s agility, focus, commitment and determination, but most importantly for its transformative leadership (Zalanga, 2000) and which has become an inherent leadership attribute emerging in Asia (Mahbubani, 2011).

5.2.2 Political structure

Politically, prior to the 1948 the British Malaya comprises of Federated, Unfederated states and British colonies (Hooker, 2003). These combined formed the Malayan Union in 1946. Thereafter, Malayan union became the Federation of Malaya in 1948 and continued as such until the period of independence on August 31th, 1957. The nation that came into being in 1957 did not include Sabah or Sarawak. In 1963, however, Sabah, Sarawak and Singapore joined the federation, led to the change of the country’s name, to the Federation of Malaysia, a name it retained after Singapore left the federation in 1965 (Hooker, 2003; Bakar, 2007). These political evolutions have significance in the social, economic and political transformations of Malaysia.

The federation is nominally headed by the paramount ruler, the *Yang di- Pertuan Agong* often referred to as the King (Johnson & Milner, 2005). The role of Yang di- Pertuan Agong is largely ceremonial, the Prime Minister is the head of government (Case, 2007; Johnson & Milner, 2005). So far the country has produced six Prime Ministers and all been democratically elected, in contrast to Nigeria.

Similar to Nigeria, the Federal government of Malaysia comprises of three arms, namely, the executive; legislative and judiciary (Case, 2007). The federal constitution determines the powers of the governments, but under terms of the federation, Sabah and Sarawak

retain certain constitutional prerogatives (Gomez, 2007; Case, 2001). The executive is led by the Prime Minister and his cabinet/ministers members and is the highest policy making in the country (Ahmad, Mansor & Ahmad, 2003; Chin, 2011). In addition to, the judiciary is independent of the executive arms of government and system is based on English common law.

Furthermore, the country has a bicameral Parliament, which consists of a non-elected upper house, *Dewan Negara* (Senate) and an elected lower house, *Dewan Rakyat* (House of Representative) elected after every five years (Brown, 2008; Gomez, 2007). According to Economic Planning Unit (EPU) (2011) the senate consists of 70 members, 26 of whom are elected for three year terms on a state-by-state basis, with two per state, from among the elected members of the federal assemblies. The reminders, i.e. 44 are appointed by the King. The monarch chooses these from among those who have achieved some professional distinction, and/or from among indigenous tribal communities.

On the other hand, the lower house, has 222 members (EPU, 2011) and is the real legislature powerhouse. Once a bill is passed, it must receive the king's approval before it can finally be passed into law (Johnson & Milner, 2005). Therefore, unlike Nigeria, ever since the attainment of independence Malaysia adopted a parliamentary democracy and an elective constitutional monarchy, with a federal system that allows for regional variations as well as national unity (Case, 2007).

Likewise, at the state level, a framework almost similar to that at the federal level is found. The state is led by the Chief Minister (or *Menteris Besar*) and heads the state executive council, as the state cabinet (Johnson & Milner, 2005). As a federation, much of the political authority in Malaysia is devolved to the state level. The chief minister and chief

executive are also generally appointed by the sultan or governor based on the fact that are the elected leader of the largest party in the '*Dewan Undangan Negeri*', which is the state assembly (Johnson & Milner, 2005).

Under the state government are the local authorities and enjoy the exclusive power to govern local governments except those in Federal territories (Bruton, 2007). Since after 1976, the local government administration is constituted by government appointees, not through elections, suspended as far back as in the 1968 (Bruton, 2007). Consequent to decentralisation of planning powers in Malaysia (UN-Habitat, 2009), local authorities retain primary responsibility for planning at the local level (Bruton, 2007). Thus, such framework has provided a common institutional structure of governance at the local level and made active participants in the country's development process, although criticised as undemocratic.

Malaysia's more than a half century of independence has been governed by a centrist political coalition of mainly ethnically based political parties, led by the United Malays National Organisation (UMNO) and demonstrated sustainable parliamentary democracy (Pramanik, 2007). The UMNO is the principal Malay party and the dominant party in the governing alliance (Pepinsky, 2007) together with the Chinese and Indian communities through their respective parties, namely, the Malaysian Chinese Association (MCA) and the Malaysian Indian Congress (MIC) (Freedman, 2006).

The National Front Coalition (Barisan National (BN)) (previously called the Alliance) has governed at the federal level and most states since independence (Weiss, 2007). Under this consociational democracy, Malaysia has been recognized with stable political history since independence in contrast to Nigeria, notwithstanding having the factor of ethnicity as the

organising opinion of politics (Gomez, 2007; Jomo, 2004), as well as a significant factor in the political economy (Weiss, 2007). The political stability has enabled the realisation of *“strong leadership by the cabinet and by the person of the prime minister has ensured effective governance and a climate of political and social stability”* (Johnson & Milner, 2005:81). Undoubtedly, the party coalition and political stability have being able to sustain the governance of the country over the last five decades with a remarkable transformation and success superseding most of its contemporary developing countries. In general terms, Freedman (2006:127) described Malaysian democracy as compared to Japanese politics, *“with a dominant party in power and strong government guidance in the economy”* and such position was supported by Nelson (2008a).

Malaysia has had regular elections since independence to date. The first general election was held in 1955, two years before the date of independence. In a contrast to Nigeria, since then sequentially had eleven general elections uninterrupted, and the last was in 2008 (Chin & Huat, 2009). These regular elections, have created smooth political transitions, political debates and quite widespread participation (Brown, 2008; Freedman, 2006; Thirkell-White, 2006; Wong, 2005). The last general election in the 2008 general election was widely seen as marking a major change in the world of Malaysian politics. This is what Morten (2011) associated to change from ‘subject’ to ‘participant’ political culture, inspired from the poor regime performance, the emergence of civil society and the availability of alternative media. Thus, for the first time since it took office BN lost its two-thirds majority in parliament and control of several state assemblies (Chin & Huat, 2009). Whatever the case, though, the Malaysian political system is clearly thriving, with stability, a sense of renewal and popular participation.

Regionally, unlike Nigeria, Malaysia stands distinctively in Southeast Asia as its governments to be democratically elected and constituted, and never ever had any military coup. On this note, the governments of Malaysia were considered to be ruling on the basis of a broad-based legitimacy, rather than repression (Pepinsky, 2007; Thirkell-White, 2006). The political discourse among the electorate and party politics are on the “*major issues and events have resolved around ...theme of how to build a viable nation out of a population which is diverse and disparate in so many ways*” (Farouk, 2007:45). The discourse, in consequence, informed the government to devise policies and programmes to achieve the yearnings and aspirations of its people.

Politically, the government has employed affirmative policy instrument to address the societal transformation (Guan, 2005; Sowell, 2004). The aftermath of 13th May, 1969, informed the deployment of such policy to address, in particular, the issue of under representation of ethnic Malay participation in the economy, inequality between Malays and Chinese, to deepen Malay equity ownership and the growth of the middle class. The New Economic Policy (NEP) and its successor, the New Development Policy (NDP), Mehmet (1986) and Tan (2008) described as government redistributive policies. Accordingly, Choi (2006); Gomez (2007); Tan (2008) and Rasiah, Noh, & Tumin (2009) argued the policies have led to the emergence of a Malay middle class which hastened the development of an ethnic Malay capitalist class and changed the character of patron-client network in Malaysia.

The policies were focused by an ‘ethnic imperative’ to create Malay entrepreneurs, and involved an ‘efficiency trade-off’ or what Freedman (2006) called helping “*Malays gets a leg up*”. To these researchers, the consequence has been the public and private sector inefficiency (Meerman, 2008; Tan, 2008; 2011, 2012). Also, it was believed that NEP

created greater than before increasing competition for resources in the ruling Malay party, UMNO, this in turn centralised and tailored patron-client networks around a few key leaders (Gomez, 2009; Gomez & Jomo, 1998; Pepinsky, 2007). These political factors were eventually to compromise privatisation policies and the accompanying institutions. As a result, inefficiencies were tolerated and failure even rewarded (Tan, 2008; 2011).

In summary, unlike Nigeria, Malaysia has demonstrated political stability and sustainable parliamentary democracy since after independence. In particular, the inter-ethnic harmony has been realised through consociational politics and immensely contributed to the realisation of political stability (Mohamad, 2008; Pramanik, 2007; Sriskandarajah, 2005). The Malaysia political stability and continuity have proven to be an important asset for the government.

5.2.3 Governance structure

Similar to Nigeria, the federal administrative machinery obtained in Malaysia is a three level system, namely, Federal, State and Local governments as highlighted in Section 5.3.1. The Federal government is responsible for matters set out in what is known as “federal list” which includes defence, transport and education. On the other hand, state governments alone are responsible within their areas for matters set out in the “state list”, which includes land and religion (Ahmad et al., 2003). In addition, other matters such as local government and town planning are the concurrent responsibility of the federal and states. Constitutionally, since land is under the prerogative of the states, housing is also the responsibility of the states. For instance Figure 5.2 shows the governance structure for housing development. Similarly, the governance is carried out by the government agencies at three main levels, that is, ministries, departments and statutory bodies. Each ministry is headed by a minister, and is responsible for formulating, planning, controlling and

coordinating government policies pertaining to its functions. Government departments, on the other hand, are responsible for implementing government policies. Statutory bodies, which are subject to their own governing laws, are established to implement certain responsibilities in parallel with the national objectives.

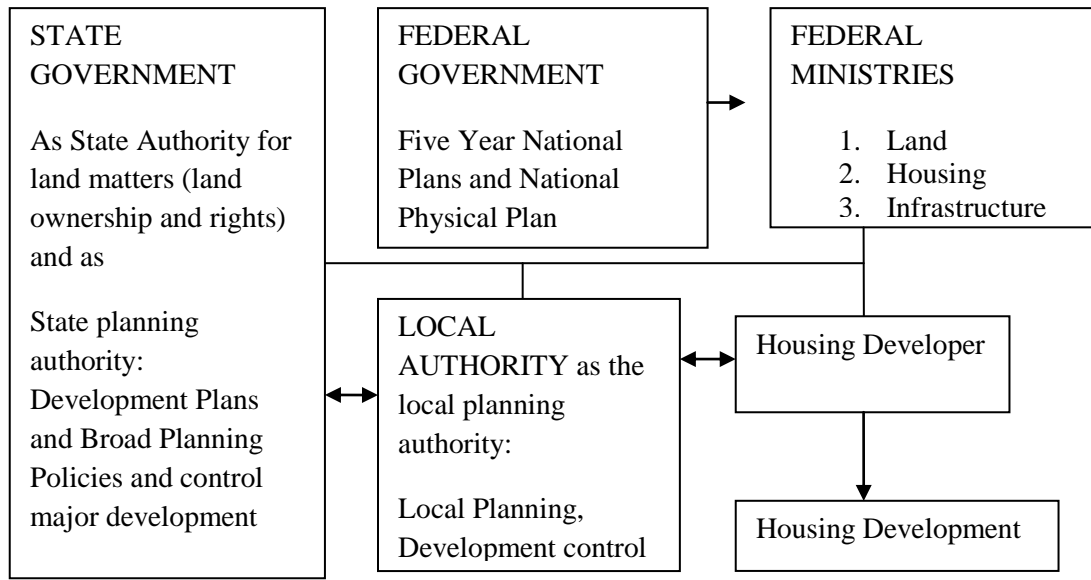


Figure 5.2: Relations between three tier government institutions for housing development in Malaysia

Source: Adapted and modified from Ahmad, Ahmad & Arbi (2011:89)

A special mention must be made of the special bodies established under the constitution, namely, the National Finance Council (NFC), the National Land Council (NLC), and the National Council for Local Government (NCLG). These are powerful committees that contribute in the direction of the country's development. The NFC membership has the Prime Minister, cabinet ministers appointed to serve on the committee and one representative of each from each state. The central function of the committee handles all issues relating to finance, its policy and national development. The NLC comprises of the Federal Government appointed Chairman (a serving minister) and 10 members; and one representative from each state. The committee functions in advising on the management of the country's natural resources. Similar to NLC, NCLG has the same composition and

function on issues relating to local government policy and legislation. The fourth advisory committee that plays a major role in the country's development is the National Physical Planning Council (NPPC). The NPPC serves as an advisory council on land use development as well coordination in the production and implementation of the National Physical Plan (NPP).

The governance machinery of the country is under the coordination of three councils, namely, the National Action Council (NAC); National Economic Council (NEC) and National Security Council (NSC). To start with, the entire coordination of all programmes and development projects in Malaysia is under the NAC, as the highest level council for this task. The NEC and NSC, on the other hand, deal with the issues of economic and security respectively. It is important, to note that the three highest level councils are chaired by the Prime minister of the country. It is at the level of these councils all the responsible agencies in the country reports on the extent of attainment of their policies and programmes and progress of the country are scrutinized and evaluated. Similar parallel councils exist in the states and chaired by each state Chief Minister.

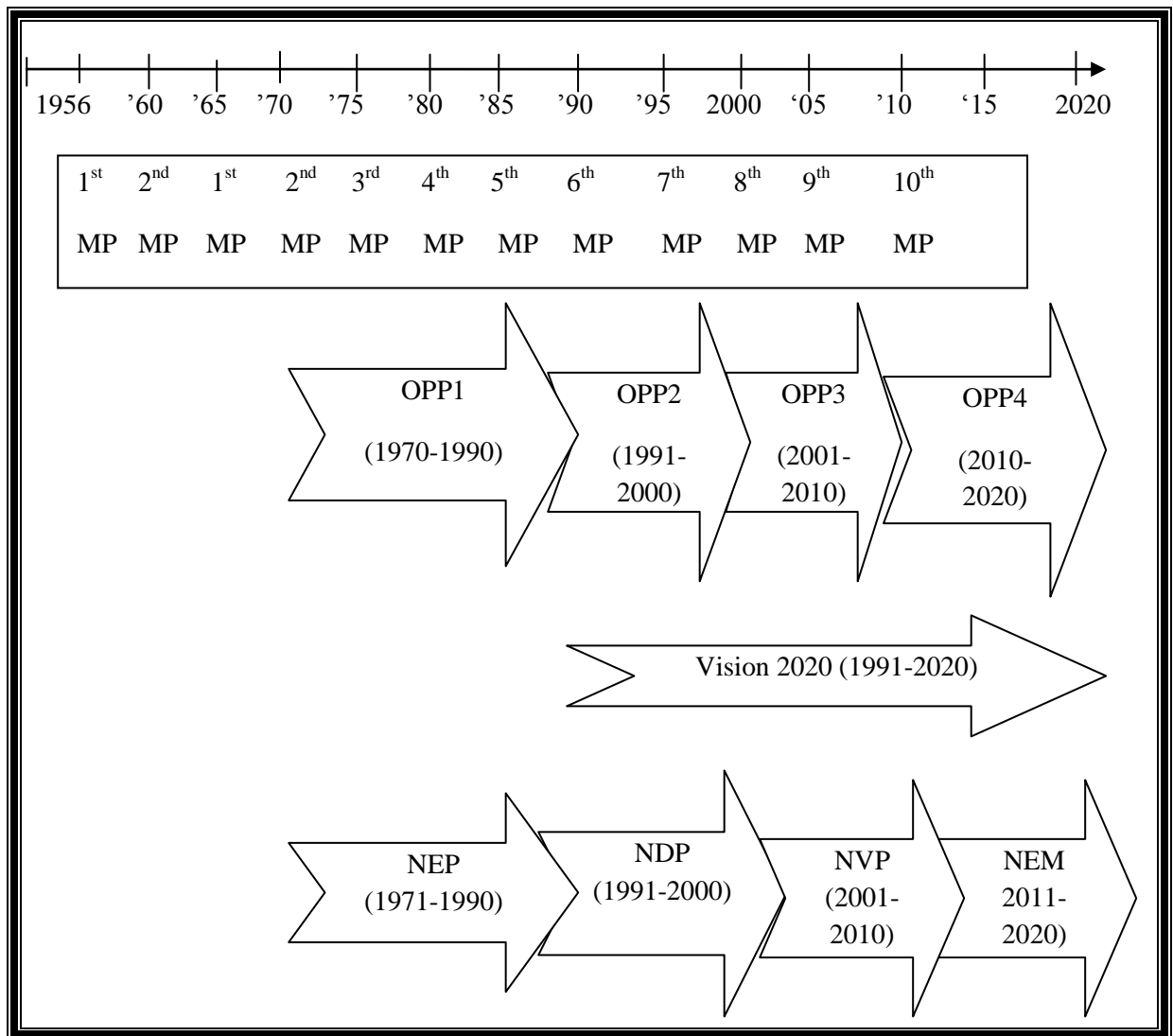
Within these government agencies are considered central agencies of the government; these are not only responsible for policy initiatives and for preparing guidelines, but also for determining management and administration of all other government vision. These agencies are the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU); Public Service Department (PSD); Economic Planning Unit (EPU); Implementation and Coordination Unit (ICU); Ministry of finance and the Ministry of Housing and Local Government. The MAMPU is responsible for introducing administrative reforms in order to upgrade quality, efficiency and effectiveness of the Malaysian public service, the PSD is entrusted with the planning, development and

Management of public sector personnel. The EPU is the highest planning agency and responsible for formulating medium and long term economic development policies and strategies for the country, also coordinating and implementing development programmes and projects. Evaluating policies and strategies for national development is the main role of the ICU. The Ministry of Finance is assigned to formulate, plan, and implement fiscal and budgetary policies for sustainable economic growth.

The EPU, as the coordinating organ of these committees, translate all the decisions of the committees into the five-year development plans for the country and the monitor and evaluate the implementation of the goals and objectives of the plans. This position is supported by Nelson (2008a) who argued that governance in Malaysia is highly centralised, even with little legislature's role, shaped by the priorities and perceptions of the UMNO inner circle. He further elaborated that on technical matters, these policy makers rely on various government agencies, particularly, the EPU in the Prime Minister's Department.

Through its political history; governance has been translated into and guided by development planning (Embong, 2008) (Figure 5.3). This is in sharp contrast to Nigeria, which abandoned the development planning strategy after a decade of its trial (Falola, 1996). The Malaysia's development plans major phases are outlined as follows. The first phase is the NEP from 1971- 1990 and was succeeded by the NDP 1991– 2000, which retained the basic strategy of *growth with equity* of the NEP. This in turn was followed by the current National Vision Policy (NVP) contained in the Third Outline Perspective Plan 2001–2010 (Ragayah & Smith, 2005). In summary, the development of the nation is projected in two simultaneous plans. One is the five year plans and the second is called an outline perspective plan. The national policies on development in Malaysia have been

based on broad national plans. Malaysia has formulated five year Master Plans to set targets to achieve the above objectives. In addition to this Malaysia has formulated Vision 2020 which is for the future of Malaysia i.e. to achieve developed country status.



Note: MP =Malaysia Plan
 OPP= Outline Perspective Plan
 NEP= New Economic Policy
 NDP= National Development Policy
 NVP= National Vision Policy
 NEM= New Economic Model

Figure 5.3: Time frame of Malaysian development governance policy framework

Similar to Nigeria, town planning and development control are formal activities in Malaysia. The legal instrument guiding these activities is regulated by Town and Country Planning Act (TCPA), 1976. The sharing of responsibilities according to the three tiers of governments shows that the federal government role is exercised by the MHLG and a department is designated exercising the federal role. The state governments on the other hand perform the role of formulating policies to do with Structure Plans. The final level, local authorities are the important bodies in charge of town planning and development control. The local authorities prepare Local Plans, which are detailed plans that indicate what can be built on each piece of land and the intensity of land use. The One Stop Centre (OSC) that approves applications to undertake land development is located in the local authority.

Specifically, in Malaysia, the Local Government planning powers are exercised by local authorities and it is recognised to be having a decentralised system (Nooi, 2011; UN-Habitat, 2009). It is the local authority that serves as local planning authority of its area of jurisdiction (Hassan, 2009). Consequently, the local authorities could grant or refuse planning permission for development under its area of jurisdiction (Yaakup, Johar, Sulaiman, Hassan, & Ibrahim, 2003). To achieve good governance, the Malaysia context has decentralized power and resources to state and local authorities in the area of housing through the framing of central government functions and policy frameworks. However, the central government maintained a firm control of the implementation rather than remain adamantly in the entire development process and perhaps it was this central coordination that ensures a relative and uniform topography of the urban centres all across Malaysia.

The contribution of the public service in Malaysia transformation success is widely recognized by authors (Abd Manaf, 2011; Mohamad, 2011; Siddiquee, 2007). In fact, the

public servants are recognized to have been the leading agents in initiating and implementing the programmes. On this note, Mohamad (2011:602) stated that *“the Malaysian civil service has delivered and we would not be where we are today had they not implemented most of the government policies”*. The initiated series of administrative reforms have brought about the necessary infrastructure, training, customer focus, attitudinal change and promote quality and productivity in the implementation of programmes for national development (Siddiquee, 2002; 2006, 2008; Yeoh, 2011).

The issue of corruption is of concern in Malaysia (Abdullah, 2008). It is expressed in different forms, such as rent-seeking and cronyism. Although, it is noted corruption is found in every political and administrative system in the world (Brinkerhoff, 2000). For instance, Transparency International (TI) reports over the years have reported an average position of the Malaysia corruption perception index in comparison with other countries in the world. In comparison to like Nigeria is mild. Using Campos, Lien & Pradhan (1999) classification Malaysia fall within low and predictable levels, while Nigeria occupying high and unpredictable category. Even at this level, Malaysia is ahead of its regional neighbours, though displaying impartial implementation of comprehensive anti-corruption laws (Quah, 2003).

To summarise, in Malaysia, the governance instituted over the years constitutes the factor that strengthens the country transformation. Such governance progression built over the years became a distinct feature of the Malaysia and distinction ahead of many developing countries like Nigeria (Pramanik, 2007). The government of Malaysia has carried out reforms and programmes to reorient not only the public sector services but even the private sector, to refocus on the governance of the nation efficiently and effectively (Siddiquee, 2006).

5.2.4 Economic structure

It is impossible to write on the Malaysian economy, explains its reconfiguration and transformation or understand the way in which government intertwined with these ideas without a spotlight on New Economic Policy (NEP); under which government builds the framework to date that sustain the growth and development of the Malaysian economy and society. The history of NEP to Malaysia, race riots in May, 1969 in Kuala Lumpur led to the formulation of NEP on two-thronged objectives to address the immediate and remote causes of the race tension and breakdown of law and order.

Malaysia, just like Nigeria, is a resource rich country. The country's economy after independence was dominated by primary agricultural products (Table 5.1). Similar to Nigeria at this time, accounting for 30% of GDP and manufacturing accounting for less than 8% until the mid-1970s (Ahn, 2001; Bhopal & Rowley, 2005; Kruger, 1982). However, as a result of rapid growth in export-oriented manufacturing, its share of GDP made a quantum increase from 10.4 % in 1965 to 33.1 % in 1995 (Ahn, 2001) and 51% in 2007 (World Bank, 2008). In contrast to Nigeria, with this rapid increase the manufacturing contributes more than half of the nation's GDP and marked a turning point towards an industrialising economy. The dominance of manufacturing's contribution to GDP has been overtaken by the services sector in recent times (BNM, 2012; Rasiah, 2011).

Table 5.1: Structure of Malaysian economy by economic activity, 1995-2009 (%)

Economic activity	1965	1970	1975	1980	1985	1990	1995	2000	2005	2009
Agriculture	31.5	29.0	27.7	22.9	20.8	15.2	12.9	8.6	8.4	9.5
Mining	9.0	13.7	4.6	10.1	10.5	11.8	6.2	10.6	14.4	12.9
Manufacturing	10.4	13.9	16.4	19.6	19.7	24.2	26.4	30.9	29.6	26.6
Construction	4.1	3.5	3.8	4.6	4.8	3.9	6.2	3.9	3.0	3.3
Electricity, gas, and water	1.1	1.1	2.0	1.4	1.8	2.2	2.6	3.0	2.7	2.6
Services	43.9	38.8	45.5	41.4	42.4	44.3	47.8	46.2	44.0	48.3

Source: Adapted from Rasiah (2011:11)

Malaysia metamorphosed from a liberal, primary-commodity, export-oriented economy to a dual economy-where efficiency, multinational corporations manufactured for export in tariff-free export-processing zones alongside protected, less competitive, and government-subsidised local firms producing for the domestic market (Mamman, 2004; Ritchie, 2005).

The structure of the Malaysian economy followed an evolutionary phase. It started with laissez-faire, developmental and free market economic policies (Table 5.2). Thus, such transformations have made “... *Malaysians live in a prosperous state...*” (Lazim & Abu Osman, 2009:499).

Table 5.2: Summary of major economic policies evolution

Policy/ Periods	Malaysia Plans (MP) covered	Policy focal Issues
Post-independence 1957- 1970	1 st and 2 nd Malaya Plans, and 1 st MP	Laissez-faire/Export-oriented, Economic /rural development
New Economic Policy (NEP) 1971-1990	2 nd MP, 3 rd MP, 4 th MP and 5 th MP	Growth with Equity
National Development Policy (NDP), 1991-2000	6 th MP and 7 th MP	Balanced Development
National Vision Policy (NVP) 2001-2010	8 th MP and 9 th MP	Vision 20:20, Building a resilient and competitive nation
New Economic Model (NEM), 2011-2020	10 th MP and 11 th MP	Vision 20:20/ Total development; High income, Inclusiveness and sustainability

From 1957 to 2005, the Malaysia shows a growth of its GDP at an average 6.5% p.a. It is quite an exceptional growth among developing countries. Consequently, the per capita income has shown a tremendous change since independence, when it was estimated to be US\$300 (Islam, 2010) and the country has climbed to the ladder as an upper middle income economy (World Bank, 2012) with a per capita income of about US\$10,000 (EPU, 2012). Although it is recognised to be in the middle income traps (Yusuf & Nabeshima, 2009), Malaysia planned to be a developed economy by 2020 with per capita income of US\$26,000 (Islam, 2010). In particular, Gomez (2009:348) argued that “(t)he government’s subscription to policies under the developmental state model, particularly

during the more than two decades of Mahathir Mohamad premiership (1981-2003), has contributed to Malaysia's fairly rapid economic development”.

Similar to Nigeria, Malaysia is a significant net exporter of oil and the second largest exporter of Liquefied Natural Gas (LNG) in the world behind Qatar. Malaysia holds proven oil reserves as much as four billion cubic feet as of January 2009. As of 2008, Malaysia's oil production was reported to be 727,000 barrels per day (Oh, Pang, & Chua, 2010).

Malaysia has a highly well-developed financial system (Lee, 2003) when compared with other developing countries like Nigeria. The system consists of the banking institutions, non-bank intermediaries, and a network of money, exchange and capital markets. The Central Bank of Malaysia (*Bank Negera Malaysia* (BNM)) consolidates the above financial system development by providing the needed supervision and regulatory support (Sriram, 2002). The studies of Ang & Mckibbin (2007) demonstrate that the country's financial development has a significant positive impact on economic growth. Similarly, Ang (2009) noted that the adoption of financial repression ideology, coupled with strong regulatory capacity had stimulated private investment in Malaysia.

The 1997 economic turmoil that erupted in East Asia, the severity scale and the depth of the crisis were enormous and unanticipated (Lee, 2003; Ping, 2008). The crisis drastically reduced the values of domestic currencies, contraction of the economies and slowed down the economic growth of the crisis-inflicted countries (Chin & Jomo, 2003; Chomsisengphet & Kandil, 2007; Ping, 2008). According to Chin & Jomo (2003) the crisis was traceable to financial liberalization and the consequent undermining of effective financial regulation both at international and national levels, and the massive withdrawal of

funds in the turbulent financial market in Malaysia. Surprisingly, Malaysia capital control policies worked, after rejection of IMF package, sped-up the recovery of the economy after a short span of time (Sharma, 2003).

From the above presentation, the researcher argues as follows. The NEP lays the success story of the Malaysian development. Consequently, the source of Malaysia's accomplishment has been the interactive system of private enterprise and the government enabling public policies aimed towards economic growth and social development of the Malaysian society. As a result of realising a diversified economic base, the Malaysia context shows a reduction in dependence on the primary resource, proliferation of industries and the provision of sustainable livelihoods to its people.

To summarise the review of the economic structure of Malaysia two conclusions can be drawn. Firstly, the productivity has grown with the economy through capital accumulation and technological change. Secondly, the country has registered a shift from low-income to high-income sectors. The implication of changing the configuration, growth and diversification of the Malaysian economy, have succeeded in achieving rising incomes to the citizens and the country.

5.2.5 Socio-demographic structure

To exploit the Malaysia resources, the British promoted immigration of Chinese and Indian labourers from China and India respectively into Malay land (Ragayah, 2008b). In addition, traders from the same countries were encouraged to set up businesses to serve the colonial economy as compradors (Idris, 2000). These movements account for the present day Malaysian pluralistic society (Ragayah, 2008b). At independence, the ethnic groups that are deeply divided and the political stability of Malaysia has always depended on the

balance among the three ethnic groups (Malay, Chinese and Indian), particularly between the Chinese and the Malays (Horiwitz, 1989).

Sequel to the above, like Nigeria, Malaysia has various ethnic groups, some of which are large and exemplary multi-ethnic model due to the absence of overt and enduring political conflict (Freedman, 2006; Nair, 2007). The population is 27 million (World Bank, 2008) and about 65% *Bumiputera* meaning ‘sons of the soil’ (comprises of Malays and smaller indigenous groups), 26% Chinese and 8% Indians (Weiss, 2007). However, it is argued that the proportion of Chinese population is steadily decreasing in the country (Choi, 2006; Menon, 2009). They attributed the change to Chinese out-migration, and argued that Malay’s population is currently approaching 75% of the country's total population.

The process of income re-distribution had been extremely slow and the pre-existing formula for peaceful co-habitation of the three ethnic groups collapsed, leading to racial conflicts on 13 May 1969 (Jomo, 1989). Consequently, the Malaysian government recognized that for harmony to be re-established, economic and political equity among the three ethnic groups was necessary (Bakar, 2007). During 1971–1990, the Malaysian government implemented the New Economic Policy (NEP), which had two goals: the eradication of poverty among all Malays and reduction in the economic disparities among the ethnic groups (Ragayah, 2008a).

The Malaysia’s most remarkable achievement during the past three decades has been making their majority of the cohort LIG far better-off in terms of basic needs than their counterparts in most other developing countries. Although the Malaysian quality of life index (MQLI) being prepared by Malaysia EPU based on the indices of the 11 economic and social life components, has been criticised for the recognition of equal weights for all

these indicators (Lazim & Abu Osman, 2009). Notwithstanding, the MQLI goes a long way to showcase the satisfaction and importance to various aspects of life brought about by the economic development realised in the country (Table 5.3 and Figure 5.4). The first assessment of the index shows between 1990 and 2002 there was improvement of the Malaysians quality of life by 9.82 points (Lazim & Abu Osman, 2009). This index is consistent to the UNDP (2010) that Malaysia has recorded tremendous exemplary human development progress. In addition to progress made in education and health sectors, the report acknowledges that Malaysia life expectancy is outstandingly high nearing the developed countries level.

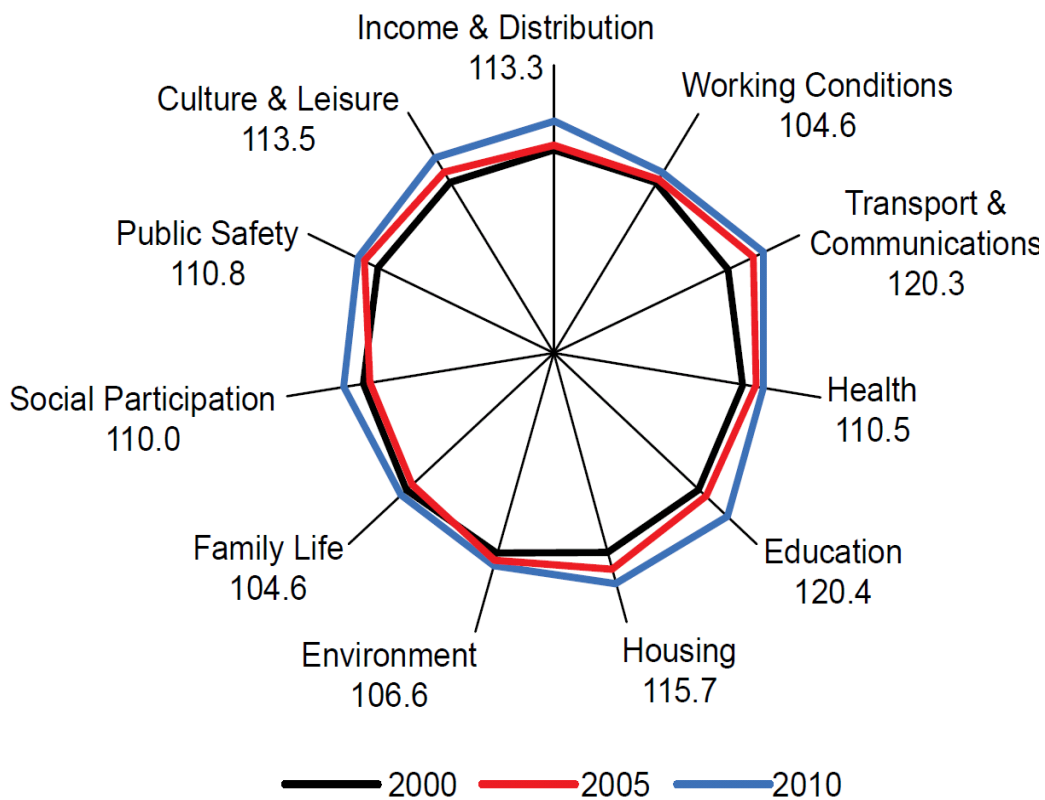


Figure 5.4: Malaysia quality of life indices in 2005 and 2010

Source: Adapted from EPU (2012:31)

Table 5.3: Malaysia area indices and quality of life index for 2005 and 2010

Index	2005	2010	% Change (2000-2010)
Education	106.0	120.4	20.4
Transport & Communication	115.2	120.3	20.3
Housing	108.0	115.7	15.7
Culture & Leisure	104.5	113.5	13.5
Income & Distribution	102.3	113.3	13.3
Public Safety	109.0	110.8	10.8
Health	106.9	110.5	10.5
Social Participation	96.8	110.0	10.0
Environment	105.3	106.6	6.6
Working Conditions	101.2	104.6	4.6
Family Life	97.2	104.6	4.6
MQLI	104.8	111.9	11.9

Source: Adapted from EPU (2012:31)

The aftermath results show that the benefits of strong overall economic growth were widely distributed which was evidenced by the sharp decline in poverty and higher attainment levels reflected in the social indicators both among the ethnic groups, in rural and urban areas, and the general increase of household incomes (Tables 5.4 and 5.5). In general terms, poverty has been reduced estimated at 37% of the population in 1972 to less than 4%. The change was most impressive among *Bumiputera* community, where poverty dropped from 65% in 1970, 23% in 1990 to 5% 2007 (Meerman, 2008). Also the government is successful in narrowing the ethnic income gap substantially, but not eliminated. As measured by the ratio of Chinese mean monthly household income to the corresponding of *bumiputeras*, the disparity had decreased from a ratio of 2.25 in 1970 to 1.70 in 1990 (Nelson, 2008).

In fact, the government policy on poverty targets has shifted from broad reduction to more targeted eradication on the remaining “pockets of poverty”. The government in the Malaysian Ninth Plan stated that hard-core poverty (defined as half or less of the official poverty line) will be completely eliminated by 2010 (Nelson, 2008). Notwithstanding the

decline of poverty, it is argued that income inequality of Malaysian citizens was on the increase to some degree. Indeed, this has become a paradox of Malaysian development which Nelson (2008a) and Menon (2009) argued has worsened in the country and attributable to the way the affirmative policies had been implemented. The disturbing issue of this development is that the beneficiaries are the ones that are least requiring support and they are the Malay elites and the upper middle class (Gomez, 2009; Menon, 2009; Tan, 2011; Tan, 2008). The consequence of this development is the creation of dependence culture on state hand-outs, corruption and a cronyism (Menon, 2009).

Table 5.4: Incidence of poverty and hard core poverty by ethnic groups in Malaysia, 1970-2009

Year	Poverty (%)				Hardcore poverty (%)			
	Bumiputera	Chinese	Indians	Others	Bumiputera	Chinese	Indians	Others
1970 ^a	64.8	26.0	39.2	44.8	-	-	-	-
1976	46.4 ^a	17.4 ^a	27.3 ^a	33.8 ^a	-	-	-	-
1979	49.2	16.5	19.8	28.9	-	-	-	-
1984	28.7	7.4	10.1	18.8	9.9	2.2	1.9	7.1
1987	26.6	7.0	9.6	22.8	7.4	1.4	1.8	5.2
1989 ^b	23.0	5.4	7.6	22.8	5.8	0.8	1.2	3.4
1992	17.5	5.4	7.6	22.8	4.4	0.4	0.5	3.2
1995	12.2	2.1	2.6	22.5	3.2	0.3	0.3	2.8
1997	9.0	1.1	1.3	13.0	2.2	0.1	0.2	0.9
1999 ^c	12.3	1.2	3.4	25.5	2.9	0.2	0.3	5.9
2002	9.0	1.0	2.7	8.5	1.6	0.1	0.3	0.8
2004	8.3	0.6	2.9	6.9	1.9	0.0	0.3	1.2
2007	5.1	0.6	2.5	9.8	1.0	0.1	0.3	1.4
2009	5.3	0.6	2.5	6.7	1.1	0.1	0.3	0.3

Source : Zin (2013:39)

Notes: ^a Refers to Peninsular Malaysia only

^b Starting in 1989, data are based on Malaysian citizens.

^c From 1999 onwards, calculation of poverty is based on 2005 methodology

Table 5.5: Incidence of poverty of rural and urban strata in Malaysia, 1970-2009

Year	Rural		Urban		Total Malaysia	
	Total poor Households ('000)	Incidence of poverty (%)	Total poor Households ('000)	Incidence of poverty (%)	Total poor Households ('000)	Incidence of poverty (%)
1970	n.a	n.a	n.a	n.a	1,000	52.4
1976	864.1	50.9	111.8	18.7	975.8	42.4
1984	556.4	27.3	93.0	8.5	649.4	20.7
1990	530.3	21.8	89.1	7.5	619.4	17.1
1995	281.8	14.9	83.8	3.6	365.6	8.7
1997	221.8	10.9	52.4	2.1	274.2	6.1
1999	271.0	12.4	89.1	3.4	360.1	7.5
2002	198.3	11.4	69.6	2.0	91.6	2.5
2004	219.7	11.9	91.6	2.5	311.3	5.7
2009	n.a	n.a	n.a	n.a	228.4	3.8

Source: Zin (2013:34)

According to the Zin and Smith (2005) Malaysia has attained full employment after 1992 and which, in statistical terms, remained the same during and after the Asian crisis. They further stressed that even if there were unemployment in the country it is short term. However, to contain the labour shortage, particularly in the construction sector, since early 1990s the government has allowed the import of foreign workers in the country and labour migration has increased exponentially (Abdul-Rahman, Wang, Woods, & Low, 2012). This action formalized practice as Malaysia has relied on foreign workers since the late 1970s (Ragayah & Smith, 2005).

However, as the NEP era progressed, the size of the urban population increased by 4.5% per annum, resulting in an increase in the proportion of the population residing in urban areas from 51% in 1991 to 55.1% in 1995. By 2000, this proportion has risen to 61.8%, accelerating at an average annual rate of 4.8% (Zin & Smith, 2005), 67% in 2005 and is projected to reach 75% by 2015 (World Bank, 2008). The rural population had dwindled to 36% by 2005 and the labour force employed in agriculture had shrunk to 13% (Nelson, 2008a). Similarly, GDP contribution from agriculture had dropped to 9% by 2007 (Preston & Ngah, 2012). These changes were due to the migration attracted by better economic

opportunities and the expectation of an improved quality of life in urban areas, as well as the extension of administrative urban boundaries (Zin & Smith, 2005).

Fundamentally, the restructuring prong of the NEP set a 30% quota for *Bumiputeras* for all categories of jobs in an enterprise, particularly in the modern urban sector, promoted by the Malaysian government to encourage them to participate in urban activities, which accounts for two-thirds of the rural-urban migrations in the country (Hassan, 2009). The rapid economic development and social change as well as urbanisation have increased pressure on government to expand housing supply not just to put in place sustainable and effective LIHP but ensure that the urban centres have adequate housing delivery strategy.

5.3 Kuala Lumpur

5.3.1 Kuala Lumpur description, emergence and its development

Kuala Lumpur is a city located on the west coast of peninsular Malaysia (Figure 5.5). It is located at the near confluence of rivers of the Gombak and Klang, popularly recognised by the acronym as Klang valley. Physically, the Kuala Lumpur is hilly and surrounded by tropical rain forest, which in particular the forest was replaced by plantations of cocoa, rubber and oil palm, developed by conglomerates companies of the British firms (Bunnell, Barter, & Morshidi, 2002). The modern times expansion of the city was in these lands.

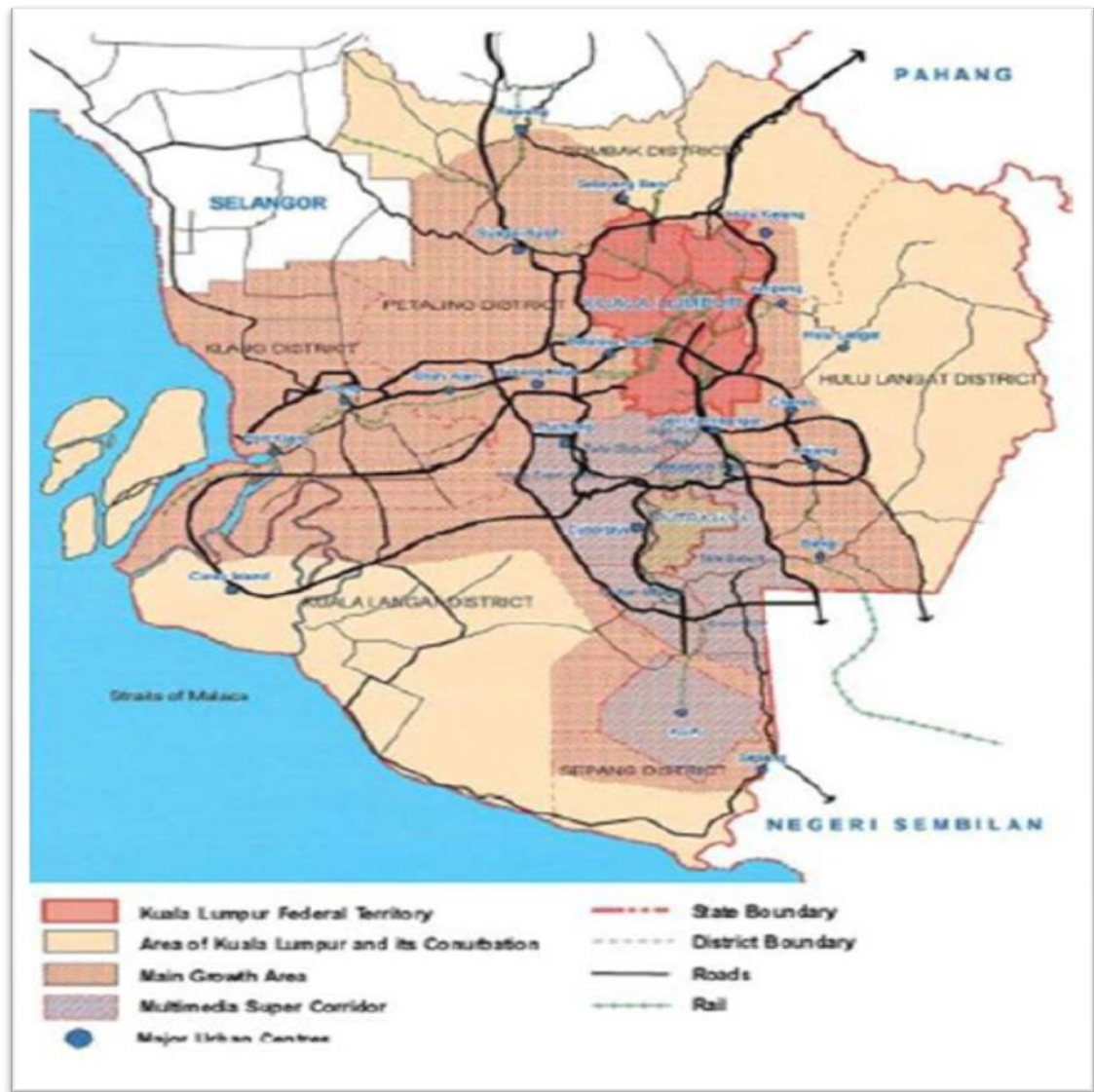


Figure 5.5: Map of Kuala Lumpur and environs

Source: <https://maps.google.com/>

Kuala Lumpur is the capital and one of the three Federal Capital Territories of Malaysia, the other two being Labuan and Putrajaya, directly governed by the Federal government of Malaysia. Historically, Kuala Lumpur started in the 1850s as a trading and mining town (Wahab, 1990) from three attap huts (Thong, 1983). The milestone records of the city began when it became the capital of Selangor state in 1880, capital of the Federated Malay States in 1896 and capital in 1948. At independence in 1957, it became the capital of Malaya and Malaysia subsequently in 1963 (Bunnell, 2004). Such enlarged political and

administrative role as the national focus of attention, Kuala Lumpur “*emerged from the shadow of Singapore*” (Bunnell, 2004:67).

The national capital status exalted its function beyond political functions in national development, as it is the industrial heart of Malaysia. Further upgrading of the city status was bestowed on Kuala Lumpur in 1972 and thereafter, two years later a Ministry of Federal Territory was created for the city land excised from Selangor state. But the ministry had a brief period when it was transferred to Prime Minister’s Department because it was said the then Prime Minister had considered Kuala Lumpur as his personal pet project (Bunnell, 2004). The implications of the progression in status, Kuala Lumpur enjoyed a special privilege from the government in the forms of unprecedented investment in the provision of first class infrastructures, landscapes and services (Usilappan, 2006).

The Kuala Lumpur has undergone different four phases of growth and development shaped by the dominant political order and indeed the global political economy. The four identifiable phases recognised are pre-colonial, colonial, national and global phase. The details of these phases can be found in Bunnell (2004); Bunnell, Barter & Morshidi(2002) and King (2008). Suffice to mention that the phases serve as a key to internal contest, engagement and development of the city. For instance, during the Japan occupation produces “*a society and culture of squatting*” (King, 2008:71); during British rule the city was made to enjoy some notions of British town planning ‘normality’ (King, 2008); and while during nationalist phase, the city was exposed to contests between the ruling Malay nationalists and the overwhelmed Chinese city population. The contest arises where the city centres “*were completely Chinese-owned while the Malay land was mostly on the disadvantaged semi-rural fringes*” (King, 2008:91).

On the national scale, the advent of the NEP with objectives to achieve the reversal of Malay disadvantage position, the government promoted rural-urban migration among the Malays (Hassan, 2004). Correspondingly, in Kuala Lumpur the government responded by having effective control of the supply of land and capital, and mass housing policy to accommodate the growing population (Agus, 2002a; King, 2008). Finally, on a global scale, Kuala Lumpur represents *“the national centre for advanced producer services connecting it up to regional and global financial markets”* (Bunnell, 2004:65). Also, consistent with the national vision, then it is not surprising that the city has an objective to achieve by the year 2020 as ‘world class city’ in terms of working, living, business and governance environments (DBKL, 2003).

Similarly, the changes Kuala Lumpur has undergone are reflections, succinctly captured by King (2007:131) as argued that *“cities inevitably convey messages about the societies that produced them and are in turn reproduced by them, in their image. This is more so in the case of capital cities”*. It has a land area of 244sq.Kms, almost the same size as the Abuja FCC. While the Kuala Lumpur conurbation covers an area of about 3,000sq. kms. This comprises of Kuala Lumpur and more than 30 rapidly growing adjoining cities and towns in the state of Selangor (Bunnell, et al., 2002). The agency responsible for the implementation of the housing policies in Kuala Lumpur is the City Hall of Kuala Lumpur (CHKL), a local government authority, directly administered by the federal government of Malaysia and set to achieve the objective of implementation of policies that would create a world class city and excellence (Sirat & Ghazali, 1999).

At regional level, Kuala Lumpur is recognised as the fastest growing city in the Southeast Asia and consequently is a representation within the context of the emergent ‘Asian urbanisms’, where the Asian cities are developing by novel model combination of public

and private actors (Hogan, et. al., 2012). The Asian Urbanism is a product of the Asia distinct transformations in economic, physical, social and informational spheres occurring at an unprecedented pace, reproduced within a few decades ago (Y. M. Yeung, 2011) and positively contributing to the rising ‘new Asian hemisphere’ (Mahbubani, 2011). New Urbanism is being sustained by another equally distinct emergent of professional and business middle class in Asia countries (Davis, 2004; Hattori, Funatsu, & Torii, 2003). Perhaps, such phenomenon is what informed the governments of these countries to adequately represent the LIG housing within the general development framework of what Menon (2009) called ‘conservative pragmatism’ in development policies. Hence, cities like Kuala Lumpur should talk whether that has been achieved and accurately define the extent of the success.

5.3.2 Governance structure of Kuala Lumpur

The governance of Kuala Lumpur is under the leadership of civil servant known as Datuk Bandar (Lord Mayor), an appointee of Prime Minister, since when it was declared and conferred the status of a city in 1972. Before then, the head of administration was Federal Commissioner and similar to what is being practiced in Abuja, Nigeria. From 1972 to date, including the incumbent, CHKL had ten mayors, serving an average of four years, and longest and shortest periods served were ten years and three months respectively. The Mayor is directly responsible to the Minister of the Federal Territory and Urban Well Being (FMFTUW), as the coordinating ministry that plan, manage, implement, monitor and evaluate progress and development in Kuala Lumpur. The implementation of such programmes depends on policies generated from the Prime Minister’s department and programmes of the CHKL undergo department scrutiny and approvals. Of course, he is

being supervised by the department of local government in the MHLG. Ultimately, the Mayor is directly answerable to the Prime Minister.

The organisation structure of CHKL, represent the largest municipal authority as far as size and functions are concerned in Malaysia and a state in its own right (Masser, 1991; Yaakup, et. al., 2003). The CHKL administration and management are undertaken by departments grouped into four secretariats, namely, planning; socio-economic development; management; and project implementation and management. In all the secretariats there were twenty-four departments, two units and supported by branch offices in eleven areas in the city. Each department is headed by a director and sectional heads. Altogether, administratively the CHKL is headed by a Mayor, his director-general and four deputy director-generals who oversee the above mentioned number of departments. The entire organisation and its administration of CHKL is headed by the Mayor, with vast power and authority over decision making (Yaakup et al., 2003) as far as administration, management and development of Kuala Lumpur is concerned.

The CHKL is MS ISO 9001:2008 compliant and the authentication were granted in 2009, covering a total of 36 scope of certification (DBKL, 2011). In fact, all its operations are Information Technology compliant, which CHKL has begun computerising its activities as far back as 1974 (Masser, 1991). In addition, quality management service is used in guiding the administration of each department in the CHKL. A brief mention of some of these departments shows that the economic planning and coordination is responsible for ensuring of all developmental and privatisation projects. The development coordination is responsible for coordinating and monitoring the implementation and performance of projects under the CHKL. The regulation and promotion of development planning of CHKL are responsibility of the Master Plan.

The law requires the local authorities required to draw and review after every five or ten years, in line with the development of planning and development policies. Over the years, CHKL has drawn two major structural plans in 1984 and 2000. The current structural plan is drawn against a futuristic date of 2020 when the country is vision to become a developed economy. Interestingly, the plan has been subjected to public participation and scrutiny.

Unlike Abuja, the CHKL more than half of its source of revenue in 2010 was generated from general assessment tax and followed by the charges realised from planning and building control. The Figure 5.6 below illustrates the details of the varied sources of revenue for CHKL. The proactive policy of the CHKL to depend on property assessment is commendable and by implication guaranteed it a dependable and sustainable source of income, in sharp contrast to Abuja that entirely depends on the federal government and ignored assessment tax.

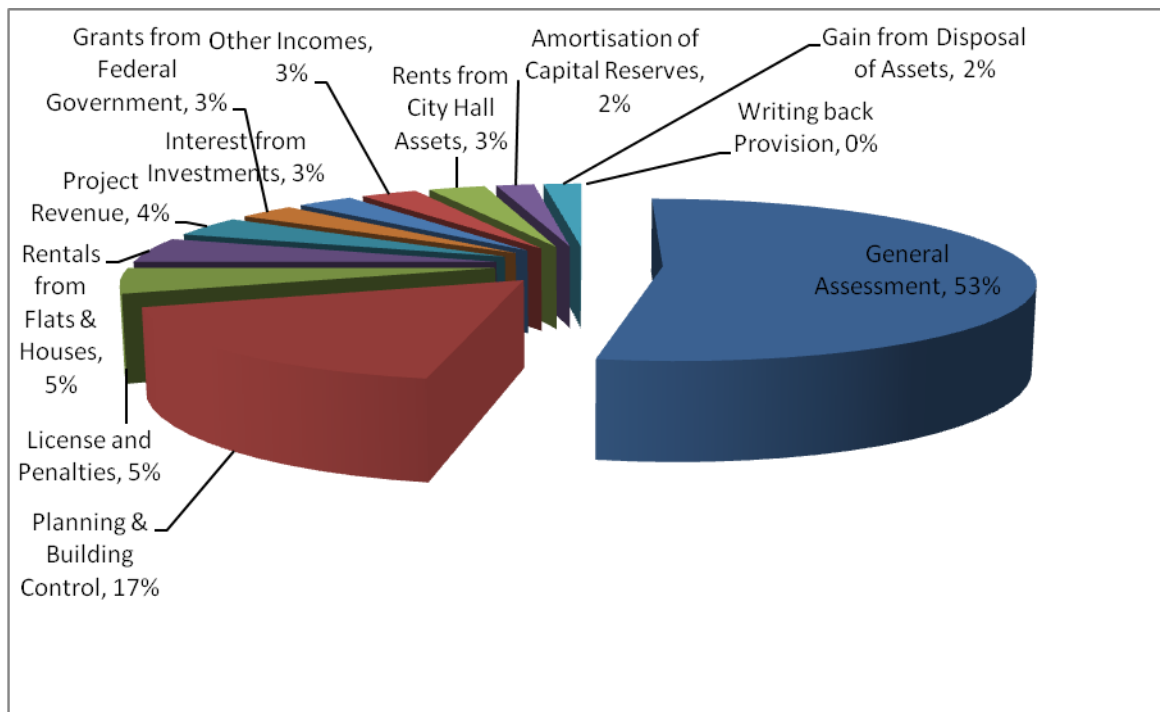


Figure 5.6: City Hall of Kuala Lumpur sources of revenue

Source: Author based on DBKL (2011:176)

The management of CHKL was not only maintaining financial autonomy concurrently produces a surplus balance of RM408,237,034 at the end of the 2010 financial year after accounting its recurrent and capital expenditures combined (DBKL, 2011). From the reading of Abd Aziz (2007) this study understand this has been the financial trend of CHKL, maintaining a budget surplus since 1991. This means that CHKL as an agent was financially healthy and capable of discharging its duties and responsibilities.

5.3.3 Economic structure of Kuala Lumpur

Similar to Malaysian economy generally, in Kuala Lumpur the tertiary and secondary sectors of services and manufacturing respectively dominate its economy. On this note, the services sector remained the main driver of growth, accounting for about 90% of GDPs in (Table 5.6) and with such dominance Kuala Lumpur is considered having the fastest economy in Malaysia. Therefore, one can rightly argue that Kuala Lumpur has a vibrant and overwhelming dominance of service oriented economy. In fact, according to UN-Habitat (2012b) Kuala Lumpur is one of the leading world cities in possession of favourable business environments and prosperity.

Table 5.6: Gross domestic product for Kuala Lumpur by type of economic activity from 2006-2008

Activity	RM Million (in constant 2000 prices)		
	2006	2007	2008
Agriculture	32	42	38
Construction	24	27	27
Mining and Quarrying	2,190	2,126	2,243
Manufacturing	4,475	4,871	4,994
Services	56,153	61,644	65,405
Total	63,515	69,442	73,536
Growth (%)	8.3	9.3	5.9

Source: Adapted from Malaysia (2010:371)

Similarly, the Malaysia achievement, as noted above, as growth with income distribution. The city of Kuala Lumpur as the ultimate destination of the incoming investment in the country, translate into having an increase in all income group's household income in the city (Table 5.7). From the table, it shows that the mean household income of households in Kuala Lumpur, although more than the national mean, grew at an average of lower annual rate of 1.8% per annum compared to national averages, from RM5,011 to RM5,488. Hence, this reinforces the conclusion of Choon et al. (2011) that major cities in Malaysia showed positive human well-being development. Notwithstanding, based on its income equalities data base, UN-Habitat (2012b) describes Kuala Lumpur as one of the leading most unequal cities in the developing countries, similar to most Asian and African and less in Latin America cities.

Table 5.7: Mean monthly household income and incidence of poverty in Kuala Lumpur in comparison to Peninsular Malaysia and Malaysia, 2004 and 2009

Area	Mean monthly income (RM)		Average annual growth rate (%), 2004-2009
	2004	2009	
Kuala Lumpur	5,011	5,488	1.8
Peninsular Malaysia	3,387	4,162	4.2
Malaysia	3,249	4,025	4.4

Source: Adapted from Malaysia (2010:399)

5.3.4 Socio-demographic structure of Kuala Lumpur

According to Bunnell, et. al., (2002) Kuala Lumpur is among the leading fastest expanding cities in South-East Asia and such urban growth made the city to be considered as ‘macrocephaly’ of Malaysia, having a singular dominance over other cities (Thong, 1996). According to Malaysia census results in 2010 shows Kuala Lumpur population was about 1.7 million people; both as the entire urbanised area and the most densely populated area in Malaysia with 6,891 persons per sq.km (DSM, 2011). While the Kuala Lumpur

conurbation, known as Greater Kuala Lumpur (Greater KL) formerly known as Klang Valley, as of 2010, has a population of 6 million (Tan, 2012). Also, contains 6 out of the 10 largest cities in the country (Soo, 2007). Figure 5.7 and 5.8 shows the growth of population in Kuala Lumpur between 1980 and 2010 and the Greater KL respectively.

In spite of the overwhelming dominance of Kuala Lumpur as the largest city in the country but does not occupy a primacy urban system as in other developing countries (Soo, 2007). Notwithstanding, Kuala Lumpur, fitted very well into the tremendous social and economic transformations towards government goal of making it a global city (Sirat & Ghazali, 1999). Fortunately, Kuala Lumpur has remained the focus of government induced rural-urban migration that encourage Malays substantial shift to urban centres in search of job (Drakakis-Smith, 2000). Expectedly, the government compliment by employing strategies to contain the continuous expansion of the urban population, particularly in the provisions of housing for LIG.

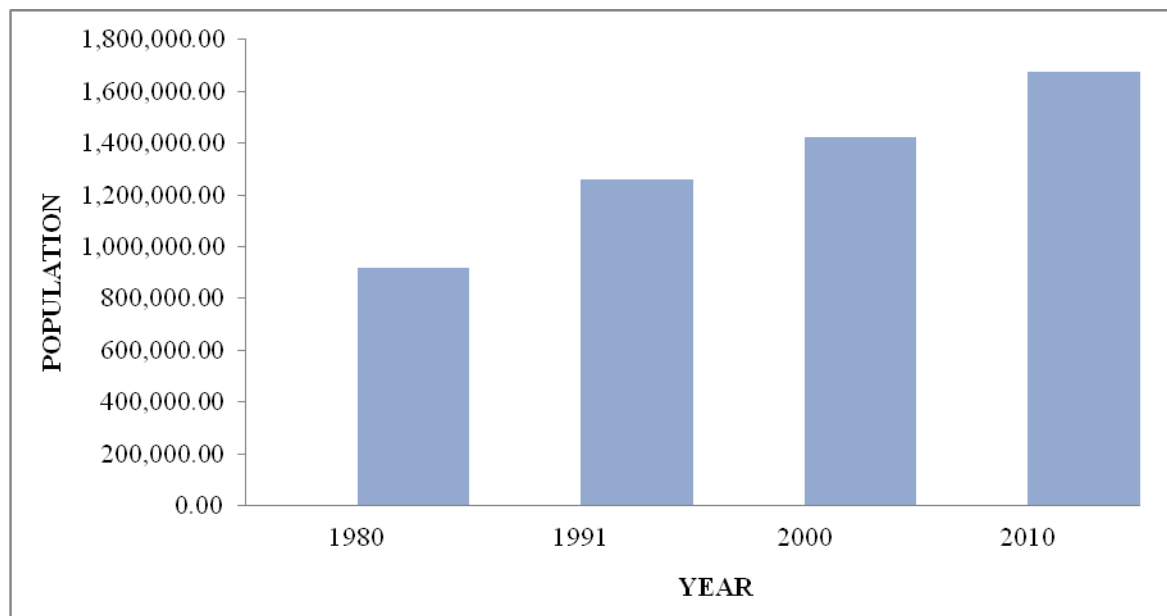


Figure 5.7: Population of Kuala Lumpur, 1980-2010
Source: Author, based on DBKL, (2003) and DSM, (2011)

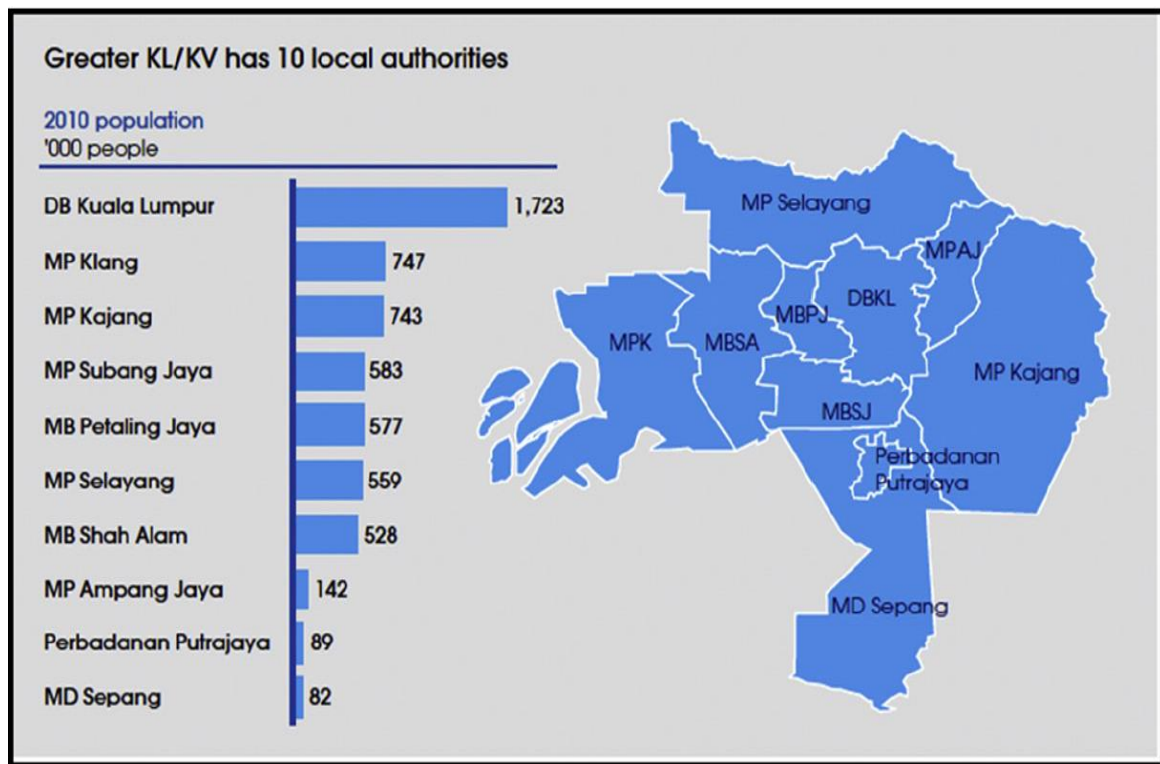


Figure 5.8: Map of Greater Kuala Lumpur and the distribution of population in its area

Source: Tan (2012:109)

The population distribution in terms of age group shows remarkable changes over the years in Kuala Lumpur (Figure 5.9). There was declined by proportion of young population under 15 years old from 33% in 1980 to 22% in 2010, and having the lowest dependency ratio of 36.6 in Malaysia (DSM, 2011). However, the city has witnessed the working age group of 15-64 years increased from 64% in 1980 to 73% in 2010. Similarly, the older age group, 65 years and above has increased from 3% in 1980 to about 5% in 2010. The implication of this demographic distribution has consequence on housing and local economy.

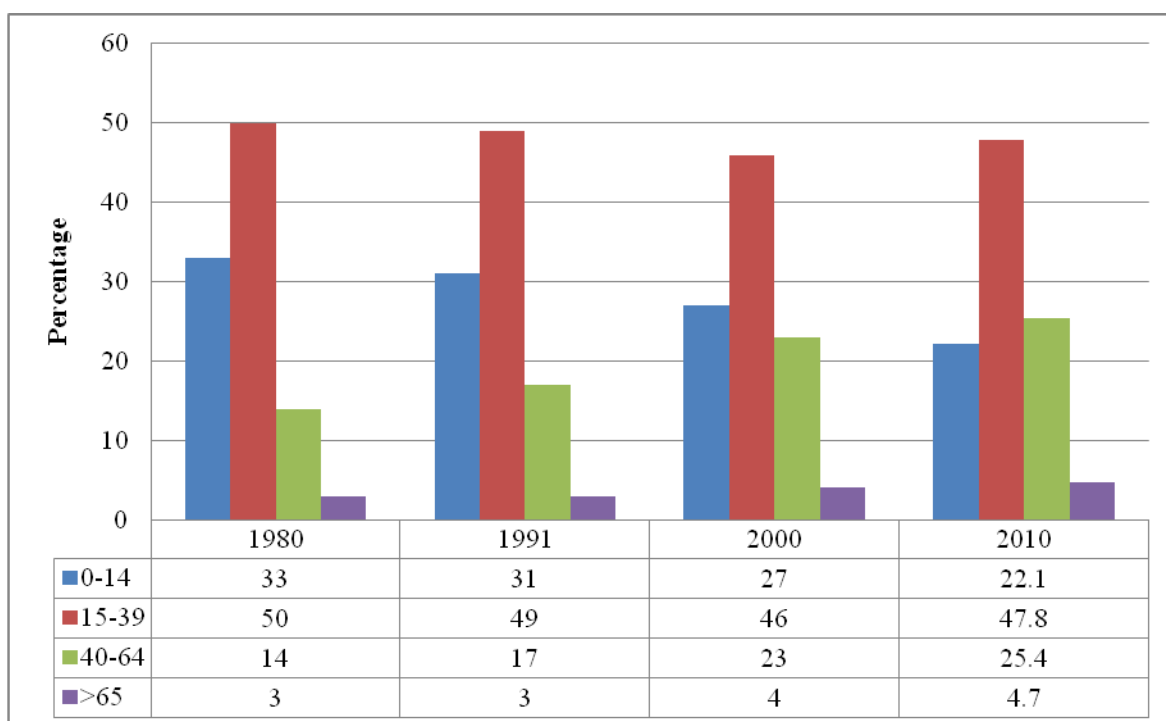


Figure 5.9: Distribution of population by age groups in Kuala Lumpur

Source: Author based on DBKL, (2003) and DSM, (2011)

In Kuala Lumpur the distribution of races needs to be presented, because the accessibility to low-cost housing is according to one's race. The Kuala Lumpur is recognised of Chinese demographic dominance in Malay dominated country (King, 2008). However, the NEP ethnic intensification of urbanisation in Malaysia has added boost to Malay population in Kuala Lumpur ((Drakakis-Smith, 2000). The population of Bumiputra has increased significantly in the city, and by 2010 had reverse Chinese historical dominant race in the city (Drakakis-Smith, 2000; King, 2008). Accordingly, the 2010 census results show that Bumiputra were about 42% of the city population, while the Chinese recorded a declining figure of 39% from 43% in 2000 when the Bumiputra were 38% (DSM, 2011). The racial pattern dynamics in the Kuala Lumpur show that when the percentage of Bumiputra was increasing, the Chinese percentage was on the decline (King, 2008).

Accordingly, the changing pattern could be explained in terms of the national context, where the country is experiencing Chinese immigration and there are significantly higher

fertility rates among Bumiputra and it's on the decline among the Chinese (Menon, 2009). While on the account of King (2008:168) such dynamics in Kuala Lumpur should be read against the background of “*grander vision of a globalist, ‘intelligent’, redefined, reasserted Malay World*”. Table 5.8 summarises the changing racial composition in Kuala Lumpur.

Table 5.8: Population by race groups in Kuala Lumpur, 1980-2010

Race	1980	%	1991	%	2000	%	2010	%
Bumiputra	305,435	33	469,900	37	541,082	38	696,730	41.6
Chinese	477,601	52	581,100	46	612,277	43	655,413	39.1
Indians	127,793	14	141,000	11	142,239	10	156,316	9.3
Others	8,781	1.0	70,000	6	14,239	1	9,539	0.6
Non-citizens					113,912	8	156,623	9.4
Total	919,610	100	1,262,000	100	1,423,749	100	1,674,621	100

Source: Author, Based on DBKL, (2003) and DSM, (2011)

Another social dimension of the Kuala Lumpur composition is the issue of religion and in the city reflects the multi religious composition of the country very well. According to DSM (2011) the religious composition of Kuala Lumpur shows that the two most dominant religions are Islam and Buddhism accounting for 46% and about 36% respectively and combined stood at 82% of the city population subscribe to these two dominant religions. Equally, represented religions include Christianity (5.8%) and Hinduism (8.5%). Hence, Kuala Lumpur just like Abuja, it is multi-ethnic and multi-religious society.

5.4 Nigeria

5.4.1 Geography and background

Nigeria is located on the Gulf of Guinea in West Africa. It has land area of 923,768 sq. kms. Nigeria is bounded on the West by the Republics of Benin and Niger; on the East by the Republic of Cameroon; on the North by Niger and Chad republics and the South by the

Gulf of Guinea. Nigeria was a British territory from 1861 until October 1, 1960 when it achieved independence as a sovereign nation. The Federal Republic of Nigeria was proclaimed in 1963. Prior to independence the Nigeria entity came into being after the amalgamation of three territories, that were administered separately and in different manner in 1914 (Falola & Heaton, 2008; Kraxberger, 2005). The River and its main tributary, the River Benue, divide the country into three major geographical sections: east, north and west (Figure 5.10).

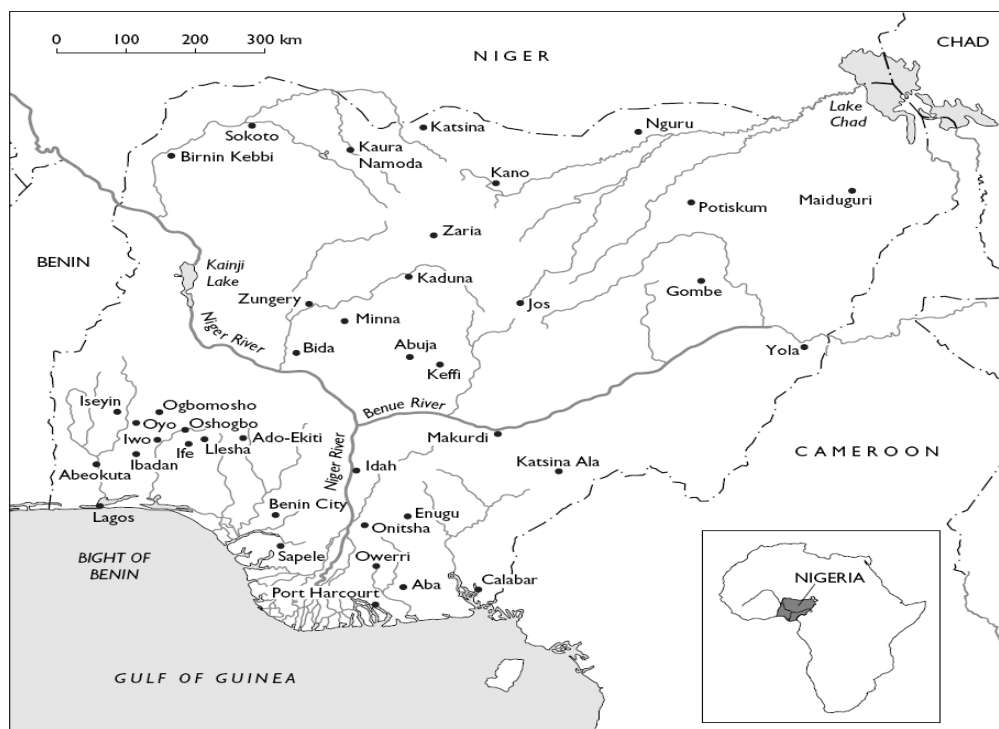


Figure 5.10: A map of Nigeria

Source: <https://maps.google.com/>

At independence and the end of colonial rule, Nigeria was rated with strong socio-economic fundamentals (Falola, 1996:177). The country was postulated to emerge as an economic power in Africa and indeed the entire world, considering its vast human and material resources. However, by the close of the twentieth century the country has become one of the poorest in the world (Falola, 2004). Unlike the success of Malaysian project,

however, the failure of Nigerian project over its political history, following the (Ukiwo, 2003) is “*poignantly captured by irresistible titles*” by providing an update of such titles as ‘kleptocratic state’ (Hertog, 2010); ‘Africa promised denied’ (Pierce, 2006); ‘fractured state’ (Amuwo, 2010); ‘garrison democracy’ (Omotola, 2009); ‘flawed vision’ (Henley, Tirtosudarmo, & Fuady, 2012); and ‘political corruption: Nigeria’s perennial struggle’ (Diamond, 1991).

5.4.2 Political structure

Just like Malaysia, without exception, Nigeria as a British colony came to independence with a parliamentary system based on the West Minster model. The model was redesigned in 1963, having a President with ceremonial powers and Prime Minister as head of government.

However, Nigeria post-independence history has been characterized by long periods of military rule, political instability and marked by development failures. With exception of the first and second republics in 1960 to 1966, and 1979 to 1983, the republics have been short lived, been overthrown in a coup d’état. There were six successful, four unsuccessful plots and two failed military coups (McGowan, 2003). The political uncertainty continued as the vicious cycle between the military and civilians, due to what Williams & Turner (2008) recognised to be a civilian repeat of ‘failure of politics’ and military response to ‘failure of administrations’. The military rule was characterised by “*(b)ad governance, endemic corruption, ineffective public institutions, gross human rights abuse, and massive deterioration of infrastructures*” (Iroanya, 2008:105). Meanwhile, these coups and counter coups among the military factions largely perpetuate political instability over a considerable period of Nigeria’s political history (Ehwarieme, 2011). Ironically, this was the period when local ‘capital-accumulating bourgeoisie’ emerged (Kraus, 2002). In

addition to, the most unfortunate implication of regime changes, negatively impacted on Nigeria development, for lack of policy continuity (Falola, 1996).

At the advent of civilian rule after thirteen years of military rules, Nigeria operates a presidential system of government, a replica of the United States model. The Federal legislature has bicameral chambers, namely the Senate and House of Representatives. The elections of all political offices are conducted at general elections conducted after every four years at the same time. It is only the office of president and governors have limited of two times of a four year term. Under this structure, the independence of the judiciary is upheld and maintained. Similarly, at the state level has a governor and single-house legislatures. The constitution in Nigeria vests the executive power in the President, who is both the Head of state and government. The president appoints a cabinet of unlimited number to assist in the “determination of generating policy of the government” (FGN, 1999). Apart from the ministries, the constitution allows for the establishment of independent institutions and agencies.

Similar to Malaysia, Nigeria operates a three tier-federal structure. In Nigeria, before 1967 there were four selves administered and autonomous regional governments, namely, East, Midwest, Northern and Western regions, and central government. The responsibilities were shared between central government, states and LGs. Each of the federating units is given relative autonomy to determine certain economic, political and social actions. In Nigeria there are 36 states and 774 local governments’ areas, including the six area councils that comprise the Federal Capital Territory (FCT).

The deepening mistrust among Nigeria sub-cultures, led the political class to adopt a formula of ‘zoning’ arrangement and ‘federal character’ like affirmative policy, whereby

the presidency and other top posts rotate automatically among the six geo-political 'zones' in the country. This is why the country is divided into six political zones, among others, for the purpose of making an equal representation of political appointments, spread of federal government development projects and distribution of resources. However, such arrangement in recent times has been overturned by the present president, Jonathan Goodluck and in fact, it is on this basis he came on stage in the first instance, as vice president, thereby heating up the polity.

Consequent to the military regimes, Nigeria development indicators became worse, economy ruined and battered, oil money used corruptly, corruption formalised, patron-client and its associated pre-bendalism predominate, poverty broaden, wealth became concentrated to a few, society polarised, human rights abused, polity heated and communal tensions aggravated, policies implementation relegated and nation lost vision and direction, among others (Tordoff, 2002). On this note the researcher can rightly, accept the argument of Handelman (2011) and Pramanik (2007) that the country's underdevelopment was due to the pervasiveness of military governance. Also, undoubtedly, these entirely combine to ruin the country and bedevil the march to orderly progress (Williams & Turner, 2008).

Since 1999, Nigeria has held four successful multi-party elections (Akhaine, 2011) and now perhaps has a 'continuous democracy' (Shugart, 1995). Notwithstanding, this change made overwhelming rise in happiness among Nigerians (Inglehart, Foa, Peterson, & Welzel, 2008). As in many African countries, the citizen envisages a general change in their welfare and governance (Bratton, Mattes, & Gyimah-Boadi, 2005). However, recent assessment within the overall continental context, and Nigeria in specific, Lewis (2008) shows democracies woefully failed economically with marked features of slower growth rates, high inflation and budget deficits even when compared with non-democracies. The

experience so far shows that civilian rulers “govern” no better than military (Adejumobi, 2010b). Indeed, it is the general conclusion that democracy has not changed the tone of the military authoritarian in Nigeria (Adejumobi, 2010b; Bates, 2008; Diamond, 2008a, 2008b; van de Walle, 2012). Thus, politicians enjoy a low credibility rating among the citizens in policy implementations.

As a political system in Nigeria has degenerated into one of instability and worsen by the endemic corruption, impacted on policy implementation. Most of the policies planned for the development of the country “*have either been too hard to pursue or have been damaged by fiscal irresponsibility*” (Falola, 2004:203). The advent of such policies is seen as a conduit pipe to siphon money from this unproductive political class. The current political party ruling, namely, Peoples Democratic Party (PDP), since when the country returned to civil rule from 1999, is hardly not famous for promoting pro-people policies and programmes (Kendhammer, 2010). Such dominance allow the politicians to reconstitute networks of control and patronage plunder of oil rent, rather than sustainable good governance, in spite of the reasonable period of ruling the country, in contrast to the Malaysia UMNO dominance. The dominance of the party deepens political clientelism in the country and “*the clienteist politics tend to reinforce inequality, undermine accountability and hamper the provision of public goods*” (Lewis, 2008:101).

Unlike Malaysia, Nigeria’s elections so far have not been free and fair enough, especially the ones held in 1999, 2003 and 2007, labelled as ‘corrupt elections’ (Bratton & Lewis, 2007; Lewis, 2003), “*brutally fought and outrageously rigged*” (Diamond, 2008a:140) under the context of militarisation of the politics (Philips, 2005). While the most recent in 2011 was considered mild to the International Observers Missions, but most Nigerians considered it to share or even worse than the previous three, considering the dozens of

lives and property lost (Lewis, 2011). Hence, it is felt that the political trends in the country cannot be said “*to be a democracy at all*” (Diamond, 2008a:140). The reason being that, money politics became absolutely the deciding factor of participation (Mundt, et al 2008:683).

In addition to money, largely the political mobilizations are built in the patron-client network. Although, the clientelism was an integral aspect of political life in the larger scale pre-colonial societies in Nigeria. But the present day ‘big man’, also called ‘political barons’ or ‘godfathers’ (Agbaje & Adejumobi, 2006) act as political entrepreneurs, who invest in elections for higher political returns. The implications, the morons, incapable and novice gets appointed and eventually built a system of mediocre, incompetent and incapable governance framework emerge (Mundt et al, 2008). Succinctly, Diamond (2008a:146) summarises the cost of what the weak electoral systems and by extension the patrimonialism produces to the nation, thus,

“the point of neo-patrimonialism, rather is to produce private goods for those with access to power. Contracts are granted not on the basis of who can deliver the best service for the lowest price, but rather on who will pay the biggest bribe. Budgets are steered to projects that can readily generate bribes. Government funds disappear into overseas accounts of office holders. Public payrolls are swollen with ranks of phantom workers and soldiers whose pays goes into the pockets of higher-ups”.

This was why as far back as three decades ago, Achebe (1984) argued the problem of Nigeria was leadership and has remain so even in most recent times reflected on its vexing question of political accountability (Uwazurike, 1990).

5.4.3 Governance structure

The national governance in Nigeria, just like Malaysia and many other countries consists of cabinet ministries, the independent agencies and public corporations. A ministry

comprises of departments and the number of such varies and depends on the functions for which the ministry is responsible. The cabinet ministries are headed by ministers appointed by the president. The independent agencies are smaller than the cabinet ministries and tend to have considerable more focused missions (Dibie, 2003). The same governance structure replicates at the states and local government levels, though of lesser size and scales. For the state, the cabinet ministries are headed by commissioners appointed by the state governor. Furthermore, at all levels the governance machinery is managed by the bureaucrats, popularly known as civil servants. However, the governance in Nigeria, it is common to recognise the perennial occurrence of ad hoc agencies and committees (Dibie, 2003). The practice employs despite their presence are not recognised by law and yet given wide powers to perform functions which existing agencies of government with the requisite legal provisions already have mandates. Such practice over the years has stunted good governance and accountability over what is required to bring existing institutions work and bring the sorely needed discipline into governance in Nigeria.

A salient topic in issues relating to governance in Nigeria is corruption and as such deserves a special mention first, as the problem pose by corruption is vast “... *keeping Nigeria from living to its full potential*” (Sparks, 2008:116). This is because “*corruption has been deeply entrenched in the structure of the Nigerian state and society*” (Osoba, 1996:384). For instance, the governance structure in Nigeria over the years has succeeded in building public perception and apathy as corrupt and inefficient in service delivery (Dibie, 2003). Unfortunately, at the highest level of concern, most especially is the political corruption, which grew apace, at unimaginable levels (Islam, 2005). Scholars offers an incisive perspective on the corruption specifics in Nigeria (Adebanwi & Obadare, 2011; Campbell, 2011; Diamond, 1991; Hill, 2010; Lewis, 1996; Marquette, 2012;

Ogundiya, 2011; Smith, 2008). These scholarly publications demonstrate the endemic corruption in Nigeria and its existence proven even on the basis of international and national surveys. For instance, Transparency International (TI) reports over the years have reported on poor position of the Nigeria corruption perception index in comparison with other countries in the world.

In consequence, the preeminent dominance of corruption is detrimental to the Nigerian society and its governance for at least three major reasons. Firstly, the economy and society suffer the most due to lowering of the system's efficiency. Secondly, corruption translates in the reduction of the total social welfare of the society because of its negative effect on the misappropriation and misapplication of funds in the country. Finally, corruption in Nigeria has destroyed national capacity, cohesion and increases its vulnerability and instability (Adesoji, 2010a). As consequence of these woeful and negative values progressively over time, it is then not surprising when Joseph & Gillies (2010:185) concluded that *"Nigeria has been deprived of honest, effective, and constitutional leadership for so long..."* Similar, a declaration was made in three decades ago, the problem of the country was declared to lie *"... simply and squarely a failure of leadership... the unwillingness or inability of its leaders to rise to the responsibility..."*(Achebe, 1984:1).

The irony of it all, in Nigeria, the corruption agencies were finding it difficult to prosecute culprits, mostly politicians and bureaucrats arising from both the executive and the legislature in scuttling the fight against corruption in the country (Adebanwi & Obadare, 2011). This is not surprising since it has been recognised that *"corrupt rentier state use low state capacity to further undermine the legal order and facilitate rent seeking"* (Jensen & Wantchekon, 2004:837).

Nigeria stands as prove to the assertion that no nation develops beyond the capacity of its public service. The civil service occupies an important role in the governance structure, since its main function is to implement government policies. The bureaucracy in a country constraint by attitudes and operational capabilities could be hindrance to policy implementation (Islam, 2005). The Nigerian civil service evolved from the colonial service with its historical roots of independent, non-political and meritocratic administrative machinery for governing the country. The colonial masters bequeathed the culture of employing the best graduates, but this has degenerated that such good virtues are lost. The employment in the public sector was characterised by nepotism, cronyism, personal connections and bribes (Salisu, 2003). The implication that may be observed, the nation governance is skewed and concentrated in the hands of the few, became highly politicised institutionalized, captured as fiefdoms and increasing haemorrhaging of development resources (Osaghae, 1998).

The civil service is denounced “*for being corrupt, poorly trained and poorly attuned to the needs of the poor*” (Salisu, 2003:170) despite the availability of training infrastructure as shown in Akanji & Bankole (2007). The civil service in Nigeria is characterised with the short term in its vision, self-centred in policy formulation and corruption in policy implementation, large and unwieldy, weak accountability and low professional standards (Adejumobi, 2010b; Dibia, 2003). These attitudes of civil servants have battered and eroded the competence of the institution; and policies and programmes became poorly conceived and executed and results in perpetuations of suffering to the majority of the citizens. The most surprising is that this is the structure that will act as the catalyst in managing and implementing reforms such as enablement policy in the country, as the

major stakeholder and indeed doubts are not surprising casting on their competence and diligence to administer this kind of policy.

In summary, considering the current governance structure, at all, across the Nigeria tiers of government, it is fair to say caricature Nigeria as being in a development logjam, unable to dislocate its impediments and unclear how to propel development aspirations in the future. Thus, the implication on the implementation of an enablement policy, with the above weak governance structure, the Nigeria state has reneged the basic precondition necessary for an efficient institutional framework of implementation.

5.4.4 Economic structure

Unlike Malaysia, based on World Bank (2012) Nigeria is classified as one of the lower middle income economies, with 2010 annual Gross Domestic Product (GDP) of US\$193.7billion and per capita income of US\$2160 (World Bank, 2011a). The Nigerian economy has demonstrated an impressive ability to consistently show a high rate of growth since 1970s. In the past decades, a real growth has averaged 10% per year. However, this high economic growth rate has been accompanied by an equally high rate of inflation reached 25% per year from 1973 to 1975.

Similar to Malaysia, Nigeria emerged from colonial rule with predominantly rural economies, heavily dependent on the export of primary agricultural products. The colonial economy was agricultural products based and this was what accounted for the strong impressive economic growth in the 1960s, though became halted by the civil war (Scherr, 1989). In this context, the classification of nations by World Economic Forum shows a mark difference and stages of Malaysia and Nigeria economies. Unlike Malaysia, Nigeria economy phase falls within factor driven classification, meaning the economy was

dominated by subsistence and extraction businesses, with a heavy reliance on labour and natural resources.

Indeed, more than 70% of its work force was in agriculture outside manufacturing, accounted for over 80% of export earnings in the 1960s to early 1970s, has declined drastically (Akanbi & Du Toit, 2011). The economic policies in the country completely ignored and crippled the contribution of agriculture as a growth generating centre (Henley et al., 2012). Furthermore, in the economy over 85% of the population engage in the informal economy and constitute the primary sources of a livelihood (Jimu, 2011).

The import-substituting industrialisation pursued did not accrue economic growth performance. This was followed by a collapse in industrial sector and the emergence of its mono-cultured economy Nigeria depends almost entirely on the revenues from the crude oil industry and generated a fatal flow as 'Dutch disease' and 'curse' (Gboyega, Søreide, Le, & Shukla, 2011; Maass, 2009; Ross, 1999). According to Ikpeze, Soludo & Elekwe (2004) Nigeria is one of the 20 least industrialised countries in the world. The same authors expressed that industrialisation experienced a boom during the period of the oil - boom era (1973-1981) when its share of GDP attained 11%. Manufacturing exports, while import of manufactured goods was about 15% of GDP or more than 60% of total imports. Export of agriculture has declined from a share of more than 80% at independence to less than 4%, and that of oil approximately to 95% since the mid-1970s (Gboyega et al., 2011).

The changing structure of Nigeria has shown a rapid de-industrialisation, continuing loss of market shares in traditional export markets and increasing import dependence especially food imports. The plethora of studies on Nigeria has generated explanations explaining the failure of industrialisation in Nigeria (Bevan, Collier, & Gunning, 1999; Eberhardt & Teal,

2010; Kohli, 2004). However, with all these, in discernible experiences the Nigerians have seen inept among particularly the political class to bring about a reform. For instance, Malaysia borrowed palm technology and palm seedlings from Nigeria in the 1960s. By 2010, Malaysia had become about the world's largest exporter of palm produce while Nigeria became a net importer (Adebowale, 2009). The deindustrialisation in Nigeria during the last decades created severe social and economic problems. The effects are high unemployment, out migration, poverty, the deterioration of security and related problems (Riddell, 1997). Authors like (Lall, 1995; Onyeiwu, Iorgulescu, & Polimeni, 2009) have reported that SAPs has failed to achieve industrial transformation the share of the industrial sector, particularly, manufacturing in the total national output went down as an aftermath of SAPs, even with the general economic liberalisation created.

The Table 5.9 shows the structure of the Nigerian economy. The table shows that the share of the industrial sector in GDP has been declining, along with its most important sector, manufacturing. In 2006 the share of manufacturing in total GDP was 2.6%, declining to 2.2% in 2010. With agriculture stagnating even more, it is the oil and gas and services accounting for more than half of GDP by 2010.

**Table 5.9: Gross domestic product at 1990 current basic prices for Nigeria, 2006-2010
(Billion)**

Activity sector	2006	2007	2008	2009	2010
Agriculture	5940.2 (32.0)	6757.9 (32.7)	7981.4 (32.9)	9186.3 (37.1)	10363.7 (35.6)
Industry	7488.7 (40.3)	8085.4 (39.1)	9719.5 (40.0)	8071.1 (32.6)	10221.4 (35.1)
a) Crude Petroleum	6982.9 (37.9)	7533.0 (36.5)	9097.8 (37.4)	7418.1 (29.9)	9527.8 (32.7)
b) Solid Minerals	27.3 (0.1)	31.5 (0.2)	36.2 (0.2)	40.6 (0.2)	45.7 (0.2)
c) Manufacturing	478.5 (2.6)	520.9 (2.5)	585.6 (2.4)	612.3 (2.5)	647.9 (2.2)
Building Construction	250.3 (1.3)	266.5 (1.3)	306.6 (1.3)	347.7 (1.4)	394.0 (1.4)
Wholesale & Retail Trade	2741.8 (14.8)	3044.8 (14.7)	3503.2 (14.4)	4082.4 (16.5)	4668.7 (16.0)
Services	2143.5 (11.5)	2502.8 (12.1)	2785.7 (11.5)	3106.8 (12.5)	3460.3 (11.9)
Real Estate & Business Services*	808.6 (4.4)	925.6 (4.5)	1064.4 (4.4)	1213.0 (4.9)	1373.3 (4.7)
Total (GDP)	18564.6	20657.3	24296.3	24794.2	29108.0

*This is a Subsector consider to be under services sector

Source: Adapted from CBN, (2011:248)

Later on, in Nigeria, just like Malaysia, oil export also became important. Nigeria is the sixth world's oil producer, in fact provides 12% of USA oil in 2007 and because Nigeria's oil has low sulphur, considered as sweet crude, is much sought after in the world (Maass, 2009). In fact, USA purchases approximately 40% of Nigerian production and in recent times have moved up, as the third largest exporter of crude oil to the USA, after Canada and Mexico (Ariweriokuma, 2009). Nigeria is also home to the world's seventh largest supply of natural gas (Ariweriokuma, 2009). Nigeria experienced two oil booms in the 1970s and large income accrued to the government. Oil provides the greater part of Federal Government revenues and, through the federal system, of state and local government revenues as well. The era of 1970s, the oil booms proceeds were channelled to an increase in welfare expenditures, to developing large industrial projects, like unprofitable Ajakuota steel mills, which never produced steel and to building the new capital city at Abuja and with no result in diversification of the economic base.

Similar to Malaysia's NEP position as its development catalyst, what explains Nigeria's economic (mis)fortune is SAPs. Due to the deepening economic crisis and international creditors, the Nigerian government in 1987 (Lewis & Stein, 1997) was made to introduce economic reform measures under the auspices of SAPs (Ihonvbere, 1993). SAP was unfortunately imposed when the Nigeria state does not possess a modicum of institutional will and capacity making it properly effective (Sandbrook, 1995). The content of SAPs included currency devaluation, trade liberation, and commercialization /privatisation/ liquidation of public parastatals privatisation and commercialisation of SOEs (Ugorji, 1995). So SAPs was conceived as an attempt to correct structural defects of the economy through market led macro-economic reform based on the International Financial Institutions (IFIs) (IMF/WB) sponsored prescriptions.

After years of SAPs implementation in Africa in general, divergence of opinions emerged on its assessment. According to the proponents of the reform, namely the World Bank, maintains that the reform had improved economic performance, and that, in general, the greater the degree of implementation, the better the result (World Bank, 1994). However, many writers both in Africa and outside reported contrary position to the World Bank position and such writers are too numerous, but suffice to cite (Easterly, 2001, 2005; Ihonvbere, 1993; Lall, 1995; Lewis & Stein, 1997; Mkandawire & Soludo, 2003; Sinha, 1995). At the continental assessment, according to Mkandawire, & Soludo (2003:xii) the results of these studies unanimously came up with the common conclusion that *"adjustment has not worked as promised"*. Thus, the above cited authors were unanimous that the programme has on the whole, not resulted in any dramatic increases in economic output or productivity.

Another perspective has it that, in Nigeria context, the SAP and subsequent privatisation reforms offered the economic and political elites, to show up their aggrandisement and accumulation and deepened the exclusionary position of the majority within the weak state apparatus (Gordon, 1996; Ihonvbere, 1993). In other words, economic liberalisation, strengthened the “big man” status, mentioned in Section 5.4.2, and patron-clientelism culture in the country, which effectively translated into the attenuation of the oppression and marginalisation of the poor at the hands of the ‘big man’. The advent of SAP, neo-liberalism and privatisation offered increased opportunity for the ruling elites to solidify their economic and political power (Gordon, 1996; Lewis & Stein, 1997). Therefore, the execution of the privatisation and economic liberalisation thereafter 1987, the benefits were mostly limited to the urban areas and the elite, big man, as both military and civil servants seized every opportunity to enrich themselves and consolidate their power bases (MacLean, 2011).

The banking sector has been in crisis. The consolidation exercised in the country first reduced the number of Nigerian banks from 89 to 24. The limited available formal banking sector has a more business concentration on arbitrage opportunities in foreign exchange and money market interest rate spreads and limited concentration of lending to the private sector and households (Cook, 2011). The banking sector crisis exposures the Nigerian corruption deeply eaten the Nigerian business sector (Ugorji, 1995). Even with the limited number of financial institutions, specifically, she obtained a figure of 74% of Nigerians remained unbanked and 70% among business owners and traders. Also, Cook’s findings validate Fielding (2009) found a mean of 10.5% of households across all the states of Nigeria having access to formal credit markets. This has large implications with respect to

market-led LIHP, entirely built on formal sector financial support, to significantly improve the housing delivery in the country.

Inflation is a significant measure in an economy, because it affects country macroeconomic stability and in particular income distribution. In Nigeria, inflation fluctuates and contributes immensely to economic instability and in recent times it is in two digits. Fielding (2009) shows the implications of high volatile inflation to include creating uncertainty of future prices of products and depress economic growth.

It is worth adding that the most visible element in Nigeria's picture of SAPs failure-the devaluation of the value of its national currency (Naira) (Schatz, 1994). The consequences of Naira devaluation included inflation, impoverishment of the people, unemployment and social insecurity. The inadequate productive sector of the economy further weakens the strength of the currency in large part, since Nigeria has emerged as a net importer of basic goods and import-dependent economy. The impact of the currency instability is prominent with price of instability of goods and services. In particular, the housing industry represents a woeful case in terms of the instability, because it is closely wholly imported dependent on its materials (Ogu, 1999; Ogu & Ogbuozobe, 2001) and significantly at all times affect timely delivery of critical projects (Aibinu & Jagboro, 2002) as private developers cannot guarantee the cost at any time during construction.

Since the late 1980s when Nigeria adopted World Bank's SAP, the country's national development planning has been shelved. Not surprisingly, the Nigerian state has been particularly for the heavy involvement of IFIs determines the macroeconomic framework of the country. Unfortunately, the country entirely depends on development frameworks sponsored by IFIs. These IFIs has taken significant policy leverage, and raises questions as

to the extent to which Nigeria can claim “ownership” over its economic policy choices. The Nigerian housing policies are attesting to this.

The idea of national development planning was first laid during the colonial period (Falola, 2004). Notwithstanding, such ideas and content of plans, provided the foundations for the post-colonial state plans (Falola, 1996). Unfortunately, the national development planning has been abandoned and been replaced with ad hoc policies like medium-term and rolling plans (Table 5.10) (Falola, 1996). All these plans shared a common peculiarity of failure to be sufficient, far-reaching, longitudinal or symmetrical enough in scope and coverage to pursue the actual national development, since the plans ended up not being implemented. Similarly, these non-implemented plans show pervasive lack of continuity in policies as government changes in the country. For example, during the democratic era from 1999 to date, Nigeria had a different set of economic policies under the rule of the same ruling party and instances of Obasanjo’s NEEDS, Yar’Adua seven-point agenda, and currently, Jonathan’s transformation agenda.

Table 5.10: Nigerian development policy framework

Plan	Period	Remarks
First colonial	1946-1955	10 year plan
Second colonial	1955-1960	Later extend to 1962
First National	1962-1968	Civil war period
Second National	1970-1974	
Third National	1975-1980	
Fourth National	1981-1985	Lasted for 9 months
Fifth National	1986-1990	Postponed until 1988-90
Rolling plan	1990-1992	National plan abandoned in 1989
National Empowerment Development Strategy (NEEDS)	2003-2007	
Medium Term Budget Policy	2007-2009	
Medium Term Budget Policy	2010-2012	
Medium Term Budget Policy	2012-2014	

Just like the common trend of industrialisation policy pursued by developing countries, Nigeria pursued the import substitution industrialisation. Unlike its contemporaries like Malaysia, since then the Nigeria has been unable to replace the policy with diversified export-oriented industrialisation, despite its regional superiority. Even the policy of promoting FDI investment attraction, based on export processing zones did not make any significant difference outside oil and gas, and recently telecommunications, which is recognised to be the catalyst for Malaysia growth (Choong & Lam, 2010).

In summary, unlike Malaysia, as a result of failure of the country to realise a diversified economy, perhaps, contributed to why poverty has remained endemic and persistent. Ultimately, there is also a general decline in productivity and the battered economy created social deficits such as high poverty rate, unemployment, poor health care delivery and deterioration of the human capital (Akanbi & Du Toit, 2011).

5.4.5 Socio-demographic structure

Nigeria it is, by far, one of Africa's most populous country, contains about 60% of the West Africa population and among the ten most populous countries in the world and accounts for almost one out of every five Africans living on the continent (Population Reference Bureau (PRB), 2011). According to World Bank (2011b) indicated Nigeria population in 2010 at 158 million with an average growth rate of 2.4% between 2000-2010. From the Nigeria source, the 2006 population census obtained a figure of 140,003,542 with an annual growth rate of 3.2%. At an average growth rate of 2.4 % per annum, it is forecast that the country will have a population of about 178.7 million in 2015 (World Bank, 2011a). The high population in Nigeria should have been a catalyst for a strong economy and sustained development. But the poor management, economic base and

resources without diversification, the huge population constitutes a catastrophe with dwindling economic base.

The dominant characteristics of Nigerian population and its urban centre are well known: its trends of increase of geographical concentration in urban centres. As part of the global trend of urbanisation, the majority of Nigeria's population lives in urban centres (Awofeso, 2010; UN-Habitat, 2008). Between 1960 and 1990, the urban population of Nigeria, grew fivefold; the ratio of urban residents increased from 14% in 1960 to 40% in 1990. By the year 2020, the ratio is expected to stand at 60% (Awofeso, 2010). The core implication issues include access to affordable housing, among others. With the economic downturn, collapsed of industrial sector and deteriorating opportunities in urban centres, the majority of urban residents are economically marginalised (Mundt et al, 2008). By implication, the majority of poor in Nigeria live in the urban centres. By the increasing urbanisation trend raises the concern that with the occurrence of poverty among the residents, the question of the appropriateness and sustainability of market-led LIHP as the catalyst of meeting the housing needs of the LIH cohort arises.

Similar to Malaysia, without exception Nigeria is religiously and ethnically plural. It is reckoned that there are over 250 ethnic groups. Many of which are divided into several sub groups. Diamond (1988) described the ethnic structure to be tripod ethnic structure, having a kind of centralised ethnic structure. The most commonly practiced religions are Islam (50%), Christianity (40%) and a variety of 'traditional/indigenous religions (10%) (Antai, Ghilagaber, Wedrén, Macassa, & Moradi, 2009) syncretism is not uncommon. Instead, the ethnic and religious diversities in Nigeria became a major source of a great deal of ethnic and religious rivalry and intolerance, mutual suspicion and distrust and even animosity between the groups. But most unfortunate in recent times, religious, ethnic, ethnic conflicts

have taken a dimension as the most deadly threat to the statehood, political order, national security, democratic durability and peace in Nigeria (Joseph & Gillies, 2010; Philips, 2005; Watts, 2007).

The consequence, all these have generated and generating religious and ethnic conflicts (Suberu, 2009). For instance, religious violence in the country has become so perennial with heavy casualties of lives and property (Adesoji, 2010b). Equally, unfortunately, the issue of multi-religious and ethnic diversities in the country are being exploited by the governments and politicians to consolidate their control over society and consequently entrench exploitative power, production and exchange against the people (Ihonvbere, 1994; Kendhammer, 2010). Thus, Unlike Malaysia divided along the line of race only and constitutes the basis of competition and conflict, but in Nigeria it is broader and comprises division based on religion, region and ethnicity.

From the Nigerian context, an apparent contrast to Malaysia, poverty and unemployment are recognised as the greatest and most troubling challenge facing the nation. Unfortunately, however, none of these job-creations and poverty alleviations has successfully addressed the problems. The worrisome concern most of these programmes were implemented as ad hoc, sloganeering and were not concurred as long term policies that would become a regular feature in the country (Eberhardt & Teal, 2010). The National Bureau of Statistics (NBS) based on 2010 socio-economic survey reported a staggering 112.519 million Nigerians live in relative poverty and subjective poverty in 93.9%. The former, that is, relative poverty represents 69% of the country's total population based on 163 million estimates and projected to be 72% in 2011 (NBS, 2011). From the grim report of NBS (2012) shows the deteriorating standards of living in Nigeria. Nigerians questions the justification of abject poverty in Nigeria, against the backdrop of nation potentials and

capacity as a richly endowed nation (Kalu, 2010). With this astonishing proportion of poverty, are households capable of acquiring housing under the market-led LIHP?

It is also worth noting that the increase in poverty levels, further increase gross inequities in the country. On this note, the report further indicates that income inequality had risen from 0.429 in 2004 to 0.447 in 2010. Specifically, statistical analysis of Oyelere (2009) shows in the post democratic era, there is a marked increase in inequality across all income groups in Nigeria. More worrisome is that fact that the poverty rate is rising at a time the GDP growth rate was put at about 8% in 2010 and the preceding six years. It is of concern that many Nigerians are living below the poverty line in an oil-rich country and the poverty level shows that the people are gaining least, and often losing out as the country economic growth indicates, this is what Lewis (2008:97) described as “*growth without prosperity*” or what also Ross Karl (1997) called ‘a paradox of plenty’. The paradox is that while a privileged few Nigerians are living in opulence, the majority are wallowing in abject poverty (Figure 5.11, 5.12 and 5.13). This expectedly has bred social discontent and of which the country is currently experiencing with multiple of civil strife (Adesoji, 2010a; Arowosegbe, 2009; Ukiwo, 2003; Watts, 2007).

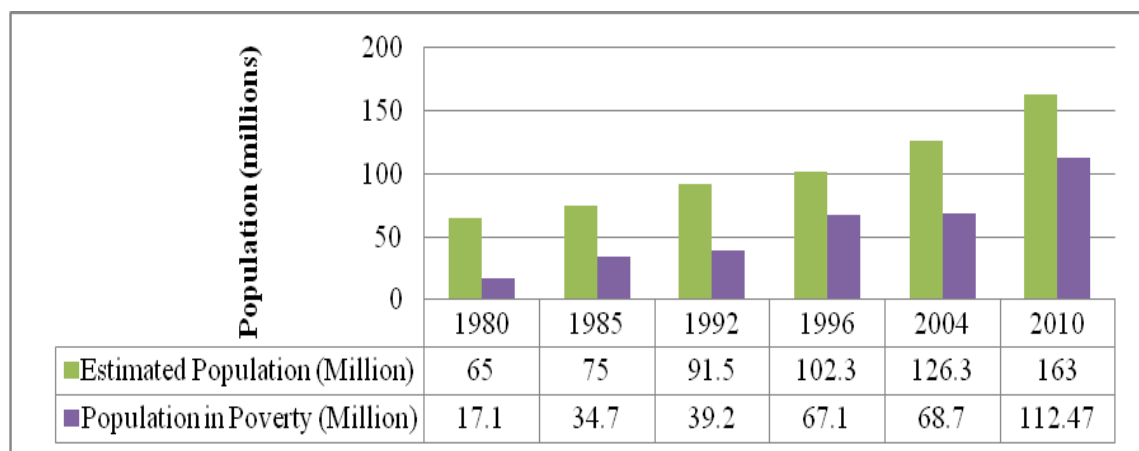


Figure 5.5: Nigeria’s estimated total population and population in poverty, 1980-2010

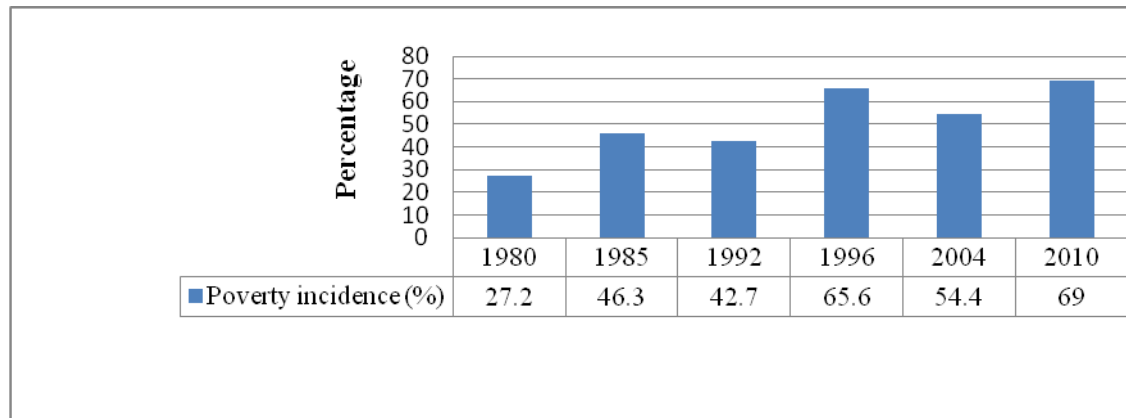


Figure 5.6: Percentage of poverty incidence in Nigeria, 1980-2010

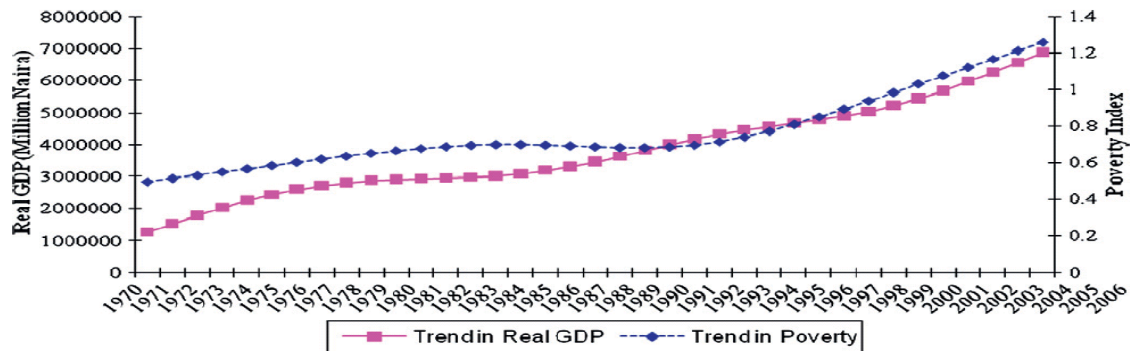


Figure 5.7: Nigeria's growth-poverty performance

Source: Akanbi & Du Toit (2011:339)

According to CBN (2011) the Nigeria's unemployment in 2010 was 21.1%, compared with 12.3% in 2006 (Table 5.11) and the NBS (2011) obtained a rate of 29.3% in 2011. The majority of unemployed were found in the urban areas of Nigeria. A distinct feature of the unemployment was associated with a rise among youth with no matching job opportunities in the country. Due to the presence of 'army of unemployed youths', the country in recent times is confronted with youth restiveness and militancy, prominent in the oil-producing communities whose youths are not gainfully employed and crippling the oil exploitation by the oil companies in the region (Nwajiaku-Dahou, 2012).

Also the Nigeria economy displays a unique feature of being dominated by the informality in almost all sectors of the economy. Indeed, it is estimated that the informal sector accounts between 45 and 60% of the urban labour force in Nigeria (Afon, 2007).

Table 5.2: Unemployment magnitude in Nigeria, 2006-2011

	2006	2007	2008	2009	2010	2011
Total labour force	58,933,891	61,249,485	62,946,096	64,960,371	67,039,103	
Total employment	50,886,826	52,326,923	53,807,775	55,306,572	57,306,572	
Total unemployment	8,047,065	8,922,562	9,204,515	9,803,029	9,803,029	
Unemployment rate (%)	12.3	12.7	14.9	19.7	21.1	29.3*

Sources: CBN (2011:140), * NBS (2011:)

In summary, on the basis of the above, it seems clear that Nigerian governments will have to brace for major policy challenges. The first of these relates to just how the massive population that will have in the area in the next say fifty years will be housed, against current deficit 16 million housing deficits. Related to this is the capacity of Nigerian governments and the private sector to provide the adequate housing delivery framework and essential to the pursuit of a decent livelihood. This question will be particularly relevant to Abuja where migration is astonishing.

5.5 Abuja

5.5.1 Abuja description, emergence and its development

Abuja, the federal capital city of Nigeria derives its name from a nearby village, which was renamed Suleja and the name of Abuja was retained in the capital city (Omale, 2009). Its land area of 8000 square kilometres (sq.km.) was excised from Niger, former states of Kwara (now Kogi) and Plateau (now Nassarawa) states, and became the Federal Capital Territory (FCT) and constitutes its bounded states (Figure 5.14). Also, the Federal Capital City (FCC) occupies an area of 250 sq. km., almost same size with Kuala Lumpur (Figure 5.15).

Abuja is the administrative and political capital of Nigeria, having central and equidistant with the states in the federation (Figure 5.14).



Figure 5.14: Map of Nigeria showing the states and Federal Capital Territory (FCT)

Source: <https://maps.google.com/>

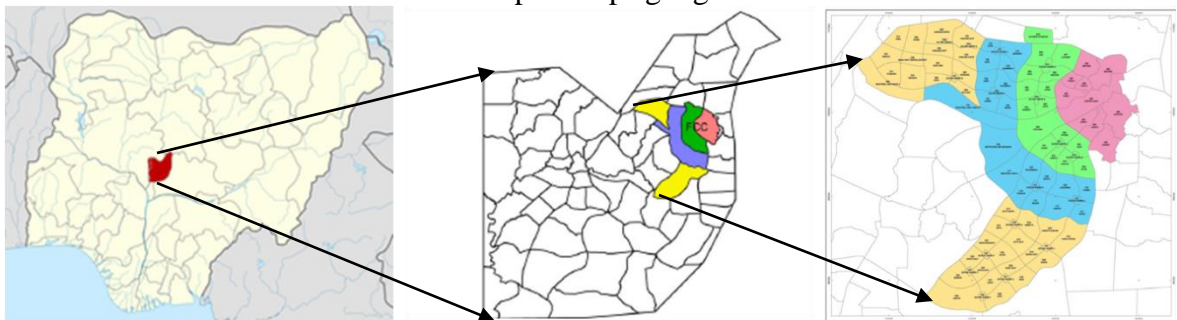


Figure 5.15: Maps of Nigeria, FCT and FCC phases 1, 2, 3 & 4 respectively

Source: <https://maps.google.com/>

It is a creation of the then Federal Military Government in 1975 that decided to relocate the capital from Lagos. The seat of government finally relocated in 1991. Unlike Brasilia and Putrajaya, where its residents when moved into it met “*a city without crowds*” (Scott, 1998:125), in Abuja, when eventually the capital relocated from Lagos in 1991 (Morah,

1993) it was already a bustling and busy. Abuja as state-creation city was to achieve lofty goals, in recent time's vision declaration of making the city as one of the top 20 planned cities globally by the year 2020, in line with nation vision of 20:20:20.

Abuja, the site ultimately chosen to serve as the new capital of Nigeria has a long history. Historically, Abuja as a town was first named after its founder known as Abu Ja, a son of the 54th Sarkin Zaria and was located close to one of the tributaries of the River Iku, 21 kilometres south of Izom (Thomas-Emeagwali, 1989). The Abuja region was first inhabited by Gbagyi and Koro ethnic groups as far back as 15th century and engage mainly as blacksmiths community due to the presence of iron ore in the area (Thomas-Emeagwali, 1989). From what this study can understand, Abuja as a settlement has a long history and with established traditional institutions.

First it is duly recognised in the literature that the African country's capital location had been long and complex (Hamdan, 1964). The advent of colonialism in Africa and in other colonised developing countries, the choice of colonial cities was based on those cities that best suited their political and economic interest, very few of them are centrally located (Hamdan, 1964; Salau, 1977). Exactly, the cities served as the colonialists entry points, it was reported that by 1900 of the forty four colonial capitals; twenty eight were located on a coast (Christopher, 1985).

After independence, in Africa as a continent of 'eccentric capitals' coupled with such abnormality, have generated the social, economic and political contests; on the need to the relocations of these capitals (Adebanwi, 2004). It is against the background of all these informed on the conception and the ultimate construction of Abuja, as a new capital city of Nigeria. For instance, the choice another site to relocated Nigeria's capital from Lagos all

began even before the amalgamation of protectorates of Nigeria in 1914 (Adebanwi, 2012; Moore, 1984). In common to colonial times, the search continued at post-independence period, by the post-colonial elites to relocate to city “*that performed the functions of control and creating loyalty*” (Schatz, 2004:115).

Over the political contestation on relocation of the capital city that became deeply rooted in the Nigeria’s ethno-regional, religious, social, political and economic contests (Adebanwi, 2012; Moore, 1984). A staunch critic and opponent to relocation, Action Party leaders changed position (Adebanwi, 2004) and “*suggested a new capital in a central and neutral place*” (Fourchard, 2010:45). In fact, such suggestion immediately became the defined working concept of the Commission, as soon as it was assigned to recommend the appropriate site for the relocation, as there was no site that appropriately fitted to this recommendation than Abuja (Moore, 1984).

Firstly, the government on August 9th, 1975 inaugurated a seven member committee under the chairmanship of Justice Akinola Aguda to advise the government on the relocation. On December 20th, 1975, the committee submitted its report to the government and recommended the relocation of the capital from Lagos to an area south of present day Suleja town. The committee advance the reasons of inadequate Lagos land space, estimated to be just 67.12 sq.km; predominance of one ethnic group (i.e. Yoruba); the need for a centrally accessible, ethnically neutral, secure comfortable, and above all a capital that could serve as a symbol of Nigeria’s aspirations for unity and greatness (IPA, 1979). Therefore, Abuja was created to serve and contained the Lagos notorious problems of traffic congestion, inadequate land for development, housing and associated high rent, congestion, unhealthy slums and filth environment, crime and delinquencies. Indeed, in accepting the committee’s recommendations, the government agreed that “*a centrally*

located federal capital in a spacious area with easier access to all parts of the federation would be an asset to the nation and would help in generating a new sense of national unity” (IPA, 1979:27). The Abuja fulfilling these promises constitutes the major challenge to the government and its administrations. However, researchers like Immerwahr (2007:181) advance the argument that in a few decades of its existence coupled with lofty expectations, *“Abuja, rather than solving the problems of Lagos, merely replicated them a few hundred miles north”*. Similarly, on same argument Adebani (2012) concur that Abuja development experiences represent ‘Lagosification’ of Lagos.

To give legal backing of the relocation policy, a decree Number 6 of 1976 known as ‘Federal Capital Territory (FCT) Decree (Act)’ was promulgated and formally established Abuja as Nigeria’s new capital and created its FCT. The decree serves as a blueprint for the entire process for the relocation of the new capital from Lagos to Abuja. An important provision in the decree was the placement of the entire land area of FCT under the control and management of the federal government (Ikejirofor, 1998a). To effectively discharge this responsibility, the federal government established an agency known as ‘Federal Capital Development Authority’ (FCDA) immediately after the enactment of the decree. The agency responsibility was to discharge the role of planning, development, and management of the FCT (Agba, 1986). One of the FCDA initiatives was the immediate commission of International Planning Associates (IPA), a US based Consultants firm to develop the FCT Master Plan in June 1977, as part of its assignment to deliver one of Africa’s great capitals and one of the world’s great new cities (Okafor, 1988). In contrast to Abuja, experiences of Brasilia in Brazil and Putrajaya in Malaysia show their concepts and designs were based on the design competition generated from within and the best chosen from amongst (Moser, 2010; Scott, 1998). The IPA came up with the master plan

after 18 months of its assignment and subsequently the document was accented by the government in 1979 for implementation (Immerwahr, 2007). Therefore, the master plan produced by IPA continued to deepen the concept of colonial capitals as ‘Europe in Africa’ (Hamdan, 1964). With respect to Abuja, Immerwahr (2007) became convinced on this assertion, that most of its hotels and government offices were modelled after corporate buildings in the United States and Europe.

Thereafter, construction began on an empty site at the centre of Nigeria, having equidistant with the entire major cities in the country. Just like Brasilia “*it was a city in the wilderness and as “clean table cloth”*” (Scott, 1998:118), the master plan represents a devised simplification to create an order that can be monitored and directed from above. The development of Abuja took a period of 15 years, i.e. 1976-1991, and another ten years to move all the ministries, i.e. 1991-2000 (Fourchard, 2010). The new town development is ultimately is two entirely different from the colonial creation of “double twin cities” associated with all the urban centres in the country.

The master plan shows that the site of the capital city was to be developed in the northern eastern quadrant of the FCT (Figure 5.15). It occupies an area of about 250sq. kms and planned land use distribution is given in Table 5.12. The master plan for the city is a crescent-shaped, centrally oriented and placed in a prominent position, emphasised by an aerial focus on the highest point of Aso Hill (Figure 5.16). The city is planned to be developed in four phases (Figure 5.15). The AMP provides for the division of the FCC into four phases, namely I, II, III and IV (**Appendix H**) on an area of 250 square kilometres, from the geographical area of the 8,000 square kilometres of FCT (Figure 5.15). Each of the phases is further sub-divided into districts. So far only phase I comprising of 5 districts

(Garki, Wuse, Maitama, Asokoro and CBD) has been completed. Abuja FCC is planned to be developed in four phases

Table 5.12: Planned land use for FCC, Abuja

Category of land use	Land budget	Percentage of total
Government activity	500	1.96
Services	891	3.49
Residential	12,486	48.97
Light industries	920	3.61
Infrastructure	1,840	7.22
Commercial	561	2.20
Open space and recreational facilities	8,300	32.55
Total	25,498	100

Source: Adapted from IPA (1979:71)

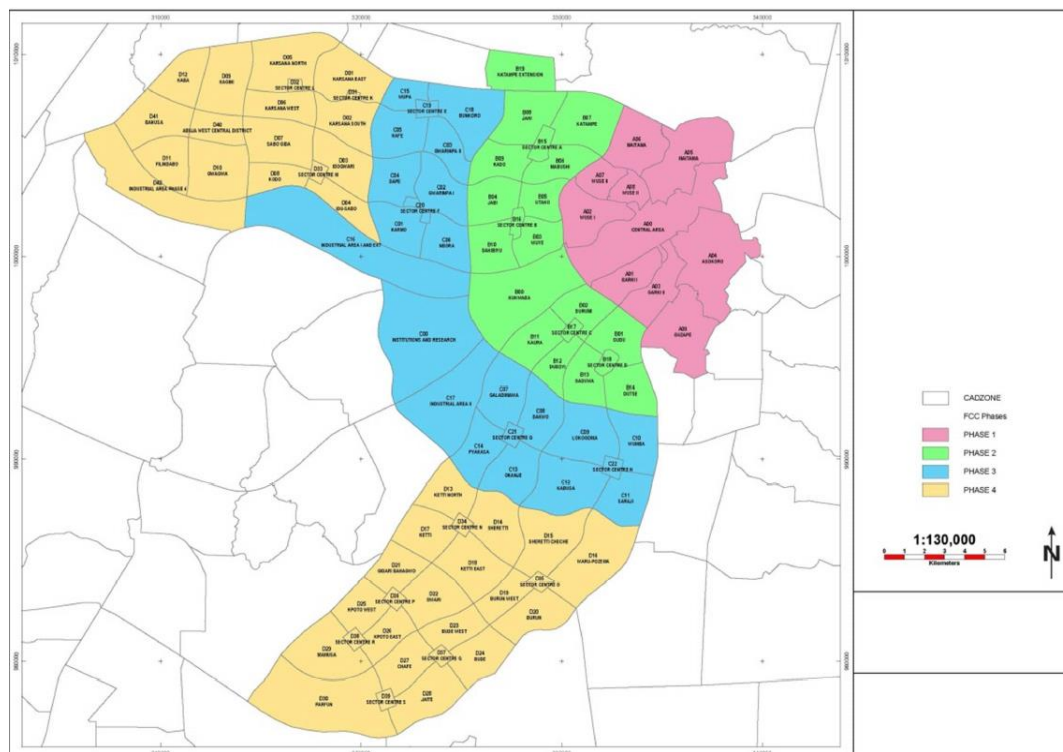


Figure 5.16: A crescent-shaped FCC and the four-phases of its development

Source: <https://maps.google.com/>

Abuja land became a comfort zone of corruption and consequently led to the entire city plan and development to be abused and discredited. The abuses came from above and below (Adama, 2007). The open spaces and public spaces became encroached, sold and ultimately built over. The squatters were able to organise, protest and heard (Scott, 1998).

Over time and presently, Abuja lost to be “*orderly, modern, efficient and under the discipline of the state*” (Scott, 1998:129). The problem began right when right from its inception, when it failed to be built as precisely as planned (Agba, 1986).

The emergence of squatter and slums development, which later became quite substantial and had produced 65 squatter settlements in FCT for a number of different reasons, as protest to have “*their own parch of the utopian city*” (Scott, 1998:129) as major contradictions in Abuja development. The level of out of proportion the squatter settlement, became, the city administrators are in a dilemma on what to do with such massive problem. Their approaches of integration and outright demolition are used to contain. Ironically, the settlements remaining, expanding and housing the bulk majority of the city anchored for population, efficiently, even though expensive at their own level of the poor and low-paid workers. These settlements constituted over 80% of FCT population, while the planned city not completed entirely had reached more than its projected population of 1.6 million. The description of Brasilia by Scott, (1998:130) rightly fitted Abuja “*instead of a classless administrative city, it was marked by stark spatial segregation according to social class. The poor lived on the periphery and commuted long distances to the centre, where much of the elite lived and worked.*”

5.5.2 Governance structure of Abuja

Constitutionally, the President governs the FCT (sections 299 and 302 of the 1999 constitution). The President by right delegates the governance of Abuja to a Minister, in most cases a politician, since when it was first created in 1976. Sometimes, the ministerial appointee is accompanied by a junior minister known as ‘Minister of state’. The first appointee was known as federal commissioner of special Duties (Abuja), similar to what was practiced in Malaysia and subsequently became to be known as the Minister of FCT.

From 1976 to date, including the incumbent, Abuja had fifteen ministers comprising of five military and ten civilians. They served an average of about two and half years, and longest and shortest periods served were five years and few months respectively. Each of these exerted considerable influence on the implementing agency differently, in most cases different from each other in terms of priority and interest. Consequently, policy continuity and misplacement of priority ensued in the administration of the organization.

At the inception, as earlier mentioned, the FCDA was the only governing agency responsible charged with responsibility for the implementation of the master plan and it was administered by a board. Later in 1979 it was given the status of a ministry, known as Ministry of Federal Capital Territory (MFCT). Although the FCDA and MFCT stood to be merged, but the existence of the two organisations continued to be run concurrently and FCDA maintaining its own management board (www.fcda.gov.ng). Accordingly, in 2004, the MFCT was dissolved and replaced with Federal Capital territory Authority (FCTA).

To support the FCT governance, the Federal Capital Territory Decree (1976) requires the government to appoint an FCDA advisory board and as at the time of this study field work one was inaugurated, but dissolved almost immediately when the government was changed from President Yar'adua to Good Luck. As a part-time Governing Board of FCDA, are responsible for policy formulation and the Minister serves as the Board Chair. The Minister is directly responsible to the Federal Executive Council, as the council that approves all his development project budgets and expenditures. Under civilian administration, the Minister is additionally being supervised by legislature committees on FCT. Overall, the Minister is directly answerable to the President on all issues relating to the capital city. The FCT administration is organised around seven Secretariats, and each

headed by civil servants as Secretaries. Additionally, there are parastatals as part of FCT, providing specialised services.

Finally, the last tier of FCT governance is the six Area councils, which operate as local government areas; they are Abuja Municipal, Abaji, Bwari, Kwali, Gwagwalada and Kuje. The traditional governance is also recognised and there are fourteen traditional title holders of First, Second and Third Class titles (UNDP, 2005). Legally, these institutions participate as stakeholders in land administration of FCT, considering the Court ruling on their jurisdictions in this regard. Apart from this, the federal government deliberately or otherwise exercises all powers in the governance of Abuja by its agencies.

An autonomous FCDA, the Executive Secretary (ES) of the authority is the Chief Executive Officer (CEO) who directs and runs the day to day administration of the authority. The ES is supported by an Executive Management Committee (EMC), made up of the Directors of departments and Heads of Units of the authority. There was from time to time President appointed part-time Governing Board to FCDA. The FCDA has nine departments and four specialist units reconstituted from the earlier. Unlike Malaysia, FCDA, a federal agency is responsible for implementation of housing policies in the Abuja. The Department of Mass Housing is charged with responsibility to effectively coordinate the implementation of the mass housing scheme in accordance with the AMP.

Unlike Malaysia, in general terms, the power that manages Abuja lies with the federal government and concentrated in the auspices of the Minister (Mayor). There is little power at the local government levels, even though local councils are elected and irrespective of the party they belonged to, were made to be at most of the times puppets to the Minister that be in the city. Thus, the political interest of the Ministers of Abuja, who have a stake

in the status quo, has continued to have their sway over the Abuja governance and managed things as they have pleased over the decades. This has meant increasing misery and deteriorating city for the vast majority of the city population, and fabulous privileges and a sybaritic lifestyle among the few in the city.

Furthermore, unlike CHKL, the current and capital expenditures of Abuja FCTA are financed from the federation account. Although we could not access the annual accounts of the authority, but records from federal government annual capital expenditure allocations shows that nearly or entirely dependent on federal revenue. The Table 5.13 illustrates the huge amount and trends of the allocations made to FCTA over the years. In addition to these annual allocations, over the years Abuja development was financed from a statutory account, where 7.5% of the federation account revenues was set aside as a special fund and ceased in 2002 when such account was declared to be illegal by the Supreme Court (Suberu, 2008). On the recurrent expenditures, 100% of such expenditures were financed by the government treasury (UNDP, 2005). In fact, tenement as a dependable source of funds that can afford to finance city development and management was not exploited in Abuja (UNDP, 2005). Other sources like revenues from land allocation and rent could contribute so much in financing city management; the so many collections made were not adequately managed and accounted for due corruption practices (UNDP, 2005).

Table 5.13: FCTA Federal Government annual capital budget expenditure allocations for 2007-2012

Budget year	Capital budget expenditure (in Billion Naira)
2007	46.9
2008	47.1
2009	66.7
2010	96.3
2011	38.0
2012	45.6

Source: Various years' budget (www.budgetoffice.gov.ng/budget-update)

5.5.3 Economic activities in Abuja

The city of Abuja was conceived essentially as an administrative city, with few industries of small and medium size to support the city's population and that there would be no huge industrial complexes. The nature of the weak financial position is indicated by the relatively higher level of capital expenditure than revenues and the low proportion of the funding released to the agency in comparison with the total budget amount annually. Perhaps, this position built the inherent weak financial position in Abuja governance. This is most apparent in the agency's laxity in collecting land based taxes, most especially tenement. The weak financial position has an adverse impact on Abuja development. FCTA was consistently unable to meet most of its construction targets and postponement of the movement of the government until 1991 can be cited as a typical example.

There are few studies or statistics on employment in Abuja. However, the dominant economic activity is public sector dominated economy "*driven largely by government patronage.*"(UNDP, 2005:17). Besides, the IPA (1979) envisaged the city to be dominated by informal activities and the reality of Abuja employment today is not beyond what has been projected four decades ago. Indeed, Abuja is not an exception from the generalisations usually made of African cities as where majority of the populations are employed in the informal sector (Huchzermeyer, 2010) as well as to Nigerian cities sharing the same feature (Afon, 2007). Apart from government employment, the major tertiary services that employed a bulk of the residents are building and construction industry considering the long-term programmes of public works. Since Abuja is not yet integrated into its next immediate conurbation of the Kaduna-Zaria-Kano industrial centre, industrial economic activities are strictly limited to the light servicing kind and engaged as the manufacturers of building materials and consumables.

A major area of concern for Abuja residents is the high cost of living and this is expressed in all aspects of living, be it in education, housing, food, transport and so on. Housing rents are exorbitant and unimaginable to what is being demanded and the associated conditions attached by the landlords in the city (Ikejiofor, 1998b). Similarly, because of grossly inadequate, inefficient and expensive road mode of transport, as the only means available in the city, made a private car almost a necessity for family and business use. Consequently, during peak-hour traffic holds-up are particularly heavy and long hours of workers productivity are lost. Also these descriptions could go on to all other aspects of living and represents similar pattern.

5.5.4 Socio-demographic structure of Abuja

The city of Abuja was intended as a centre of unity and as an inclusive city for all Nigerians in most of developing countries cities (Koenigsberger, 1971). Ever since then, the city has witnessed unprecedented growth, especially since 1991 when eventually the FGN capital moved from Lagos to Abuja. At the beginning, the construction boom became a major source of influx of all types of workers in Abuja. In recent times, the unfolding de-industrialisation unfolding in the country as well as increasing poverty in the rural areas, combined to make Abuja more attractive than it would have been. The major consequence of this rapid development in the city and environs is the population explosion, severe pressures on the available facilities, distortion of the master plan, and environmental degradation in the form of uncollected solid waste, traffic congestion, inadequate potable water supply, electricity and, more importantly, long commuting, shopping and leisure distances (Adama, 2007; Ilesanmi, 2006).

From its designed capacity of the FCC of 3.2 million people when the four phases of development of the city are completed (IPA, 1979). However, the Abuja population has

exploded to the 3 million in 1998 (UNDP, 2005), in just less than 10 years of the relocation and recently estimated to be 6 million (Imam, Mohammed, Wilson, & Cheeseman, 2008). The population explosion is continuing regardless time-lag of the city development, when the first two phases of development were not even completed (UNDP, 2005). In fact UN-Habitat (2008) report shows that Abuja as the fastest growing city in Africa with an annual growth rate of 8.3% per annum. With grossly inadequate housing provision made, over 90% of the city's resident population unable to meet basic necessity of housing and homelessness very common (Ikejiofor, 1998b) and this explained the sporadic emergence over 68 informal settlements within a short period (Centre on Housing Rights and Evictions (COHRE), 2006).

The characteristics of the city population are those of the young and this is because Abuja enjoys the movement of large numbers of people of working age. According to the 2006 National Population Census (NPC), 60% of the population falls between 15 and 64 years. Also, the life expectancy was low, with an average of 52 years for both male and female (UNDP, 2005), a little above the national average.

Similar to the country, the FCT has been a multi-cultural society, characterised with representations of most of the country various ethnic nationalities, in addition to the original tribes mentioned above.

5.6 Summary

The Chapter reveals the trajectories differences between Malaysia and Nigeria. As the Chapter demonstrates, Nigeria's trajectory is characterised by volatile mono-cultural economy with no value chain added, tremendous urban growth dominated by the informality and worst of all, weak state institutions deepened by short-sighted leaders and

a governance that is totally unconcerned about the plight of the people or that of the country. Same country is characterised by grinding poverty and unemployment. Unlike Malaysia, the Nigerian political governance over the years could not implement most of its policies. The weak institutions, corruption and lack of planning are taking its toll on its economic and social development. On the other hand, Malaysia in comparison to Nigeria is showing positive trajectory of growth and development, supported by institutions that keep political governance focused on long-term objectives. The country boasts of a diversified economy, democratic political government and stability, inclusive and empowered society. On the contrary to Nigeria, the Malaysia governance as well as the context has exemplified a country with a vision and above all optimistic to distribute its growth to all and sundry. These combined reinforces differences in the political economy of Malaysia and Nigeria in terms of state developmentalism, political ideologies and governance decentralisation. The next chapters examined on how the LIHP strategies are implemented to answer the key research question of the study and as well offer explanations to the associated policy outcomes trajectories between Malaysia and Nigeria.

Chapter 6

6.0 An overview of national housing policies in Malaysia and Nigeria

“Bad administration, to be sure, can destroy good policy; but good administration can never save bad policy”. Adlai Stevenson¹ (USA Vice President, 1893-1897)

6.1 Introduction

This Chapter examines the historical evolution of housing policies in Malaysia and Nigeria as a response to the study research question on the nature of the countries low-income housing policy (LIHP). The Chapter takes a historic approach describing the countries LIHP to support low-income group (LIG). The Chapter constitutes the bridge builder between the housing policies, the countries structural context and agency responses regimes in Malaysia and Nigeria presented in the subsequent Chapters of the study. Against this background, the Chapter provides a brief overview of the national housing policies evolution, in order to provide the ‘historical depth’ and housing policy environment in context. This Chapter begins with discussion on Malaysia LIHP and subsequently examined the Nigeria context.

6.2 Malaysian housing policy

6.2.1 Introduction-overview of low-income group and housing policy in Malaysia

Firstly, the housing sector is one major treasure of the national wealth in Malaysia. For instance, the property transaction represents about one-quarter (22%) of gross national product during the peak years of 1996-1997. The same housing sector accounts for almost 36% of all lending by financial institutions (Usilappan, 2006). It is estimated that the

property industry has direct or indirect links with 142 industries (Usilappan, 2006). There's times when the government looked up to the construction industry as the surest route of revitalizing the economy in times of economic recessions (Salleh & Meng, 1997).

In the last decades in Malaysia, government had formulated housing policies as 'residual' (Hai & Sendut, 1983) in the Five-Year Development Plans with the ultimate aim of making the country 'a home owning' society. These policies were made within the general economic policies with the aim of achieving rapid economic growth in the country (Agus, 2002b). The multi- pronged policy outline in public housing relates to the following focus, namely, to assist all LIG; promotion of national unity; eradication of poverty; squatting free cities and promotion of a house owning democracy (Thalha, 1980). Hence, different from UK historical development of council housing policy, which has been one that facilitated private sector rather than state controlled production and consumption of housing (Forrest & Murie, 1988), in Malaysia, the LIHP portrays an opposite. Malaysian LIHP displays performance in terms of the institutions, regulations and financing in support of the housing production and consumption. Similarly, the Malaysian housing finance system has produced increasing funding for housing finance through which the financial difficulties of the LIG are adequately supported (UN-Habitat, 2005a).

It was in the 1980s when the economy registered a boom that the government extolled on the private sector to join hands with the state in addressing the housing of LIG. The maturity, capability, capacity and efficiency of the country housing industry, to achieve the economy of scale, the government legislated extensively to ensure the private sector participation in the provision of LIG housing (Sirat et al., 1999). For instance, minimum of 30% of private sector mixed development must be set aside for LIG housing was introduced as precondition for their planning approval, in as much their proposed

development exceeds 2 hectares of land. Of course there were resentment and criticisms towards its implementation from the private sector and even circumventing the rule (Salleh & Meng, 1997). Nevertheless, this measure has gone a long way in energising the private sector in meeting the housing needs of the LIG, as part of their corporate social responsibility. Thus, the public and private sectors are the most dominant actors in the implementation process of the housing policies in the country (Agrawal, 1978; Salleh & Meng, 1997). However, these developers operate within the confines of legislations formulated by the government to manage their practice in the best interest of the public. the government in partnership with the private sector is extending series of incentives to further enable their contribution in tackling the challenges of LIG housing (Abd Aziz, 2007). The encouraging response received from the private sector in this regard, is one of the unique feature of the Malaysia housing policy.

Common to all developing countries, on the attainment of independence afforded the independent states to launch a strong presence in all aspects of development directly; consequently, the LIG evolution has been influenced greatly by the NEP as the source of national development planning. For instance, the government reasserted in the 8th MDP that it would exert more presence, to expand the LIG housing delivery in the country (Malaysia, 2001) and a priority for the Malaysian government (Malaysia, 2006). There has been an overwhelming government presence, regulating and directing the production and consumption, a typical of Asian model (Doling, 1999b). The most common form of controls is in the housing development process includes the use of various legal instruments. This has become one important and noticeable policy distinctiveness regarding Malaysia LIHP is that of greater government control in the interest of the society.

Similarly, the government has set a political target of realising home-owning democracy, expressed as ‘one family, one home’, which is a replica of United Kingdom ‘property owning democracy’ under Thatcher Conservative government (Holmes, 2006). Additionally, unlike Nigeria, governmental rental housing (social housing) exists, as an important source of providing a good mix of housing alternatives. UN-Habitat (2011:2) had duly acknowledged that where rental systems in addition to owner occupier are maintained in a country “*contribute to maximising choice and mobility and thus allow housing markets to perform more efficiently*”. Over the years the Malaysia government has been able to pluralise the sources of supply along this thinking and perhaps contributed to be in parallel with Nigeria in ameliorating the housing problem.

The study of Endan (1984) recognised Malaysia’s housing policy based on impact, to be distributive. When it uses public funds to assist LIG; regulatory to the impositions of restrictions or limitations are made. However, Abd Aziz (2007) consistent with the Asian housing policy model developed by (Doling, 2002) narrowed the above classification. Recognising the phenomenon in general terms, she described the housing policy to be residual in nature. This meant to say government intervention offer support to those whose needs not catered by the market, most especially to the LIG.

The position of LIG in the above identifications buttresses the high priority it is accorded by the government. For instance, the role of the state in the housing policies underwent what Abd Aziz (2007) called a cycle of changes from a ‘provider’ at the initial stage of the nation development to an ‘enabler’ and back to a ‘provider’ and ‘enabler’ status in an attempt to realise the objectives of the housing policies. The government in its position as a provider and an enabler is given more priority to LIG housing. Since it has been recognised that the middle- and high-income housing is as good as solved in the country

(Sirat et al., 1999), Currently, the state implements policies that promote its role both as an enabler and provider, arising from its commitment to address the housing of the LIG in the country (Abd Aziz, 2007; Jamaluddin, 2005).

In spite of Malaysia peculiar housing policy problems, it is showing a success placard, better than many countries within its region and indeed in many developing countries in the world (Abd Aziz et al., 2008; Abdul-Aziz & Jahn Kassim, 2011; Agus, 2002b). According to these authors the success of the country in housing was attributable to political stability, free market economy which ensures availability of financial facilities in the housing industry and the efficiency of the construction industry. However, the success of the housing policies and programmes does not end with the provision of house alone, but there are other salient issues relating to housing that are seeking for urgent attention. Surprisingly, Tan (2008), publication reported glut in the property market due to the factors of poor location of unattractive houses built with lack of adequate amenities and facilities. Similarly, Salleh (2008) study shows low levels of satisfaction with the neighbourhood facilities and the environment of the private low-cost housing in the country. On the other hand, Tajuddin (2007:2) cited the disintegration of age-long social values and replaced with what he called “*community of strangers just living next door to one another*”. Nevertheless, the LIHP in Malaysia as attained a reasonable progress comparable to many developing countries. Against this background, the next sub-sections offer the description of the housing policy objectives and its associated policy environment.

6.2.2 National housing policy objectives in Malaysia

Broadly, the Malaysia’s housing policy has a primary aim of realising all its citizens, especially the LIG, are guaranteed access to adequate and satisfactory housing. This is why

according to Agus (2002b:50) government policies made income differentials in housing consumption. This is to ensure that, *“people could buy houses of a size and quality compatible with the income they received from working”*. In addition, the focus of the housing policy is the creation of amenable and sustaining housing environment in the country. The policies regulations set to ensure comprehensive settlement planning that comes with basic and social infrastructure provisions in the housing estates.

The development of Malaysian LIHP has been associated with many changes since in the colonial period (Agus, 2002a). Responding to these dynamics, the Malaysian government has developed model unique in its context that will contain the emerging trend of LIG housing delivery. At the beginning, there was no specific policy for LIHP in general. Until 2010, in Malaysia, there was no housing policy document per se in the country (Abd Aziz, 2007). Prior to this period, the housing policy was adequately articulated in the all five-year Malaysia national development plans (Abdul-Aziz & Jahn Kassim, 2011). It is usually in these plans that the annual targets and policy issues for housing achievement are documented. Common from all these declarations is that the policy objective remained consistent to ensure that the country LIG have access to adequate and afford housing serviced with all prerequisites facilities (Table 6.1). Thus, the policy was pursued in qualitative and quantitative policies of the state and market delivery (Shuid, 2011).

Table 6.1: Declared Malaysia housing policy objectives since from 1960s to date

S/N	Policy document	Declared policy objectives
1	National Development Plan 1961-1965 1966-1970 1970-1975 1976-1980 1981-1985 1986-1990 1991-1995 1996-2000 2001-2005 2006-2010 2011-2015	<p>“... to assist families with income of less than M\$300 per month.</p> <p>“... to promote the welfare of the lower income groups.</p> <p>“Promoting national unity through national housing programme.</p> <p>“The aim is to ensure that all Malaysian in particular the lower income groups have access to adequate housing.” (Endan, 1984:62)</p> <p>“... is to ensure that all Malaysians, in particular the LIG, will have access to adequate housing.”(Malaysia, 1981:359)</p> <p>“Provision of houses not only through outright purchases, but also through renting.”(Malaysia, 1986:521)</p> <p>“... to provide Malaysians of all income levels, particularly the LIG, accessibility to adequate and affordable shelter. The development of housing was also aimed at providing a reasonable standard of living as well as promoting social integration for the community in the long term.”(Malaysia, 1991:363)</p> <p>“... to provide Malaysians of all income levels accessibility to adequate, affordable and quality houses... to give priority to the development of low-cost houses...” (Malaysia, 1996:555)</p> <p>“... the provision of adequate and quality social services that are accessible to all, especially the lower income group ...” “...focus will be given to the provision of adequate and affordable housing for the lower-and middle-income groups.”(Malaysia, 2001:17)</p> <p>“... ensure sufficient quality and affordable housing for all citizens, especially for those in the lower income group.”(Malaysia, 2006:40)</p> <p>“Ensuring access to quality and affordable housing.”(Malaysia, 2011:247)</p>
2	National Housing Policy	<p>“To provide adequate, comfortable, quality and affordable housing to enhance the sustainability of the quality of life of the people.” (MHLG, 2010:75)</p>

In the year 2010, the Malaysia National Housing Policy (MNHP) was launched to provide a much more formal approach declaration for housing development. The MNHP debut in the country was designed to ensure a balanced and sustainable housing and its associated environment. The policy objectives of the NHP were aimed specifically at maximising LIG housing delivery through effective and efficient strategies of support to market-led delivery. Besides, the housing policy was to be implemented on the basis of sustainability (Ministry of Housing and Local Government (MHLG), 2010). The late arrival of the NHP in the country serves as a remedy in the absence of formal document of declaration on housing growth and development relative to other sectors in the economy and the prevailing state of LIG housing challenge. It is hoped that the NHP would be effective enough in terms of guiding the LIG housing delivery as well as in its accessibility. The growing concern being expressed is that could the advent of NHP develop sufficient viable options for supply-side constraints in the country.

The LIHP in Malaysia defined LIG according to the households monthly incomes, to be eligible to purchase low-cost house (Salleh & Meng, 1997). In the 1960s, at the beginning, those who were defined as LIG were those with incomes of not exceeding M\$300 per month (Endan, 1984). Subsequently, the eligibility criteria were reviewed to incomes not exceeding RM750 when the price was RM25,000 in 1980s until 1998 when it was revised once again to a graduated income, according to the size of an urban areas land value (Salleh & Meng, 1997). Recently, in 2010, the income threshold increased to RM3,000 per month (Table 6.2 & 6.3). Thus, the government always tries to identify clearly the target groups entitled to LIG housing. The low-cost housing has relatively low selling prices or rentals so as to maintain high levels of affordability by the LIG. The country was able to maintain the ceiling price of a low-cost house for about two decades at RM25,000 per unit.

Table 6.3: Low-Cost Housing Price in Malaysia

Period	House price/unit	Area	House Type	Target Group
Before 1970	RM5,000-RM12,000	All	All	Income less than RM300 per month
1970 - 1980	RM15,000-RM18,000	All	All	Income RM500- RM700 per month
1981 - 1997	RM25,000	All	All	Income RM750- RM1,000 per month
1998 - 2010	RM25,000- RM42, 000	Based on land value	According to location	Income RM750- RM1,500 per month
2010- to date	RM25,000-RM42,000	Based on land value	According to location	Income RM2,500 per month

Source: Adapted and modified from Shuid (2011:46)

Table 6.3: Four-tier pricing for low cost housing (MHLG, 1998)

Selling price per unit (RM)	Location (land cost per sq. metres)	Monthly Income of target group (RM)	Type of suitable houses
42,000	A: Cities and major towns (RM45 and above)	1,200 to 1,500	More than five Storey flats
35,000	B: Major towns and fringes (RM15 – RM44)	1,000 to 1,350	Five storey flats
30,000	C: Small towns (RM10 to RM14)	850 to 1,200	Terrace and cluster
25,000	D: Rural areas (Less than RM10)	750 to 1,000	Terrace and cluster

In addition to the LIG income definition, the LIHP in Malaysia defined the design of low-income housing unit. Thus, in the Seventh MP set the design of the unit should be 60 square metres (M^2). With three bedrooms, washing and laundry drying areas (Malaysia, 2001). This was an improvement of two previous designs, namely, one of not less than 51.1 to 55.7 M^2 and having at least two bedrooms, kitchen, toilet and bathroom (Salleh & Meng, 1997). However, the 1998 revision stipulated a design of at least 58.5 M^2 with three bedrooms. This study observes that the latest design is a product of the series of researchers' recommendations on the need to improve on the design of low-cost housing units in the country. The Malaysian housing policy made an appeal to innovate and produce housing that is sustainable in terms of efficiency and prompt response well. This is

also as a vehicle to achieve national objectives of addressing emerging national unity issues and threats to the economy.

6.2.3 Development of national housing policy in Malaysia

To contextualise how Malaysia has reached its present stage of low-income housing, it is necessary to review how the policy has evolved over the decades, particularly, beginning from the colonial period to date.

6.2.3.1 Pre-Independence- before 1957

The Malaysia's LIHP obtained its legacy from the British colonial administration. To weaken the support for the rise of communist insurgency, they built 600 new villages all over the country to resettle Chinese, popularly known as 'Briggs Plan' (Agus, 2002a; Tan, 1983). According to (Mat, 1978) over 650,000 Chinese were involved. The government was not directly involved in the construction of the houses, *"it provided aids in terms of building materials, housing grants and subsistence allowances to the families"* (Mat, 1978:41).. Subsequently, such development set precedence for the new government on the attainment of independence in 1957, to accord priority on low-cost housing (Abd Aziz, 2007). This was the first period, though on an ad hoc basis, when the government efforts in providing housing was meant only to solve specific problems (Mat, 1978). Similarly, the British Colonial administration was more concerned with the provision of 'institutional quarters' for the upper British employees, who worked in public institutions (Agus, 1989). Similar to Nigeria, the colonialists did not lay down a policy framework early enough to house the emerging urban population, particularly the need of the LIG.

Additionally, the housing for the LIG received the further attention of the government from the report of "A Housing Committee" that was set up in 1947 to investigate into the

housing shortage (Hai & Sendut, 1983). One of the committee recommendations includes the creation of Housing Trust. Though it was disbanded in 1975, the Housing Trust (HT) became a government agency established in 1950 and commenced its operation in 1952 (Hai & Sendut, 1983). It served the function of providing technical and supervisory services to the state governments undertaking low-cost housing (Hai & Sendut, 1983). During its lifespan the Trust constructed about 20,000 units of houses (Hai & Sendut, 1983).

Also, Mat (1978) identified that during the early years, the government encouraged home construction on a co-operative basis and first organised in 1949 Housing Co-operative Societies with the objective of fostering home ownership among co-operators. The Housing Cooperatives functioned as self-help organisations without the profit motive. They were treated on the same basis as public utilities by government and statutory bodies, thereby meriting the support of the government in the matter of alienation of state lands and if state lands were not available, the government acquired land from the private sector under the laws relating to the acquisition of land.

The First Malaya Plan (1956-1960) saw concerted effort to provide well-planned houses in urban areas, in an attempt to improve the slum conditions of urban areas. A number of low-cost houses were constructed solely for renting. The role of major local authorities in major municipalities of Kuala Lumpur, George Town, Ipoh and Melaka was strengthened in the management of the rental housing (Tan, 1983).

Similar to Nigeria, the colonial housing policy was designed primarily to serve the needs of British colonial administrators with a purposive neglect of the locals, particularly the LIG which was predominantly in slums and squatter settlements. While the British

administrators were housed in planned and expensive houses, the rest of the inhabitants remained largely in unplanned, unhygienic and poorly serviced areas of urban areas (Agus, 2002a). This policy was responsible for the duality of housing areas in most of the urban areas, most especially in those urban centres settled by the colonial administrators. Thus, the periods housing delivery was acute and inequitably distributed. Subsequently, such development was the major force in shaping the housing policies thereafter in Malaysia.

6.2.3.2 Early stage of Independence

The second phase of the Malaysia housing policy covered two Plans period, that is, the First and Second Malaya Plans during the periods of 1956-1960 and 1961-1965 respectively. The emphasis on the policies at the first instance was more in the provision of housing to its employees (Mat, 1978). In terms of policy strategy, housing was not mentioned in the First Malaya Plan, as one of its priorities and consequently there was not a meaningful housing programme during that period. However, in the Second Malaya Plan a level of priority was set in its objectives, to assist in large measure in the provision of housing. Mat (1978) considered the First Malaysia Plan (1966-1970) as what laid the success of the country in the area of housing in the subsequent years. He further elaborated on such; exceptional foundational policy strategies include 'hire purchase' and 'rental housing'.

However, (Hai & Sendut, 1983) further drew the major concern of the policy was that despite housing was managed by a ministry, the policy was changed from time to time resulting in ineffective implementation of housing projects (Mat, 1978). Notwithstanding, the landmark of this period for the country housing policy, are the integration of the housing programmes with the overall national programmes and the call for the

involvement of the private sector which was first nurtured during this plan period (Hai & Sendut, 1983).

The periods after independence and the first two decades thereafter, low-income housing delivery in Malaysia was primarily provided by the public sector (Agus, 1989). This study observed that even during this period the private sector was very active in the field of housing, although concentrating on the medium-and high-income group's needs, its participation in the LIG housing was limited (Agrawal, 1978). This means that the public sector was the single dominant source of housing supply for the LIG.

6.2.3.3 New Economic Policy (1971-1990) era

As mentioned in Chapter Five, the colonial economic structure created, ultimately culminated into a racial crisis in 1969, due to the ethnic economic inequity. The May 1969 crisis became a major source of inspiration for the Malaysian government to put in place a major policy change in the country's economic policy and direction to realise "growth with equity" in the country. The policy became the principal point of convergence under the country housing policies in the years to come, beginning from 1971, to fit into the NEP.

Therefore, the Second Malaysia Plan (1971-1975) constituted what Hai & Sendut (1983) called a trial period, whereby the state governments were given the mandate of developing their own development capacity to cope with the housing needs. No specific targets were set for each state but the overall expected construction of the states produces 5,200 units per year. By the end of this period, all the states built only 13,244 or about 50% of their target of 26,241 units (Hai & Sendut, 1983). The not much impressive performance was attributed to the dissolution of HT and inflation during the period, made the states not very active (Hai & Sendut, 1983). It was during the Third Malaysia Plan (1976-1980) the

government at this time concentrated much of its effort on low- income housing and transferred the bulk of medium- and high- income housing groups in the private sector. At the end of 1980; 39,490 units of houses were built out of 110,320 units planned (Jamaluddin, 2005).

To realise the objective of meeting the LIG, housing needs the entered into partnership with the private sector in the construction of low-income housing within the price range of RM5,000-7,000 each. Agrawal (1978) cited the example of such partnership with a pilot project in Cheras, in the Federal Territory of Kuala Lumpur, development on double-storey clustered link houses based on high density (58 units to an acre). The Fourth Malaysia Plan (1981-1985) policies on housing placed much emphasis on provision of low-cost housing. According to Teng (1991:4)

“realising the social and economic implications arising out of the lopsided supply of houses, the government has placed greater emphasis in the provision of low-income since the beginning of the Fourth Malaysia Plan”

The government housing provision emphasised on condominium type of low-cost housing, to optimise land use. It is equally worthy to note that during this period the government fixed the maximum price for low-cost units at RM25,000 (Jamaluddin, 2005). However, the Plan did not succeed much in terms of the planned and actual number of units constructed. For example, it was planned to construct 923,900 units, but only 406,100 units (44%) of houses were built. This below average performance coincides with the time when the country experienced economic crunch.

It was in the Fifth Malaysia Plan (1986-1990) that the government launched Special Low-Cost Housing Programme (SLCHP) in 1986 and planned for its completion in 1989. It was part of the anti-recession measures designed to stimulate the growth of the economy during the recession as well as to increase the supply of low-cost houses. Similarly, one-stop

agency, flexibility in the rules, regulations and standards as well as greater access to financial facilities from commercial banks were introduced, to reduce construction costs in the country (Malaysia, 1986).

6.2.3.4 Second Outline Perspective Plan (1991-2000) era

This period covers the Sixth and Seventh Malaysia Plans from 1991-2000. The housing policies during these periods were broadly guided by the government National Development Strategies of enhancing the role of private sector in the national economy (Salleh & Meng, 1997). The strategies were specifically influenced by the Agenda 21 of UNCHS, 1994 and HABITAT Agenda 1996 in the housing policy formulation and implementation (Shuid, 2004). Therefore, the focus of the housing policies was placed in the context of sustainable development, enabling the private sector to shoulder the responsibility of housing the citizens and to achieve a target of the citizens regardless of income in a decent house (Shuid, 2004).

It was in the Sixth Malaysia Plan (1991-1995) that the government realised so much from the enablement of the private sector. This began in the Third Malaysia Plan (Agus, 2002b; Salleh, 2008; Salleh & Meng, 1997). The private housing developers achieved the low-cost housing target set for them under the plan by building 399,000 units or 141% of the target. While public sector completed only about 49% of the 174,000 planned. It is also worthy to note that the private sector completed 100,728 high cost housing units-five times the original target of 26,100 units (Agus, 2002b).

In the Seventh Malaysia Plan (1996-2000), in order to ensure the private sector construct low-cost housing, the government through the local authorities imposed 30% quota provision of low-cost housing in their residential development. Similarly, the government

for the first time included low-medium cost housing category in the Plan for the medium LIG. This group is defined within the salary range between RM1501 to RM2500 per month. The government planned to construct 350,000 units, but however, only 72,582 units or about 21% of the target was built nationwide at the end of the Plan period (Shuid, 2004). The low performance was attributed to the cautions investment decisions exercised by the housing developers (Malaysia, 1996). On the other hand both the public and private sectors exceeded their targets set for the construction of medium and high-cost housing programmes with the record of 104 and 141% performance of 85,000 units respectively (Agus, 2002b).

In an effort to increase the quality of LIG houses, new designs with a floor area of 60 square metres incorporating three bedrooms as well as washing and drying areas, especially in high-rise buildings were introduced. The government in addition introduced a four-tier price regime in 1998. Under the 1998 price regime, low-cost houses ranged from RM25,000 to RM42,000 depending on the location and type of the house. This was introduced as an incentive to the private sector to participate more actively in providing low-cost houses for the public (Malaysia, 1996).

6.2.3.5 Vision Development Plan (2001- 2010) era

In the pursuit of the plan by government, to make the country become a developed economy by 2020, the housing policies are integrated with other types of development in the country, such as industrial and commercial development. The sustainable urban development has become the focus of housing policies and programmes. The government also planned for the attainment of adequate housing to all income groups. Hence, specifically, the government has re-consolidated its position to remain as the key player in

the provision of the low-cost housing provision while the private sector is to focus on the medium-and high-cost housing (Shuid, 2004).

The Eighth Malaysia Plan (2001-2005) a total of 844,043 units of housing were completed and about 78% of the total was constructed by the private sector, while the remaining 22% of the public sector. Specifically, houses built under the low- cost housing category were 200,513 units or 86% of the planned target. Of this total, 103,219 units or about 52% was constructed by the private sector. A total of 83,910 low- medium cost housing units were completed, which was about 64% of the target plan. Of this total the private sector constructed 61,084 units or about 73%. This shows that there was a remarkable change of response from the private sector if compared to the previous Plan performance of 20.7% (Malaysia, 2001). The policy 30% quota of low-cost the houses for the LIG of the private developers are continued. However, some states made adjustments to the policy (Salleh & Meng1997).

The housing programmes at this time were based on the human settlement concept, which included the provision of public amenities such as community halls, playgrounds for children, clinic, shop houses and open spaces. The Housing Development Act (Control and Licensing) 1966 was amended in 2002 to expand the scope of enforcement by MHLG to include projects by government agencies and co-operatives, provision for quality control and timely completion of housing projects as well as the establishment of the Tribunal for Home buyer claims.

The Ninth Malaysia Plan (2006-2010) strategic thrusts of housing include reviewing laws and regulations to ensure proper development of the housing sector and encourage the private sector participation in the construction of low- and low-medium cost housing.

During this period it was estimated that the housing need is about 709, 00 and private sector is planned to construct a total of 80,400 and 48,500 of low-cost houses and low-medium houses respectively (Malaysia, 2006). However, the government during this period relaxed its policy of 30% quota requirement for the LIG houses in areas where there was poor demand for low-cost houses.

The private sector was required to surrender to the government the land allocated for low-cost houses in their mixed development in the event that the project fails. Another policy equally adopted by the government is the use of Industrialised Building System (IBS) and designs based on the modular coordination concept in the construction of the affordable homes in the country. Finally, the government adopted an advanced strategy to improve the open registration and distribution system for low-cost houses introduced in the Seventh Malaysia Plan, in a more systematic and transparent manner, by integrating the database at the state level with the centralised one at the MHLG. By the turn of the millennium, having satisfied housing stock (Malaysia, 2011), the issue arising is the sustainability of the delivery to the LIG segment of society.

6.2.4 Management and organisation of national housing policy in Malaysia

Since after the attainment of independence in 1957, Malaysia aimed to promote and guide national development through a series of five-year National Development Plans (NDP). The housing and specific LIG housing have been an important sector in these plans. More so when at the foundational years, the nation housing sector was characterised by squatter enclaves (Johnstone, 1983a). The NDPs have considered housing as both a social right of citizens and an important economic sector. The development planning in Malaysia has succeeded in integrating LIG housing in the national development process, as both a social right for citizens and an important economic sector. The government in each of such plans

designed a wide range of housing programmes to achieve, most especially to house the LIG.

Under such various development plans, the government vigorously embarked on numerous housing programmes, both in the rural and urban areas, with the aim of making Malaysia a 'home-owning society'. Such housing programmes include Special Low Cost Housing Programme (SLCHP), Peoples Housing Programme (PHP) and Integrated Peoples Housing Programme (IPHP) among others (Abd Aziz et al., 2008; Asek, 2007; Malpezzi & Mayo, 1997). In the course of pursuing these programmes informed the government to set-up series of institutions and agencies as well as legislations to deal with the development and allocation. Consequently, the government has created multiple of institutions as well as legislations to address the country's housing challenges in housing agencies, production, marketing and financing. This was due to its under-performing in meeting both the supply and demand (Guan, 2001; Johnstone, 1980, 1983a).

Similar to Nigeria, in Malaysia the programme of housing is constitutionally designated state government's affair. However, the Federal government remains the source of funding of the housing programmes executed by the state governments (Agus, 2002b). The role of states government includes incurring the cost of infrastructure provision as well as provision of land at minimal costs for housing developer. However, the state governments receive a series of loans and assistance from the Federal government to finance such initial development costs. Besides, Federal government loans and assistance, some states undertake housing schemes in their respective states through their SEDC. They consider proceeds realised from the sales of high-and medium-cost houses are used to cross subsidise the low-cost houses. The municipal local authorities are also beneficiaries of federal government loans and grants. The law also allowed the municipalities to take loans

from commercial banks as long as they have the approval of the state governments. In this way they have contributed significantly in the development of low- cost housing in their areas (Thalha, 1980).

The housing policy literature strongly emphasises the significant role played by the states in East and Southeast Asian countries in general and Malaysia in particular (Agus, Doling & Lee, 2002; Doling, 1999). A distinct peculiarity of Malaysian institutional environment in respect of housing, like all other sectors of the development, is the dominance of the federal government, even though housing constitutionally is a state government affair. The Federal government provides policy frameworks in general terms. But it is at the state level that the policy is translated into more detailed and strategized.

The federal government is responsible for the budget allocation and the overall urban planning, while the state controls the local governments and land matters. Similarly, the implementation of policies associated with housing, the federal government has established coordination institutions with the states as well as local governments, typically in land assembly and housing delivery (Abd Aziz, 2007; Abd Aziz, Hanif, & Ahmad, 2008). The most major feature of government in the management of the housing policy was said to be a two-pronged strategy. Firstly, direct intervention in the form of Public Low-Cost Housing Programmes implemented by the state governments with loans provided by the Federal Treasury. Private sectors were also involved through Privatisation Concept, whereby the private sectors were required to develop squatter areas, even though their participation has been very slow and less than 5,000 households resettled (Idris, 1991; Jamaluddin, 2005). The government prepared 21 projects involving a total area of about 1500 hectares, 10,000 units of squatter dwellings affected to produce 35,000 units of squatter dwellings affected,

to produce 35,000 units of houses out of which 37% or 13,000 were low-cost housing (Idris, 1991).

Secondly, indirect measures in the form of conditions stipulated in the approval of private housing projects (Teng, 1991). Each housing project approved should consist of at least 30% low-cost houses and the pegged selling price as well as house design to ensure that the private sector, at the same time supplements the efforts of the government (Teng, 1991). The private sector practice of cross-subsidy in a mixed housing development is an indirect measure, whereby the high and medium houses buyers subsidise the prices of the house at which the LIG buy houses at the pegged prices (Teng, 1991).

To further enhance the transparency of the allocation of the low-cost housing to the beneficiaries, from the 7th MP the government set up an 'open registration system' (OPS) in 1997, in response to the allegations of favouritism, corruption and political interference levelled against the former paper based registration system. The efficient allocation system of low cost housing allocation system through OPS is one of the features of housing policy in Malaysia. The OPS has succeeded by creating a nationwide verifiable waiting list of LIG, uniform criteria of selection, control of misconduct and building confidence of transparency in the allocation system. Through the operation of the system as at the end of 2005 about 120,000 LIG were offered to purchase low-cost houses in the country (Shuid, 2010).

The government has established enabling institutional structures to address the issue of housing generally and in particular the LIG housing. There were many agencies involved in implementing housing in the country (Hai & Sendut, 1983). At the Federal level there is Ministry of Local Government and Housing (MLGH), the Federal Land Development

Authority (FELDA), former Housing Trust (HT), Employers Provident Fund, the Malaysia Building Society Berhad (MBSB) and a number of co-operative societies. At the state levels, the agencies comprise of the state and its Development Corporations, City and Municipal Councils.

The Federal government sets the goals and formulates the national housing policy strategies, standards and guidance; and provides the finance and its financing framework. The activities of the Federal government are coordinated by the MLGH. The ministry in collaboration with relevant agencies formulates housing policies to be adopted in Malaysia Plans. At the ministry level there are bodies like the National Consultative Council on Housing (NCCH), the National Housing Council (NHC), and the National Council of Local Governments. The NCCH was first set-up in 1979 (Hai & Sendut, 1983). The NCCH functions include giving advice on housing policies. While the NHC coordinated national public housing programmes in the country. The National Housing Department (NHD) was established during the Third Malaysia Plan and it is an interface between the states and the MLGH and mandated to supervise the state government's implementation of the low-cost housing policies.

The State Development Corporations (SDCs) are administered by the State governments and financed from the Federal government soft loans grants to execute housing development programmes to their respective state governments. The proceeds of the repayments and rents received are what constitute an additional source of the repayment. While the municipalities constitute another source of low-cost housing for the poor in the country (Thalha, 1980).

In addition, the NHD builds houses for LIG under the rent and sale category through the PHP. The PHP low-cost houses built are transferred to state and local authority for onward distribution to the deserving LIG, according to predetermined criteria through the national Open Registration System. By 2012, from records shows that NHD built 65,825 units from 87 projects (Jabatan Perumahan Negara (JPN), 2012) (Table 6.4).

Table 6.4: Peoples Housing Programme implementation status as of March, 2012

Programme	Total project in Planning		Total project under-construction		Total project completed		Total project	
	Project	Unit	Project	Unit	Project	Unit	Project	Unit
PHP Rent	1	233	23	13,193	64	62,716	88	76,142
PHP Sale	1	1,200	7	3,663	23	3,109	31	7,972
TOTAL	2	1,433	30	16,856	87	65,825	119	84,114

Source: Jabatan Perumahan Negara (JPN) (Jabatan Perumahan Negara (JPN), 2012:21)

6.2.5 Performance of agents of delivery under the Malaysian housing policy

The LIG housing in the country has become the preoccupation of both the public and private sectors (Salleh & Meng, 1997). When the government began building LIG housing, the entrance of the private sector began during the 3rd Malaysia Plan (1976-1980) on the invitation of the government to contribute its quota in housing the LIG (Salleh & Meng, 1997). Since then, on broad terms, private sector performance is much better than public sector with the total units completed by exceeding targets set for it over the (Table 6.3). Specifically, the private developers account for over 90% of housing provision from the private sector in Malaysia (Salleh, 2008) and account for a bigger portion of low cost housing for Sixth Malaysia Plan (1991-1995) (Malaysia, 1996).

The wide range of incentives and controls exercised by the government to the private sector strengthen their capability in meeting the housing needs of the LIG in the country. This is more so with the implementation of privatisation policy in the country further gave

boosts to the role of private sector participation over the years in the LIG housing delivery. In Malaysia, the development of LIG housing is facilitated by the cross subsidy policy. The low cost housing is a conceptualised planned and executed, through a regulation earlier mentioned of developing a minimum of 30% of development that comprise of low cost housing. The profit gained from the medium and high cost, cross subsidise lower cost housing. That allows the sustenance of the development of low cost housing by the private developers in the country (Salleh & Meng, 1997). This is before the government could extend all the prerequisites planning approvals to execute the project. The housing provision performance over the plan period is shown in Table 6.5 and financing performance in Table 6.6. The performance variation reflects the priority goal of the government, resources committed and the state of the economy. The lower records in most cases reflect the economic recession the country underwent, most especially during the 1998 Asian financial crisis (Pugh, 1999). The table shows that Malaysian government gives priority to provide adequate housing for its citizens, most especially LIG.

Table 6.5: Performance public and private sector housing delivery from 1981-2005 in Malaysia 1981-2005 in Malaysia

Programme	(1976-80) Plan Built (000)	(1981-85) Plan Built (000)	(1986-90) Plan Built (000)	(1991-95) Plan Built (000)	(1996-00) Plan Built (000)	(2001-05) Plan Built (000)
Public Sector	221 122	400 202	149 174	174 85	230 122	312 189
Housing for the poor	-	-	-	-	35 17	16 10
Low-cost	- 26	177 71	121 74	127 46	60 61	192 103
Low-Medium	-	-	-	-	110 19	37 23
Medium & High	- 38	54 70	28 23	47 38	25 25	67 51
Private Sector	262 363	525 204	553 204	399 563	570 738	303 655
Low-cost	30 60	90 19	374 90	217 215	140 130	40 97
Low-medium	-	-	-	-	240 54	94 61
Medium & High	70 140	259 86	178 14	182 348	190 554	169 497
Total	483 485	925 406	702 378	573 648	800 860	615 844

Source: The various Malaysian Development Plans (Malaysia, 1976, 1981, 1986, 1991, 1996, 2001, 2006)

Table 6.6: Housing Loans approved and outstanding from financial institutions in Malaysia

Source	Loan amount approved (RM million)		% Share		Loan amount Outstanding (RM million)		% Share	
	2009	2010	2009	2010	2009	2010	2009	2010
Commercial banks ¹	60,707	80,327	85.0	91.0	210,017	226,963	84.0	85.3
Treasury Housing Loan Division	5,920	6,254	11.1	7.1	26,716	26,007	10.7	9.8
Bank Kerjasama Rakyat Malaysia Berhad	115	402	0.4	0.5	4,189	3,837	1.7	1.4
Malaysia Building Society Berhad	1,650	396	2.3	0.4	5,274	5,354	2.1	2.0
Borneo Housing Mortgage Finance Berhad	60	37	0.1	-	717	682	0.3	0.3
Bank Simpanan Nasional	768	900	1.0	1.0	3,034	3,132	1.2	1.2
Sabah Credit Corporation	4	3	-	-	163	141	0.1	0.1
Total	69,253	88,319	100	100	250,111	266,116	100	100

¹ includes Islamic Banks

Source: BNM (2011:P24; 2012:P24)

In summary, unlike Nigeria, in Malaysia the housing finance system supports the housing demand to all income groups and most especially the LIG. The primary mortgage market was robust under the regulatory institution of the central bank. Equally, noticeable and unlike Nigeria, the country's capital market readily supported the housing industry with long-term financing.

6.2.6 Nature and participation of market (private developers) in Malaysia low-income housing policy

The literature on not only in Malaysia, but Asia stresses the symbiosis between private developers and state, or in general close relations between market and state (Evans, 1995; Gomez, 2009). It was argued that closer state and market relations have been considered the crucial factor in bringing about the 'Asian miracle' (World Bank, 1993a). These studies argued that the dependence of the business on state support by making use of politically secured economic privileges to accommodate capital in the development paradigm. There

is ample evidence of government to be pivotal in promoting the delivery of LIG housing, hence nurturing an inclusive housing policy in the region (Hogan et al., 2012).

Despite the priority accorded to meeting LIG housing some scholars argued that Malaysia is lagging behind the success recorded, for instance, in Singapore, South Korea and Hong Kong (Agus, 1989; Agus, et al., 2002; Sirat et al., 1999). This is because in Malaysia, resources are committed to commensurate with the prevailing expectations and the intervention has been described to be narrowly focused. Therefore, to realise the level attained by its neighbours, the Malaysian government, at the onset of Second Malaysia National Development Plan, has gone into partnership with the private sector in LIG housing and the first pilot projects began at Cheras in Kuala Lumpur (Drakkis-Smith, 1977). It was during this period that the market intervention into the LIG housing began to root for deeper footage which lasted until today. The diversification of the policy in housing came in the 1970s due to the realisation that government alone could not take up the challenge. In the alternative, the government broadens to the policy framework to include the participation of the private sector in the LIG housing delivery in the country. It was in the 1970s period, the government efforts to realised housing for LIG became diversified with government shifting to both provider and enabler strategies concurrently, involving the private sector. This period coincided when the Malaysia pursued the policy of privatisation, popularly known as ‘Malaysia incorporated’ and such change refocused policy on private-sector driven economy. Since then, the trend to involve the private sector has continued and consolidated as the focus of policy emphasis, with many laws and incentives at stimulating housing delivery along the path of market-led. By the 1990s, the private sector was taking on an increasingly important role in the provision of LIG housing in Malaysia. This unique policy innovation has been a source of strength of government to

realise its political goal of achieving a home-owning democracy and at the same time accelerated the creation of an inclusive housing policy in the country.

The Housing Development (Control and Licensing) Act 1966, became first effective in 1969, is the legislative framework that has defined the business of a private developer in Malaysia. It vests the government with full authority over private developers operations and licensing. Subsequently, subsidiary legislation in the form of rules soon followed after the Act came into force (Buang, 2008). The essence of these legal frameworks is to ensure that all its citizens from all levels of incomes have access to decent houses and purchaser's rights are protected. According to the Act in Malaysia, an authorised private developer is defined under Section 5 as one engaging in or carrying on or undertaking a housing development (Buang, 2008). These private developers in Malaysia ranged from established and financed corporations to small scale developers, which offer a same range of housing to all categories of income groups. According to Johnstone (1980) the structure of the private sector construction industry in Malaysia comprises of two distinct components, namely, the private housing developers and the construction firms, similar to UK structure (Gibb, 1999). The former are the entrepreneurs, while the actual constructions are executed by the latter.

The incorporation of the private sector participation the government has continued to nurture their participation with supporting policies and innovations, ultimately to meet the nation's growing LIG housing demand. According to Mastura, Abdul Rashid & Roslinda (2009) there were 2000 private developers from different categories in Malaysia. From their study also shows that there were 99 and 3 of these developers listed in the main second board of Bursa Malaysia (Malaysian Stock Exchange) respectively. To streamline the activities of the private sector with the explicit aims of increasing access and

participation of government, market and society, MHLG has been in the vanguard in formulating policies and guidelines.

It is important to state that both the public and private sectors housing productions are subject to planning processes and approvals by the respective local planning authorities. This is to ensure that before the houses are delivered to markets have met all the standards and regulations set. The private sector developers are governed by the Housing Developers (Control and Licensing Act 1966; Housing Developers (Control and Licensing) Regulations 1989 and Housing Developers (Housing Development Account) Regulations 1991 (Buang, 2008). These regulations stipulate that the developer must obtain licenses, advertising and sales permits from the MHLG before undertaking any housing project in the country. This shows that the licenses and permits which enable private developers to participate in this industry are regulated at the Federal level. To enhance private sector developers' performance, a number of incentives and regulations have been introduced. The incentives offered include faster development approvals, relaxed planning and infrastructure standards and licensing procedures (Bertaud & Malpezzi, 2001). On the other hand, the regulations the developers are expected to comply include mixed development to include 30% low-cost component, minimum design standards and ceiling price of low-cost house (Table 6.3). Although, the legality of this directive is questioned, the Malaysian judiciary has upheld this policy to be imposed on private developers in the country (Sufian & Mohamad, 2009).

In Malaysia, the most important private sector agent in LIG housing is the corporate private sector (Mastura et al., 2009), rather than an individual house builder most popular in countries like Nigeria and Tunisia (UN-Habitat, 2012b). It is this private sector developer that made a significant contribution in building housing units in Malaysia's

urban centres and remained the single dominant housing mode of production, just similar to Britain (Barlow & Ball, 1999). The Table 6.5 above shows the contribution of the private sector in Malaysia LIG housing delivery. The later MDPs show the dominance of the private sector is realised and since then increasing depending on the state of the economy. For example, in 6th, 7th, 8th and 9thMDPs shows private sector contribution to housing contribution realised more than its projected delivery target. Therefore, a conclusion can be drawn that in Malaysia it is the private sector which builds the majority of new housing units for all income groups. In 2010, Malaysia published its first housing policy (MHLG, 2010). The private sector becomes reinforced as the catalyst producer of LIG housing. The Malaysia national housing policy (MHHP) shows a number of strategies adopted by the government to actualised conclusively LIG in the country by putting in place the policy framework. It is expected that these strategies will move-up Malaysia to the status attained by Singapore and Hong Kong, its Asian models, in housing its LIG.

There is a national representative body for private developers in Malaysia, known as Malaysian Developers' Council. It is a tripartite affiliation of the Real Estate and Housing Developers' Association Malaysia (REHDA). They are the Sabah Housing and Real Estate Developers' Association and the Sarawak Housing and Real Estate Developers' Association. On the Peninsular Malaysia the developers are affiliated with Real Estate and Housing Developers' Association of Malaysia (REHDA) (*Persatuan Pemaju Hartanah Dan Perumahan*) formed in 1970 and in 2000 changed to its present name. The Association has over 800 members, who are responsible of over 80% of real estate built in the country. Another mode of LIG housing supply in Malaysia, is housing cooperatives. Though the contribution is not very significant, but represents another source of supply in the country.

On the issue of financing, the private housing developers finance depends on bank financing, to fund their development and historically constitute the singular source of financing for them in many favourable terms (Said, 2010). At times supported by government financing (Malaysia, 2006). Additionally, among the unique features of private housing developers in Malaysia is a diversified business base. In some cases they are subsidiaries to a large conglomerate and often financing in a housing development are generated from their own assets and revenue, in addition to debt, funding the housing development (Mastura et al., 2009). These developments often in housing project built medium-and high-income housing, as mixed development that also include low income units, as part of the inclusionary planning requirement (Salleh, 2008).

To sustain the participation of the private sector, the low-cost housing ceiling price has enjoyed a series of revision. This is to reflect the inflationary trends and the value of land in the country. The goals to achieve from the revision were to have an increase in the supplication and quality of housing. This is intended to ultimately meet the national target of the LIG housing as shown in Tables 6.2 and 6.3. The private developer's sell the housing units according to the pegged house price without a direct subsidy from the government as a remarkable feature of the LIHP.

In summary, after four decades the Malaysia government has developed a partnership with the private sector developers in housing delivery to house the LIG. The performance so far has been lauded and shows that the private sector developers' involvement has fostered the development of LIG housing delivery in the country (Jamaluddin, 2005). Subsequently, the private sector has attained dominance over the state, as the major producers with state roles beginning to diminish in the supply of the LIG housing (Hamzah, 2002). While acknowledging the state and market in Malaysia, the private developers in the country are

recognised to have invested in the property development enterprises. Such expansion and development of these private developers are real agents in capitalist development rather than simply as products of state policy. They were often polyvalent, with multifarious and diversified activities and investments. The versatility of the business base of such developers in Malaysia and the diversified specialisation in portfolio investments is therefore considered the strength of the vibrancy and success in housing delivery in the country.

6.3 Low-income housing policy in Kuala Lumpur

In this subsection specifically review the low-income housing policy (LIHP) implemented over the years in Kuala Lumpur. In this regard, CHKL is contextualised as one that has confronted its housing challenge, particularly for its LIG inhabitants, with a stream of policies and programmes to contain and fulfil their housing challenge. Unlike Abuja that entirely relied on state at a time and market in recent times, housing policies in Kuala Lumpur were broader and comprises of what Abdul Aziz (2007) refer to ‘mixed strategy’ (Table 6.7), similar to Hong Kong as described by Chiu (2006). Within the national context, most especially from the period after independence and NEP, the housing policies in Kuala Lumpur have been shifted to provider and enabler and/or both at a time. Conversely, because of the magnitude of the city housing challenge, CHKL policies are quite more aligned to provider than an enabler.

Table 6.7: Category of low-cost housing programmes in Kuala Lumpur

Types of low-cost housing programme	Government own projects	Joint venture projects	Project imposed on private developers through planning permission
Housing programme for hardcore poor (for rent)	X		
Housing provided by the developer through planning permission (for sale)			X
Privatization and joint venture project (for sale)		X	
Joint venture project with Employees Provident Fund (EPF) (for sale)		X	
The programme uses City Hall of Kuala Lumpur's own housing fund (for sale)	X		
National Housing Company (SPNB) (for rent and sale)		X	X
The programme uses City Hall of Kuala Lumpur's own housing fund (for sale)	X		
Public housing programme (for rent)	X		
An integrated public housing programme (for rent)	X		

Source: Adapted from Abd Aziz (2007:192)

There is body of literature that has been generated on issues relating to LIG housing in Kuala Lumpur particularly as it relates to issues like squatting and informality (Jamaluddin, 2005; Johnstone, 1983a); accessibility and affordability (Ahmad, et al., 2012); modes of delivery (Salleh & Meng, 1997); level of satisfaction (Mohit, Ibrahim, & Rashid, 2010), financing frameworks (Majid, 1993); land and related issues of housing (Omar & Yusof, 2002), success of the policies (Abd Aziz et al., 2008), among others. All these studies also demonstrated the multidimensional issues of housing in the city. The findings of these studies on Kuala Lumpur are unanimously of the issues of the problems, patterns and strategies of the housing the LIG were given the deserved attention and more so when compared to Abuja context.

The CHKL housing policy objectives were first expressed in Kuala Lumpur Structure Plan 1980-2000. It was expressed to ensure that housing was made available to all income groups in the city. With the recent structure plan in addition, is to ensure on improving the quality of housing and its environment (Dewan Bandaraya Kuala Lumpur (DBKL), 2003). Just like Liverpool in UK, CHKL efforts to maintain the supply of LIG housing, makes it

possible to increase home ownership in the city, at the same time ensuring the availability of rented accommodation. Similar to Hong Kong 'multi-purpose public housing' as reported in Chiu (2010), the CHKL employed a similar strategy of a mixed approach that included directly constructing, using planning and partnership with the private sector in low-cost housing delivery.

The CHKL response to the housing challenge over the years has been dynamic with a number of strategies, in order to address the LIG housing. The evolving strategies were necessary since the NEP made Kuala Lumpur as the ultimate destination of government induced migration to seek for economic opportunities, most especially among the Malays. Such massive drifts of the population into the city generated squatter settlements (Johnstone, 1983a). Thus, Kuala Lumpur witnessed a sudden upsurge in housing challenges and expressed in the form overcrowding, high rent, squatting and slum formation. Following this, the government intervened by direct provision of low-cost housing option in the middle of the 1970s (Agus, 1989).

The drastic reduction of squatters in the city of Kuala Lumpur has been attributed to the policy of Zero Squatters Policy pursued by the CHKL, which had early set 2005 as ultimate to sanitise the city from squatter colonies (Jamaluddin, 2005). Although the policy extends beyond the target year, to a certain extent, the CHKL has credible performance in resettling these squatters in Kuala Lumpur (Ahmad, et al., 2012). The success in resettling the squatters is realised through a special housing programme to tackle the needs of the LIG housing, supported by the federal government (Jamaluddin, 2005). At this juncture, there is need to mention Integrated People Housing programme (IPHP) for rent (*Program Perumahan Rakyat, (PPR) Bersepadu*) which purposefully established to resettle squatters within the Federal Territory of Kuala Lumpur (Table 6.8). As mentioned above, the

programme is under the management of NHD of the MHLG. The federal government provides the financing, while the CHKL provide the land needed for the programme project. As part of the objective to achieve the Zero-Squatter city, IPHP is given a label of fast-track project emphasis in execution.

Table 6.8: Characteristics of Integrated People Housing Programme (IPHP) for rent in Malaysia

Target Group	A squatter with a monthly income below RM1,500
Type of housing	11-12 or 16-18storey in the major cities and 5 storey in smaller town
Size of houses	Not less than 60 square metres (650 sq. fit)
Features	3 bedrooms, 1 living, 1 kitchen area, 1 bathroom and 1 toilet
Rental rate	RM 124 per month

Source: Adapted from Sufian & Mohamad (2009:120)

Recently, the Performance Management & Delivery Unit (PERMANDU) in the Prime Minister's Department, the Malaysia Economic Transformation programme introduced in 2010 focus on Greater Kuala Lumpur development programme under the 12 National Key Economic Areas (NKEAs) (PEMANDU, 2012). Under this programme, the government has offered 35,095 units of CHKL low-cost houses for purchase to the sitting tenants in Kuala Lumpur at a discount price of RM35,000 less RM7,000 for the national pegged price of RM42,000 (PEMANDU, 2012). The government declared to offer assistance on down payments, legal fees and low-interest rate loans to eligible LIG who were not recipients or purchasers of low-cost houses provided by government. The recorded success is commendable considering the long history of squatting (Johnstone, 1983a) in the city.

The advent of Information Technology, the Malaysian government has legislated for the computerised land transactions and registration, as part of the government plan to make IT ubiquitous in the whole society. Though, with this technological improvement there were grudges against delays in processing and approving applications. Even where grant has been made, issuance of titles to such applicants take a long time, attributed to a limited

number of Registry offices, as there was one in each state (Buang, 2007). The consequence has been the problem of inability to predict the time frame to obtain planning approval before actual construction can take place (Abdullah, 2010).

To facilitate resolution of these issues in recent times the government has launched ‘One Stop Centre’ (OSC) in all the local authorities in Malaysia, to facilitate all land development processes, with a view to shorten the approval process (Ahmad, Ahmad & Arbi, 2011). The judiciary has upheld this planning regulation that a local authority can impose, as one of its conditions for granting planning approval, that the developer should carry out low-cost housing as part of his housing project (Buang, 2007). Similarly, it has been upheld in the Malaysian judiciary that a local authority can refuse to issue a certificate of fitness (CF) to a developer if the latter has not fulfilled all the conditions imposed in the planning approval Buang (2007).

In CHKL set out criteria for one to qualify to purchase a low-cost housing unit, cited in wan 2005 are as follows: he or she must be Malaysian citizen; married or divorced or widowed; total household income must not exceed RM2,000 per month (now RM3,000); registered under the ORS; must live or work in the Federal Territory; must not own a house or land within 35 kilometres from the city centre and must be eligible to obtain housing loans from the government or any financial institution (Dewan Bandaraya Kuala Lumpur (DBKL), 2003).

From all the above and in conjunction with Kuala Lumpur vision 2020 towards World-class city status, undoubtedly CHKL has significantly improved the quality of housing and housing environment by provisioning of low-cost housing units and eradication of squatter enclaves in the city. Consequently, this is as a result of the city consistent policy directives

on the number of housing programmes and in most cases implemented to boost the supply and meet the LIG housing demand as well as eradication of squatter settlements.

6.4 Nigeria's housing policies

6.4.1 Introduction-overview of low-income group and housing policy in Nigeria

The experiences well documented after the promulgation of these policies, housing in general and LIG in particular deteriorate to a non-issue of concern by the governments, considering the output quantity generated over the period of their existence (Awotona, 1987; Ikejiofor, 1999a; Ogunshakin & Olayiwola, 1992). The quality and quantity of housing in the country continued to dwindle as far as the supply and demand are concerned due to poor institutional response and framework of implementation. Happily, to Nigerians, the existence of these housing policies serves as proves to an open abdication of responsibilities to citizens by the governments.

The period after independence, the housing corporations were established in the other two regions of Nigeria. This was the housing corporations subsequently became twelve and thirty-six in the federated states, whenever there is an additional state creation in the country. Since then, these beginnings of the four regions and present state government housing corporations accordingly executed a number of housing projects and estates (Udo-Akagha, 2006). With this development the approach suffered a weakness that the housing corporations' projects executed with no coherent policy that could have unified the approaches of the states to the national government. The high-income and medium-income predominates across the states in the country (Udo-Akagha, 2006). Even, where such low-cost housing provided targeted the public servants, not the public in the country. Even

then where the limited supply made meant for the public LIG were taken over by the middle-and high-income families (Megbolugbe, 1983).

The Federal Military Government with booming oil rent in early 1970s declared direct intervention to deliver 54,000 housing units through the federation. This is as a solution to the gross housing shortage. The distribution shows that the plan was to construct 10,000 units in Lagos as the federal capital and 4,000 units in each of the twelve states at the total cost of N1,300 million (Ogunshakin & Olayiwola, 1992). In 1973 the government established a federal agency to implement, supervise and coordinate the delivery of these housing unit deliveries in the federation. The agency known as Federal Housing Authority (FHA) became effective in 1974. The federal housing programmes under the 1975-1980 National Development Plan were relegated to the state housing corporations to execute (Udo-Akagha, 2006). However, the objective of providing low-income housing for the LIG workers at highly subsidised rents failed and became conduit pipe of siphoning the state resources (Ikejiofor, 1999a).

The census gives reasonably good statistics on housing stock. For the first time, the Nigerian 2006 census incorporated housing and its condition in its census exercise and recorded that there were a total of 19.5 million households owning a house of their own, out of the recorded population of 140 million in the country (Makama, 2007). The same census classified housing units as either broadly owned or rental, but with additional like squatting and occupied rent-free.

6.4.2 National housing policy objectives in Nigeria

Just like Malaysia, since after independence Nigeria never had a national housing policy until in 1991. Consequently, the first national housing policy 1991 defined its focus on

“shall be to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost” (FGN, 1991:12). This is consistent with to United Nation’s Charters (UN-habitat, 2009). Also concurrently, the 1999 constitution of Nigeria stated in Section 16 (2) d that *“the state shall direct its policy towards ensuring suitable and adequate shelter is provided for all citizens”* (FGN, 1999). From the spelt out objectives in the national housing policy, Anugwom (2004:196) summarised the objectives as follows

*“To ensure that the provision of housing units was based on realistic standards which the prospective home owners could afford.
To give priority to housing programmes designed to benefit the LIG.
To encourage every household to own its own house by providing credit. In addition, the policy was meant to tackle the increase of spiralling urban rents.”*

6.4.3 Development of national housing policy in Nigeria

6.4.3.1 Colonial period

The advent of LIHP intervention dates back at the time of colonial periods. However, it was not conscious effort to address the housing but prevailed in the form of slum clearance, and development of residential estates, essentially in Lagos. The prompted intervention and response was due to bubonic plague in Lagos in 1928 (Udo, 1979). The emphasis of the colonialist policies in housing was one that prioritised on the providing expatriate colonial staff with a housing of maximum comfort. The Lagos Executive Development Board (LEDB) (now Lagos State Development and Property Company, LSDPC) were established in 1928 charged with the effective planning and development of Lagos. Similarly, the Board function was expanded to develop housing units in metropolitan Lagos. Among others, this Board executed the Lagos Slum Clearance Scheme (1955-1966). Housing policy was directed to the beautification and enhancement of the capital and other major cities, not to meet the desperate citizens' needs of shelter

(Okpala, 1986). The activities of LIG housing development were only confined to the capital city of Lagos and even less impressive performance due to *“high cost of implementation contingent on inflation and the lack of proper feasibility studies and programme output assessment.”* (Megbolugbe, 1983:350).

Another notable step was taken by the colonists towards housing Nigerians was the establishment of the Nigerian Building Society (NBS) in 1956, to provide housing loans. The African Staff Housing Fund was also established the same year with the sole purpose of encouraging African civil servants to have their own houses. However, it is recognized that all these facilities were only available to those who have already- *“to whom the government was adding more”* (Udo-Akagha, 2006:137) and did not immensely benefit LIG.

The role of housing policy of planning and formulation rests with the federal government. The body responsible for housing policy in the federal government, the Federal Ministry of Housing and Urban Development and Environment, plays an advisory role by providing guidelines for developing policies. The programmes are to facilitate efforts of the state and local governments.

6.4.3.2 National Development Plans (NDP) period- after 1960 and up to 1983

The first colonial development plan for Nigeria (1946-1956) recognised the need for urban planning as a means of promoting development and welfare. With independence, in 1964 the Association of Housing Corporations of Nigeria (AHCN) was formed. The regional (and later state) governments established Housing Corporations were mandated to begin the process of developing plans layouts and building houses for sale to the citizens. Such layouts and housing developments were most notable in regional headquarters such as

Ibadan, Benin, Enugu and Kaduna as well as a few other large cities such as Ikeja, Kano and Port Harcourt. The Housing Corporations served both as estate developers and as provider of mortgage finance (Mabogunje, 2004). Consequently, no significant development took place in housing during the First and Second NDP (Udo-Akagha, 2006). Since, the resources of the government were concentrated in waging the civil war that broke out in 1967.

According to Udo-Akagha (2006), the first significant and direct attempt by the Federal government to intervene positively in the area of housing was during the period of Second NDP (1970-1974). This coincided with the advent of the oil boom era. When there was a tremendous increase in oil revenues led to a greater intervention in housing (Awotona, 1990). It led to the establishment of a National Housing Program during the second NDP period in 1972. The Federal Housing Authority (FHA) was created in the same year to coordinate the program nationwide. Fifty nine thousand (59,000) units of houses were planned for construction –15,000 in Lagos and 4,000 in each of the eleven state capitals. This program was still on the drawing board when the Second NDP ended and the Third NDP (1975-1980) started in 1975 (Udo-Akagha, 2006). The Federal Government decided to participate directly and a total of N2.6billion was earmarked for the implementation of the various projects. During this period, a total of 202,000 dwellings were programmed for construction comprising 50,000 units in Lagos and eight thousand (8,000) units in each of the other nineteen states. It is pertinent to note that by the end of the plan period, only about 12% of the houses had been completed (Okpala, 1986) and of abandoned projects littered all over the country (Udo-Akagha, 2006). Notwithstanding the gross national failure, according to Mbali & Okoli (2002) quoted in Obansa & Ibibemi (2005); within this period the Federal Government constructed the Festival Town in Lagos

comprising a total 11,000 units and the LIG were to receive 55% of these housing units but they lost completely in the implementation (Obansa & Ibibemi, 2005).

The Federal Ministry of Housing, Urban Development and Environment was first created in 1975. It was charged with the responsibility of initiating and coordinating policies in housing related areas. Though the ministry, existed for a brief period, within this period, the following panels and committees were constituted specifically to deal with some of the problems of housing delivery, namely, the Committee on Standardization of House Types and Policies (1975); Rent Panel (1975); the Land Use Panel (1977) and in 1977, the NBS was converted to the Federal Mortgage Bank of Nigeria (FMBN) with a capital base of 20million Naira, which it was later increased to 150million Naira in 1979 (Udo- Akagha, 2006).

In spite of the failure of the Third NDP, the direct construction program was continued in the Fourth NDP (1981-1985). The Federal Government's budget for housing for this plan period was scaled down from N2.6 billion of the previous periods to N1.9 billion. The emphasis for this period was on low-cost housing. A total of 40,000 units were to be constructed annually nationwide with 2,000 units located in each state and Federal Capital Territory (FCT). Out of the state's allocation, 80% was earmarked for the LIG. However, by June 1983, only 32,000 units had been completed while the overall achievement was only 20% (FGN, 2006). Half way through the implementation, the second phase of the program was commenced comprising 20,000 units of two bedroom core houses also for the LIG. This Phase of the program failed to take off in most of the Federation (Udo-Akagha, 2006). Thus, abandoned sites with uncompleted buildings and infrastructure became the most visible outcome of the housing program in the 4th NDP (Ikejiofor, 1999a).

6.4.3.3 National housing policy initiative period-from 1985 to 1999

The need for the formulation of the national housing policy in Nigeria became of necessity due to severe housing problems in most of the urban centres (Ogu & Ogbuozobe, 2001). For the fact that the housing problem quantitatively in Nigeria, is an urban issue (Agbola, 1987). The problems are recognised to be manifested both in quantity and quality. Thus, the advantages of the NHP include producing a common plan of action for housing development in the country; the determination and streamlining the roles and responsibilities of each tier of government and as a representation to the citizens the assurance of government commitment to their housing challenge.

The NHP 1991 (FGN, 1991) came with the ideals of Nigeria's declaration of housing for all by the year 2000 and even though the year came without its attainment. The ultimate GOAL of the policy was to *"ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 A. D"* (FGN, 1991). The main features of the NHP show that for the first time the roles to be played by the Federal, State and Local Governments were clearly spelt out in the country housing delivery system. The policy acknowledged the defects in the LUD and its contribution to the problem in the housing sector of the national economy. It recognized the severely underdevelopment of housing finance in the country and detailed how the housing finance in the country was to be structured to serve the purpose of the policy.

As its goal of building materials the policy document states *"Nigerian should gradually and systematically develop appropriate capabilities to reduce construction cost and achieve self-sufficiency in the production of basic building materials"*. A clear policy on LIG housing was developed in both urban and rural centres, having admitted the past Governments policies and program of direct construction of low income houses are

failures. Also the importance of the private sector in the housing delivery system was recognized, that both formal and informal private sectors *“have consistently been providing 90% of the housing stocks in the country”*. Udo-Akagha, (2006:144) stressed that this was the policy the nation was waiting for, *“not solve all the housing problems though by the year 2000 but a good realistic document on housing to take the nation into the next millennium”*. With the departure of the administration, the NHP suffers in implementation (Olaleye, Asaju, & Aluko, 2005; Udo-Akagha, 2006). Since then, surprisingly, the provision of housing delivery has collapsed thereafter with the advent of the policy in housing, instead of registering a progress (Ikejiofor, 1999a). The overall situation of housing in the country is the one described by UN-Habitat (2008) to be one of the most deplorable in the world. This is because, with the change of policy focus, the Nigerian state withdrew and slacked in housing; and with weak state institutions could not propel, even at the minimalist role, the programme of housing delivery to the citizens (Ikejiofor, 1998b).

The Government signed into law the supposed instrument of change in housing policy in 1989-the Mortgage Institutions Decree. The Decree sets out guidelines for the establishment, licensing and control of private mortgage finance institutions. Expectedly, Nigerians from all walks of life rushed to establish Building Societies or Primary Mortgage Institutions (PMIs) whether or not they know how to operate them. It required then a meagre minimum share capital of only N5million. Yakubu (2004) reported that 300 emerged in earlier years but the number dropped to 80 as of December, 2002. As at the beginning the PMIs were concentrated in a few urban areas which in fact limited their capacity to mobilize saving deposits. The high interest rate offered by the banks limited the attractions of PMIs to small savers. But beyond these factors, it was the inability of the

PMIs to differentiate themselves from finance companies, and the fact that there was no widespread association of the PMIs with home ownership, that had stifled the mortgage industry (Udechukwu, 2008).

The first National Rolling Plan (1990-1992) represents another change in policy strategy, with the adoption of settlement upgrading and sites and services. It was planned that about 2,000 residential plots were to be provided in each state of the federation, to encourage the public and the private sector to play a major role in housing provision. However, at the end of the plan period, most of the required sites were not developed (Ogu, 1999).

A year after the advent of NHP, a Decree Number 3 of 1992 National Housing Fund (NHF) Decree was promulgated. The Decree establishes two major sources of funding for funding under the NHP, 1991, namely, from “contributions” and “investments” as follows. The compulsory contribution was fixed at 2.5% of workers monthly salaries earning N3000 and above, and set aside into NHF, attracting at a fixed interest rate of 4%. On the other hand, the fund investment was to be generated from banks, insurance and other corporate firms in the private sector, who were to invest their loans, advances and other reserve funds in the NHF.

The period of General Sani Abacha, that is, 1993–1998; little was given to the housing and the styles of direct government intervention in the actual construction of the houses resurface again during this period. The National Housing Programme was launched, with the promise of constructing 121,000 housing units throughout the country. According to Udo-Akagha (2006); although 1,200 housing units were built (not completed) within the first 13 months of the program, NONE was delivered. The poor performance of this program was attributed to the absence of a management structure for program

implementation, poor costing of the project, the motley of a group of contractors involved, fraudulent in the awards of the contracts, among others (Ikejiofor, 1999b).

6.4.3.4 Another round of national housing policy -May 29, 1999 to date

From 1999 marking the return of democracy in Nigeria, after a long period of military regimes came with the utopian policy under the National Housing Program, targeted to construct 20,000 housing units throughout the Federation over a period a four year period at the rate of 5,000 units per annum (FGN, 2006). In fact, was soon abandoned owing to *“the realities on the ground as to the enormity of the problems”* (Fortune-Ebie, 2006:4). However, the government felt the need to redraw-up a new NHP for the country as a demonstration of its commitment to the eradication of homelessness among Nigerians. So for this reason, the government produced NHP, 2006; for the second time and as an amendment to the NHP 1991 (FGN, 2006). The main thrust and strategies of the new NHP is summarized, thus,

“to seek vigorously to make an increasing majority of Nigerians home owners on the basis of mortgage finance. The policy entails involving a large number of private real estate developers and State Housing Corporations...promoting the growth of many small and medium enterprises to provide local construction materials..., mobilizing PMIs..., restructuring the FMBN ... and setting up a Federal Ministry of Housing and Urban Development to regulate, promote, monitor and supervise all these changes” (Fortune-Ebie, 2006:7).

But the so-called amendment in 2006 from the 1991 housing policy, the basic philosophy has been the same. But despite these declarations the implementation seems not be different from either the former to the present policy. It might not be wrong to speculate the third round review of the NHP presently under consideration by the federal government would not be different, only in semantics, since its declared goal is the same from its predecessors (Office of the Special Adviser to the President on Research Documentation and Strategy (OSAP), 2012).

Just like the NHP 1991; the NHP, 2006, set to its ultimate goal as one *“to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost”* (NHP, 2006:12). Therefore, it should be understood that the NHP, 2006 seeks to dramatically increase the home ownership among Nigerians on the basis of a robust mortgage finance industry. Nonetheless, it is high time the Nigerian government should realise that the Nigerians are not caring for a new policy. But rather its political will and action implement the previous ones, considering the UN-Habitat estimates of gross widening housing deficits in the region of over 16 million units in the country. In short, if the citizens are to be consulted on these formulated policies, the response would be that all concerned with the governance of housing should cease from formulating non-implementable policies and get on committed to implementation of the ones on the ground.

The government that brought the above reforms is gone and the in-coming has drawn a 7-point Agenda and Vision 2020 for National development without having housing occupying a prestigious position of its agenda. Recently, part of the country's vision 20:20:20, in the report the country's vision 20:2020 and Financial System Strategy 2020 (FSS2020) has assigned special roles to the housing sector, expecting it to drive the financial system and contribute not less than 20% of the GDP to the year 2020.

6.4.4 Management and organisation of national housing policy in Nigeria

Just like Malaysia, in Nigeria there are several government agencies covering diverse functions towards providing housing delivery for the citizenry. At the different levels of government the various agencies involved in housing make the housing system in general to be *“... prone to duplication, institutional conflict and inefficiencies”* (Yunusa, 2004:140). Beyond what the 1991 NHP did of recognizing the private sector as the focus of the policy strategies, the 2006 NHP provided to professionalise the housing industry as

well as the delivery by promoting the emergence of tripartite networks of associations in the housing sector, namely, REDAN, BUMPAN and MBAN.

Just like the national economy, which suffered due to abandonment of national economic planning, housing has been part of this neglect and as such interventions have been ad hoc and piecemeal. The public and private formal sector agents provide limited numbers of low-cost housing units, which in most cases focused on the demands of the middle-and high-income groups. Notwithstanding, in Nigeria the majority of housing units is supplied by individuals in collaboration with small scale, local artisans and contractors (Ikejiofor, 1997).

6.4.5 Housing finance system under the Nigeria housing policy

In 1992, the National Housing Fund (NHF) was created and its custody ceded to the FMBN to enrich the bank's revenue base. The fund was set up to collect from Nigerians, as compulsory contribution, earning up to the minimum national wage at the rate of 2.5% of their basic earnings to the fund for a period of not less than six months to qualify for access FMBN loans (Ogu & Ogbuozobe, 2001). In addition, the mortgagor must possess above 10% of the cost of housing unit to be built or purchased (Udechukwu, 2008). Contribution from Nigerians both in the public and private sector workers earning above 3,000 Naira per annum were required to make available 2.5% of their monthly earnings of the Fund. This contribution, once made, qualifies the contributor for a loan from the Fund to build his or her own house. In the alternative, a contributor who retires from service or attains the age of 60 and is incapable of continuing with the contribution could have his refund made within three months, with a 4% interest. The realized Fund from the sources was to be disbursed via the PMIs with the FMBN playing the role of the Apex/supervisory body (Udo-Akagha, 2006).

By the year 2000, the FMBN had registered some 1.8 million employees from some 17,132 employers. Furthermore, although the FMBN had collected and had over 6 Billion Naira in the Fund's account, it had only been able to disburse less than N280 Million to some 446 contributors both directly and through PMIs (Mabogunje, 2004). The 93% of the beneficiaries were of the middle and upper income category (Ogu, 1999). This shows that the Fund had done very little by way of benefit for LIG workers to own their houses. This dismal performance led to Nigerian Labour Congress (NLC) passed a vote of no confidence in the scheme and mounted a campaign to dissuade workers from further contributing to the Fund. This pressure from NLC made the government to stop the deductions from employees' salaries and refund the accumulated contributions and further contributions to the Fund was changed to be a voluntary choice of the contributors.

The participating private developers can access loan under FMBN developers financing window, which was created in 2002 as estate development loan (EDL) granted to private housing developers, State housing corporations and housing cooperatives. The terms include building houses within the maximum loan amount NHF contributor could access, which at inception was N5million. But in 2010 increased to N15million (meaning the houses built should not be sold at more than the stated amount); membership of Real Estate Developers Association of Nigeria (REDAN) and at 10% interest rate, repayable in 24 months.

The 1991 NHP envisioned the problem of financing and was proactive enough to devise a legislation to strategise the realisation of the policy objectives. The national housing fund was legalized by decree no. 3 of 1992 (now CAP N45 Volume 11, laws of the Federation, 2004). In line with the NHP to be private sector driven, the NHF was to be financed from the private sector sources, an innovation in the housing delivery in the country. The main

provisions in the NHF were to generate long term housing financing through mandatory regular contributions from individuals and corporate organizations as provided in the Act. From these sources will absolve the government from direct intervention in financing housing delivery in the country (Mabogunje, 2004). .

The FMBN as the custodian of the NHF was to disburse the fund as mortgage loans to PMIs and Estate developers. The PMIs are the primary lenders to the individual contributors. While the FMBN provides “EDLs” to private developers, mostly the REDAN members at 10% interest rate for a term not exceeding 24months, for the development of housing estates built to target prices not less than N1 million and not exceeding N5 million, but in 2010 this loan tenor has been increased to not more than N15 million. The housing should contain-bedroom to 4-bedroom bungalows for contributors to the Fund.

The arrangement was that the REDAN members enjoy EDL from the FMBN at 10%, which they build housing estates containing priced houses, payable within a maximum of 24months, so that the money could serve as a revolving fund for other developers to benefit. Also the private developers were expected to appoint a PMI firm to do the marketing of the estate and access the NHF from FMBN for and on behalf of mortgagors/contributors to the FUND at 4% and on-lend same to them at 6% over a maximum of 30 years.

However, the implementation of the NHF shows when the government that promulgated the Act did not fulfil its expressed role of making a contribution to the fund. Even some corporate organisation refused to make a collection of their employees on the ground that they were having an in-house housing scheme. Similarly, the commercial banks and insurance companies refused to contribute to the Fund on the reasons that there were to be

poor returns on the investment, since the accrual interest was lower than what they pay to their investors. This is reasonable since their business interest is profit-making and consequently, the NHF fails to realise its dreams of establishing a system that mobilises housing finance from the private sector. The grossly inadequate impact of the NHF on workers, prompted the Nigerian Labour Congress (NLC) demanding the suspension of the deductions of workers' contributions and refund of what had been collected.

Most recently, as part of the financial institutions reforms in the country, the CBN has introduced a revised PMIs policy framework in 2011 and expected to meet the compliance deadline in April, 2013 (CBN, 2011). The policy provides for an increase in the minimum paid-up capital of PMIs and change of their generic name to primary mortgage banks (PMBs). The new PMBs are grouped into two, whether national or state depending on the paid-up capital, as follows:

- a. National PMBs are those with a minimum paid-up capital of N5billion and could have branches in all states of the federation
- b. State PMBs are those whose minimum paid-up capital of N2.5billion and could only operate in one state of the federation

Equally worth mentioning, the regulations have precluded the PMBs from engaging in any business outside their mortgage functions, like providing current accounts for non-mortgage customers, granting consumer or commercial loans, project management for real estate development etc. (CBN, 2011).

The structure of the Nigerian financial sector at 2011, there were only 20 commercial banks (called deposit money banks (DMBs) from the post consolidated 24. From the financial crisis impact, there were mergers and acquisitions of the four banks. Other financial institutions comprise of micro financial institutions includes microfinance banks and PMIs (now primary mortgage banks (PMBs) effective in the 1st quarter of 2013.

6.4.6 Nature and participation of market (formal private developers) in Nigeria low-income housing policy

The private sector has, right from the colonial period, always been in alliance with the state for assistance. In these countries, nearly all businessmen were necessarily in politics because the state had become the source of finance and contracts; and nearly all politicians were in business (Ikejiofor, 1998b). This relationship became intensified as the state became a major source of rents-through contracts, direct credit at below market interest rates, tariff concessions, and a gamut of incentives directed at the private sector (Dalo, 2005). Given the overarching dependence of the private sector has largely blurred over time. The private sector developers are represented by networks. In recent times, the state and private sector under the neo-liberalism have gone into formalize relationships through partnership. The trade networks have become the channels of lobbying and influence on policy.

The state, with its coercive force for patronage and fight for booties for personal and group interest as well as sectional interests, the key players have been the military, politicians and bureaucrats (Ikpeze et al., 2004). Thus, these groups choice of specific policies and their implementation was directly related to the need to serve personal and group interests. The staggering expansion of the public sector not only made the bureaucracy more powerful than the private sector but also created opportunities for top government servants to build fortunes in the private sector (Ikejiofor, 1999a). It is not surprising therefore that the economic interests of the bureaucracy coincided with those of the business community, and enormous financial resources (Dalo, 2005) has been the key instrument for keeping the ethnically divided country together, as well as an arena of fierce competition both of which were involved in “extractive” capitalism rather than production. Policies were either

designed or implemented by these bureaucratic elites to maximize their extractive power or rents.

The public and private formal sector agents provide limited numbers of low-cost housing units, which in most cases focused on the demands of the middle-and high-income groups. Notwithstanding, in Nigeria the majority of housing units is supplied by individuals in collaboration with small scale, local artisans and contractors (Ikejiofor, 1997).

6.5 Low-income housing policy in Abuja

Abuja is built as a national capital and city. Consequently, enjoys the status of symbol of unity to all Nigerians. The city represents as an opened opportunity to all Nigerians in respective of political, economic, ethnic, religious and regional background. For this fact, it was designed that the land allocation in the FCT should strictly adhere to the federal character policy. This means that each and sundry has a right to shelter as enshrined in the federal constitution. This subsection presents the local context of LIHP content implemented over the years. Meanwhile, Abuja is an administrative city, defined its LIH to be those on Civil Service Income Grade Levels 1 to 6, and in its upper level is considered to be Grade Level 6 (Ikejiofor, 1998a). From the Consolidated Public Salary Structure (CONPSS) which became effective from the July 1st, 2010; the annual take-home of lower and upper low-income civil servants, taking Grade levels 01/ Step1 and 06/Step15 are N204,878 (US\$1322) and N476,495 (US\$3074) (at US\$1=N155) respectively.

Abuja, from inception is planned to tackle the residential segregation found among particular colonial established cities. The developments of the city were to be according to districts and neighbourhoods of mixed development comprising of all income strata.

However, glaring in Abuja today is the residential segregation existence in the form of that the city housed the high income and city LIG are found in the suburbs shanties and slums.

The Abuja Master Plan (AMP) (IPA, 1979) as the blueprint to guide the city development and recognised to be as such by the city authorities, made a pertinent observation and recommendations, particularly in respect of housing the LIG. The IPA (1979:173) first expressed housing as the major task to confront the Abuja administration, *“is to arrive at a satisfactory balance between residential quality and the ability of households to afford that quality”*, against citizens’ expectation to be accommodated in the city. This is consistent to the researchers’ findings that housing was the most important of all problems facing the urban population (Choguill, 1994; Ortiz, 1996). Thus, the IPA (1979) recommended that *“FCDA must develop a housing policy and programme tailored to the needs of the Capital’s population”* (emphasis mine). Finally, in stark, blunt language, the IPA (1979) also informed the Nigerian government that *“future residents will judge the city not only on how the organisation of the city fits their everyday needs. But also on how the demand for housing is provided”* (the researcher emphasis). Even though in AMP, the IPA (1979) did not provide a specific design of housing framework, except what constitute its challenge to city administration. Notwithstanding, the articulation of the challenge provides a strong base framework to evaluate the city LIHP in its subsequent growth and development.

Researchers have generated literature on how the housing delivery has been met, most especially as it relates to housing the LIG in Abuja, namely (Agba, 1986; Daramola & Aina, 2004; Ikejiofor, 1997; Ikejiofor, 1998a, 1999b; Jibril, 2006; 2009; Jibril & Garba, 2012; Morah, 1990, 1993; Ukoha & Beamish, 1997). The issues revisited include accessibility, affordability, satisfaction, financing frameworks, informality, resettlement,

land and related issues of housing, level of satisfaction, failures of the policies, among others. The findings of these studies are unanimously of the issues of the problems, patterns and strategies of the housing the LIG were not given the adequate attention. Within the context of the built environment as ‘landscape of domination’ (Harvey, 1985), these findings can be interpreted from the perspective of Moore (1984) on Abuja. This goes to reinforce Harvey (1985) postulation that capital cities are planned to serve the needs of capitalists, that

“more than the business of developing a new capital, Abuja was merely an avenue for privileged members of Nigerian society to both spend the country’s newly acquired oil wealth, and build an urban haven for themselves where they can enjoy the amenities of a modern community without the nuisance of the ‘common man’ ”.

A principal officer of FCDA was quoted in Morah (1993:265) to have said “*Abuja is not for the low-income*”. Similarly, a former Minister, in more recent time reiterated the same position that Abuja was “*not a city for the poor*”(Amba, 2010:154). The implication of these expressions has been neglect of LIG housing delivery from the city authorities since from the time of its inception. However, they fell to reckon the fact that LIG are part and parcel of a city, and a city that does not this group and the proliferation of their problem of housing will undoubtedly constitute a big embarrassment to the administration whether this is realised or not.

The Federal Capital Territory, 1976 vested the entire 8,000 km² of the FCT land area in the Federal Government of Nigeria and the Federal Capital Development Authority (FCDA) and later Federal Capital Territory Administration (FCTA) as the sole agents for its administration and management. The implementation in terms of land accessibility difficulties with its associated stiff application of development control laws, have made the LIG to be excluded from the city’s land market (Ikejiofor, 1998a). Rather, there has been

more deepening exclusion of the LIG by high land price hike, demolition of illegal settlements, more stiff development control strategies, proliferating informal sector and densification and of informal settlements.

The growth of Abuja population at a phenomenal rate over a short period of time has created an enormous pressure on housing. Housing was only provided to public servants, been the ones built by FCDA since the city inception. This growth repercussion is apparent on housing in Abuja manifesting in the form of inadequate supply, unmet demand, high rent, house sharing and squatting, and the unavoidable going price of houses, among others. These housing repercussion built up over time for the fact that the public housing delivery, mainly from FCDA could only completed not more than 22,000 LIG housing units, while the Federal Housing Authority (FHA) built only 1,571 (Ikejiofor, 1998a). Consequently, it was found that even the limited units developed were taken over by the middle and high income groups (Suleiman, 2001).

As of 2012, FHA has completed 11,352 housing units of different sizes. These completed units certainly were grossly inadequate and most unfortunately were not within the reach of the LIG, even at their subsidised rate of up to 98.5-99.9% of civil servants residents (Morah, 1993). As an alternative, public rental housing units have not been made available in the city. The average and LIG have had to rely on private renting. Yet the private rental sector has been a neglected and largely unregulated in the city with poor quality housing stock. To compound the housing problem, in Abuja, the housing needs of the other income groups has not been quantitatively tackled since its inception (Aluya, 2007).

From the inception of Abuja until the decade of monetisation, the civil servants have all the way been the single beneficiaries of government housing provision in the city. Even

with the monetisation, they are the ones who benefit in purchasing their dwellings as the sitting tenant. On this note, more disturbing there has not been a dedicated provision made for the non-civil servants' population by government right from the inception of the city. At the same time with civil servants provision. Consequently, the absolute shortage of housing generated rapidly rising rents, overcrowding, large numbers of shared households, the growth of small scale private sector housing in the satellite towns of Abuja and even homelessness (Ikejiofor, 1997). For instance, Suleiman (2001) reported that the vast majority of Abuja residents are tenants crowded into one-and two- rooming houses with densities as high as 2000 dwelling units per hectare. With 50-70% of households occupying one room are unfair and often the tenants paying rents exceeding 70% of their official income.

Related to the above, in Abuja, a major institutional constraint to housing development is the difficulty of acquiring land to both individuals and private developers (Egbu et al., 2008; Ikejiofor, 1997; 1998a; Morah, 1993; Omale, 2009) and even with attempts to improve on it (Akingbade et al., 2012b). For instance, Egbu, et al. (2008) using Abuja and Lagos as their case studies shows that there were 32 key stages to legally secure land and development rights, and requires a minimum period of 381 days without a hiccup (**Appendix H**). This finding interpreted the findings of Omale (2009) why over 80% of his respondents had to wait for more than five years to secure land allocation in the city.

Similarly, Akingbade, et al. (2012b) shows the establishment Abuja geographic Information Service (AGIS) to improve its land administration efficiency did not change much, considering over 92% of their respondents expressed dissatisfaction with the agency performance. Even the limited beneficiaries that secured Abuja land, researches have shown that it was skewed in favour of the few politicians, military, senior technocrats as

well as wealthy businessmen, to the total exclusion of the LIG (Ikejiofor, 1998a). The implications of this lopsided allocation of LIG housing in the city were such that the types of houses built by this class do not target the demand of the LIG.

Meanwhile, contrary to Abuja legislation, there is fully commercialised parallel land market, similar to what obtained in most of the Nigerian cities being experienced by governments in most of Nigerian cities (Agbola, 1987; Egbu et al., 2008; Garba, 1997; Swindell & Mamman, 1990; Umeh, 2007). The loopholes in the land administration have made it possible for local councils and traditional chiefs to engage in selling and allocating land coupled with official connivance have all led to the perpetuation of these malpractices in the city. To substantiate this, the study of Ikejiofor (1997) found that the small-scale developers 50% and 40% of them obtained their land supply from local traditional chiefs and private landholders respectively. Conversely, the FCT authority has lost control of its land administration machinery; nonetheless, the government was more responsive to development rights when it comes to government development. Apparently, the realities are contrary to the legal framework that was established to make land administration cheaper, accessible and easier for the majority. In brief, land availability and its administration in the city for housing has not made a significant impact on LIG accessibility.

One of the main issues in Abuja LIHP to tackle is the emergence of numerous of squatter settlements, housing workers and the growing service population, within a short history of its existence. At the inception of Abuja, the city authorities were with believing that there would not be any slum and shanty developing. A former Minister once said “*(e) very inch of the city has been determined ... There is absolutely no room for anyone to just start building sub-standard structures. It is impossible*” (Immerwahr, 2007:182). However, the

subsequent Abuja development reality in the city has contradicted the above claim, as there has been an unprecedented land use violation in the city as the study of Omale (2009) has shown. In fact, over 65 of such informal settlements emerge within a short period of Abuja history (Centre on Housing Rights and Evictions (COHRE), 2006). Apart from the proliferation of squatter settlements, there is the concern that the majority of this cohort group would continue to live in rented accommodation in these informal settlements. On this note, many researchers advance the reasoning that the issue of squatter settlements represents a consequence of the city administration failures in housing delivery (Ikejiofor, 1997, 1998a; Immerwahr, 2007).

Conversely, the absence of employment opportunities, then poverty and low incomes hung at the extreme. Hence, no city administration could sanction the housing of their populations in these newly built slums. The most widely and commonly pursued policies in Abuja were eviction without alternative housing or compensation and upgrading of existing satellite settlements, as recognised squatter enclaves through the provision of utilities such as electricity, piped water, and drainage facilities. The government was yet to pursue the relocation in conventional low-income housing schemes and site-and-services projects as alternative policies in addressing the problem, despite the need for humanitarian considerations and political pressures to just do that. It was estimated that if the government was to be humanitarian, 420,000 plots of land were required to house the squatters in the city (UNDP, 2005).

The city authority responded to these squatter settlements by adopting a bulldozer demolition strategy as a primary instrument to address the issue. This action was taken by the city authority to restore and maintain the sanctuary of AMP. Although, similar to most developing countries experience (Renaud, 1999), the uprooted informal settlements moved

further into the FCT and the vicious cycle continues. This action taken by the government in its own right, constitute a source of deepening the shortage of housing in the city. For instance, it was reported that by the year 2006, the demolition policy caused over 800,000 people to be evicted from their homes (COHRE, 2006). Watson (2009a) cites this as a typical example on how planning resulted in sweeping away the poor in a typical global south city. Yet, there was no concrete provision made to provide replacement housing as shown from the experience of Idu-Karmo (Jibril, 2009). This approach experience made Jibril (2009:12) to conclude that

“the government was more interested in getting rid of the squatters in order to free what is perceived in government circles as prime urban land for elitist development programme. It does not seem to have much interest in helping the urban poor to obtain a secured title and have properties of their own. This is most reprehensible”.

The government should realise what is expected is to develop a framework oriented both to the present and the future needs of the squatters in the city, rather than the current elitist housing policies.

Similarly, the inconsistencies and changes on the government resettlement policy of natives of Abuja in the 845 villages (Sonaike, 2001) affected by the location of FCT have added the impetus in the development of squatter settlements in the FCT (Jibril, 2006; 2009). From the inception of FCT, it was planned either to relocate all these indigenous people settlements, outside the territory or within according to the people's choice, at the government expense (Okafor, 1988). The intention was to accord equal access to Abuja land to all Nigerians without any particular group claiming to be an indigenous (Jibril, 2006; Sonaike, 2001). However, between 1976 and 2003, there were four major policy changes in an attempt to implement the resettlement policy and unfortunately, at all times the issue remain far from being resolved. The financing became outrageous, as it was

estimated in 2005 the government required N66.0 billion to effectively resettle the original inhabitants (UNDP, 2005). Ultimately the government could not realise resettling the indigenes out of the FCT. Undoubtedly, the policy changes became one of the major sources of AMP distortions. Resettlement of these people continues to linger as a major issue in Abuja contemporary development and seems the administrations are at far from resolving the issue.

Another most unfortunate occurrence from the SAP policy formulation to implementation to address the broad economic problems were executed without due consideration of their effects on housing (Ogu & Ogbuozobe, 2001). The government withdrew from the direct production of housing, since this was not difficult for the government as housing delivery from the state was very low before the paradigm shift. Since then the housing problems for the LIG further deepen from the government source in the city. Also, since then the city administration has stopped direct housing provision and shifted to market-led delivery as a future source of housing supply (Mabogunje, 2001). The privatisation of housing delivery researchers speculates the paradigm shift to exacerbate the problem of housing inequality (Hayward, 1997; Sengupta, 2007). Similarly, along the same track of market-led, the government has unveiled a new strategy called 'FCT Land-Swap Initiative', under which the administration deliver land to investors in exchange for infrastructure development, as another framework to deliver housing in the FCT.

Concurrently, another policy pursued that worsens the housing status of the LIG in Abuja was the monetisation of the fringe benefits of all categories of the public servants, effective from October 2003 (Talba, 2004). The reform comprises of the Federal Government of Nigeria to *"divest itself of ownership and possession of properties built, acquired or otherwise owned by the federal government and all its ministries, departments and*

agencies” (Amidu, Aluko, & Oyedele, 2008:232). Consequently, all housing units developed by the government for the technocrats, high-medium and LIG were offered for sale by public auction to the highest bidder. Unlike in UK policy of ‘right to buy’ where the council houses were sold at very large discounts (Blundell, 2008; Jones, 2010) similar to Vietnam (Tran & Yip, 2008) and in Kolkata (Sengupta, 2007) were sold as ‘at very attractive prices’. However in Nigeria, the sale was based on the reserve price set against the open market value of the units. Also, the winners of the bid whether sitting tenant or highest bidder were made to effect full payments within 180 days (Amidu et al., 2008; Omenma, 2007). On this note, it is quite clear why the policy immensely benefited emerging housing merchants in the city and was alleged that the housing units were bought over by the prominent Nigerian elites and their corporate interest (Amidu et al., 2008).

Thus, it was the LIG workers typically in Abuja who were left to fend on their own housing as tenants. The high property values in Abuja and underdeveloped nature of the mortgage sector in the country made it very difficult for the public servants to participate in the exercise at open market values and highest bidder basis. The irony of the implementation of the scheme, the housing unit sold, there were no contingency arrangement made to the public servants who lost out from the sale except their monetised benefits, which even the government reneged to pay in lump-sum (Omenma, 2007). The outcome shows many of them were forced to relocate on the informal sector housing in the periphery of Abuja (Omenma, 2007). Actually this scheme constitutes another form of formal forced eviction of the public servants, which the city is notoriously known (Centre on Housing Rights and Evictions (COHRE), 2006). Part of the reform the government pledged to provide sites and services scheme in satellite towns not only in Abuja but nationwide to public servant to build their own houses (Omenma, 2007) and this cushion

measure was never implemented anywhere in the country. Unlike Hong Kong that uses the proceeds from the sale of subsidised houses to build public rental housing (Lui, 2011), in Nigeria, however, it was reported that over N32 billion being part of the proceeds from the sale of the houses was unaccounted (DailySunonline, 2010).

The site and service scheme is given a high esteem in the housing literature. It is recognised to hold the potentials of having an inclusive outcome in LIG housing delivery (Onibokun, Agbola, & Labeodan, 1989; Rakodi & Withers, 1995). The scholars have made substantial evidence available that the poor are capable of providing shelter for themselves (Ikejiofor, 1997, 2006). Accordingly, this strategy was strongly recommended by IPA (1979) in its AMP report. However, the study of Morah (1990, 1993) shows the city administrators resentment on the site and services, on the grounds that the poor lacks the resources to build their homes made such alternative was never exploited to address the housing shortage in the FCT.

The AMP distortions have been exposed in recent times and which has negatively affected Abuja overall development (Ago, 2001; Mabogunje, 2001). The distortions were manifested in the form of illegal structures; buildings erected on sewage, services and water lines; abuse of land use plan in the city by converting green areas, schools and other lands for different uses to residential developments. The most irony of the discovered distortions had the official certifications and relevant approvals from the city agencies (Daramola & Aina, 2004). As usual, the officials confronted this issue with demolition, revocations and re-certification of right of occupancy. The consequence of re-certification further compounded the already worsen land and housing inadequacies in the city by eroding the value of the certificate as collateral instrument. Its repercussion was the creation of instability and undue fear both in the property market, investment and

development in the country. Thus, the statutory certification became demeaned, as it was not accepted and recognised as genuine evidence of title to earn a respect as collateral security, to source mortgage financing from financing institutions.

In summary, three decades after the formal relocation of federal capital, it is disheartening to record that little progress has been made with the implementation of the LIHP that ensure the LIG housing provision in the city. Most unfortunately, the concern expressed by the authority has been very little change either. The original concept for the Abuja development was to ensure class and income integration from the concept of mixed development neighbourhood housing development promoted in the Abuja Master Plan. It is obvious to any visitor in Abuja that this has not been the case. The core pattern of residential segregation in Abuja was structural, perpetuated by its governance institutions.

When Abuja is expanding there is a clear need for a definite housing policy framework to articulate sensible and efficient housing delivery, not to have multiple spontaneous settlements emerging. There is need for housing policies to be instituted to ensure that housing development happens in the most appropriate path. Undoubtedly, the MHS has brought enormous housing developments in the city housing. The disturbing concern on the strategy has been implemented without an iota of LIG in mind, being the majority in the city. Sadly, the framework of implementation puts into question, as its appropriateness in tackling the housing wrought in the city and the most re-echoing question of this development has been-is Abuja for the rich and privileged elite alone? What has so far done in terms of housing policy in Abuja over the three decades can be described to be one without an articulated implementable housing policy caring for the LIG, and the city institutional governance jejune and shambolic policy implementation framework were responsible for its excrescence in outcomes.

6.6 Summary

This Chapter has described the content of housing policies in Malaysia and Nigeria as well as at the local context of their capital cities of Kuala Lumpur and Abuja. Following these housing policies shows commonality in the objectives and frameworks of implementations. However, the divergence was found in the agent's commitments and outcomes at both the national and local contexts. The chapter has argued that these divergences reflect the combined influence of the institutional structures and policy environments, as determined by the state. Conclusively, Malaysia unlike Nigeria has adequately progressed in housing delivery and affordability among its LIG in terms of coverage, maturity and diversity of sources. The next Chapters' further addresses the research questions by articulating the observations made in this Chapter.

Chapter 7

7.0 Agency behaviours to the low-income housing policy strategy implementation in Kuala Lumpur and Abuja

“Governments sometimes succeed, a fact that should not be lost to view in the current glare of the market’s bright lights”

(Grand, 1991:442)

7.1 Introduction

The preceding Chapters five and six examine the trajectories of Malaysia and Nigeria institutional structure and low-income housing policies. The relevant question that deserves analysis is the extent agencies involved constrained and respond to the existing structure in meeting the objectives of the strategies designed under their countries low-income housing policy (LIHP) context. This Chapter, therefore, focuses on the LIHP implementation under PPP strategy, for the attainment of LIG housing in Kuala Lumpur and Abuja. It is the basic premises of the Chapter that the way in which the agents respond to the implementation schema reflects the highlighted structures in the preceding Chapters.

The Chapter adopts the agency model to analyse the state and market actors in the implementation of the strategy. It is believed that the investigation involving the management and operation of the partnership should provide a detailed source of implementation context successes or failures (Nwoye, 2002). From this informed the researcher the local context on how the agents approached the strategy implementation processes in Kuala Lumpur and Abuja. Thus, in this Chapter contains the findings in respect of the study third research question (Chapter 1). In this regard, Tomlinson (2011) identified four key areas of housing delivery: planning, procurement, project management

and allocation. However, this study transformed these groups into three groups, namely pre-implementation, implementation and post-implementation stages, consistent with Doling (1999b) 'housing construction chain' model. The Chapter first begins with the examination of these stages of implementation in Kuala Lumpur. Thereafter the Abuja context is considered following the same pattern.

7.2 Kuala Lumpur

Under this subsection, present the findings in relation to the public and private sector participation in the City Hall of Kuala Lumpur (CHKL) Joint Venture (JV) partnership comprises the role performed by each of the agencies, namely public and private sectors in the course of the implementation, firstly giving the overview of the strategy background.

7.2.1 Background

In Malaysia, the policy of market-led under its dirigisme economy commenced when the government launched Malaysia Corporatisation Policy and thereafter Privatisation Policy in 1983 (Tan, 2012). The emergence of these policies sets the precedence of partnership between public and private sector as co-partners in driving the economy and nation development forward (Painter & Wong, 2005). At the early post colonial period, the government-led approach dominates in the development and management of the Malaysian economy, most especially due to NEP that began from 1971 (Gomez, 2009). Hence, the government directly controlling the economy became a deliberate strategy to boost Malay participation in the economy and by extension the adoption of market-led strategy.

As earlier mentioned, the introduced privatisation in essence, as similar to NEP framework that became the action plan, the private sector assumes responsibility in partnership with the government in the delivery of goods and services (Mengistu & Adhikary, 2011). As a

result, the advent of these policies has implication on housing and particularly the low-income group (LIG) housing in the country. Over the years, the implementation of the policy has shown that the incorporation of the private sector has emerged as a major factor in the LIG housing delivery (Abdul-Aziz & Kassim, 2011). The policy of market-led participation in Malaysia is recognised to have “... *received a good response from private developers, accepting that the profit made by them in a politically stable country should be equally enjoyed by all levels of income regardless of race*” (Abd Aziz, 2007:185). Thus, the private sector participation became a significant contributor, as their corporate social responsibility to the nation, despite losses incurred in the supply of such housing, but balanced up through cross-subsidisation allowances (Salleh & Meng, 1997).

In Kuala Lumpur, the participation between public and private sector in housing, specifically LIG housing, first began with a pilot scheme in Cheras in the late 1970s (Drakakis-Smith, 1977). Such programmes became formalised with the introduction of national policy on privatisation in 1983 as earlier mentioned. Subsequently, in Kuala Lumpur, as similar to the concept of ‘fiscal socialism’ in Vietnam (Kim, 2008) the state controls all the land development through ownership, urban planning, permits and approvals. It also decides which current land occupants may eventually relocate in the city to give way for the squatter settlements redevelopment. Hence, this approach concurs with the UNCHS (1996:29) that “*(g)overnments have a duty to manage markets for the benefit of all their citizens...and intervene where required, to protect the interests of the poor and vulnerable...*”.

Unlike Abuja MHS, the JV in Kuala Lumpur is executed under local government structure, namely the CHKL. It has been noted that Malaysia has instituted decentralisation in planning to LG (UN-Habitat, 2009) similar to countries like the UK (Barker, 2008). This

means it's the local government that operationalise the policies that are mainly formulated at the state and federal levels. The decentralisation increasingly empowered, for example, CHKL to act independently on matters of local development, including LIG housing delivery. In brief, the CHKL engages with the private sector developers under its design institutional and regulatory framework in collaboration with the ones at the federal and state levels guided by the JV agreement that delivers the housing to the society under the sphere of influence exercised by the developers association (Figure 7.1). It can be seen that the partnership draws the interactions of the state, market and society and significantly influenced by the developers association and of course the housing estates became as the end product of the partnership and afterwards transfers to the eligible citizens under the supervision of the state.

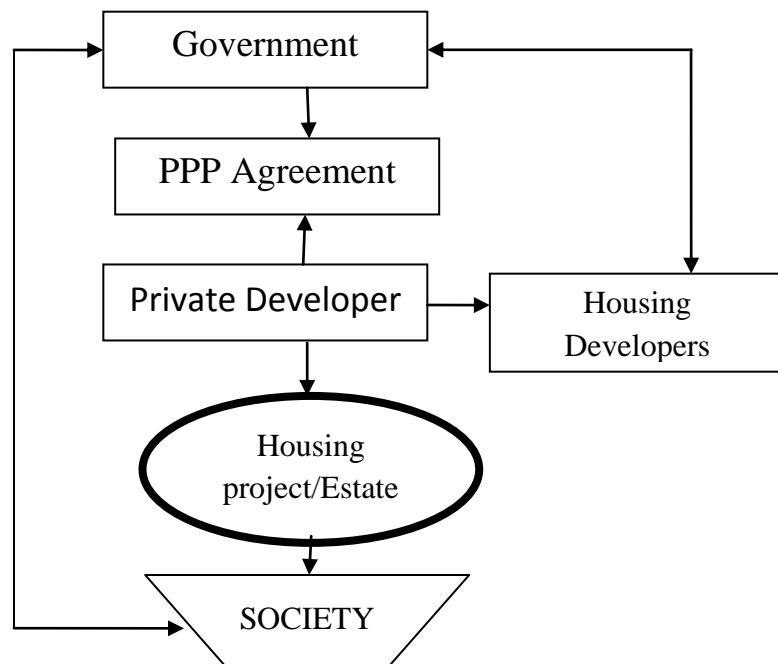


Figure 7.1: shows the structure of CHKL JV framework of implementation

7.2.2 City Hall of Kuala Lumpur joint venture partnership implementation

7.2.2.1 Pre-implementation stage: conditions and incentives of City Hall of Kuala Lumpur joint venture partnership

Essentially, the fieldwork study has established the key departments and sections in CHKL responsible in the implementation of the JV. These departments which were established to be responsible, namely, Department of Housing Management & Community Development (DHMCD), Department of Economic Planning & Development Coordination (DEPDC), Department of Physical Planning (DPP), Department of Urban Planning (DUP) and Department of Project Implementation & Public Housing Maintenance (DPIPHM). From the Figure 7.2 the DEPDC as the coordinating department of the CHKL JV structure is elaborated showing the key sections involved in the partnership management. The Economic Planning Unit with collaboration with the Joint Venture/Privatisation Unit are the coordinating units in the CHKL, charged with the responsibility of implementation of the JV projects effectively and safeguarding the interest of the government.

The Planning Department is the unit charge with the responsibility of processing of the development planning approvals. The Housing Management Department functions as the clearing unit of the houses allocated with the private developers and involve the resettlement of the squatters where their land was to be developed under the partnership scheme. The Joint Venture unit established serve as a central unit, serving as a coordinating unit in the CHKL. It provides general and project specific advice to the CHKL on the housing PPP project. The functions include the development of the legal and institutional framework and standards, coordinating between all actors in the joint project. Through the Joint Venture unit, the CHKL had built a mechanism of communication and

consultation with private developers, with a view to build mutual understanding and monitoring the progress of the partnership.

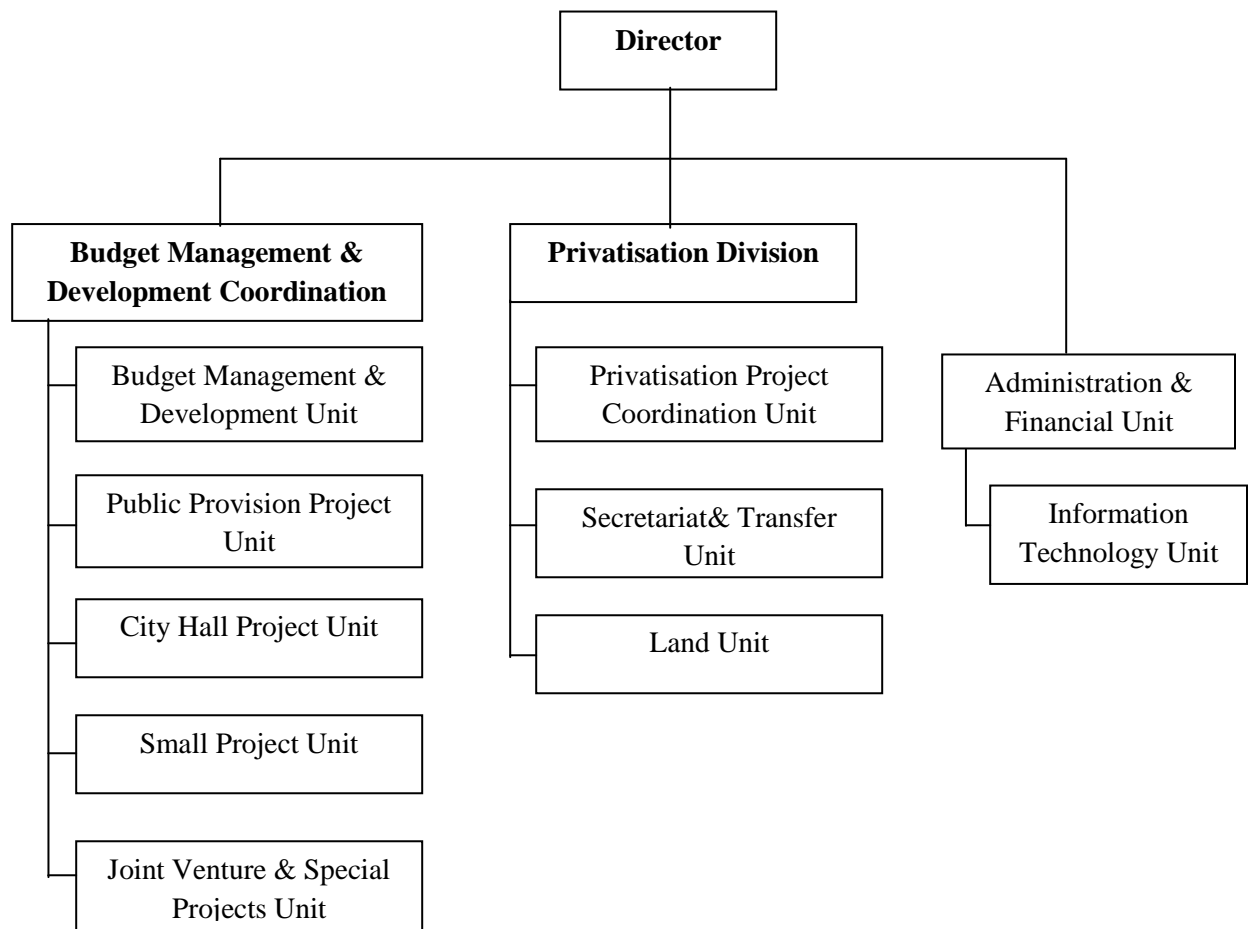


Figure 7.8: Organizational chart of Department of Economic Planning & Development Coordination in CHKL

The underlying basics of partner selection on the part of the government were concerned to engage competent developers who could assist the citizens to satisfy their housing demand and move forward the government political project of home-owning democracy. There are two sources in attracting participation of private developers in CHKL JV projects. According to Moh'd Yusuf (interview, 2009) one is from an advertisement in newspapers and second, from the developer sending in a proposal to develop public land or redevelop a squatter enclave land within the city. The sources of land for development under the joint

venture were either from the government, squatter enclaves for redevelopment or private developer land (Moh'd Yusuf interview, 2009). Exceptionally, there are cases when private developers participating with their land. This was due to the incentives offered to the participating developers, to realize a reduction in development cost. In respect of those projects proposed by the CHKL, normally receives a number of proposals from a number of developers and each proposal contains in its own right expression of interest in the bidding. The CHKL requires the bidding proposal to contain the background of the developer, in respect of financial and experience details. Moh'd Yusuf (interview, 2009) further reiterated that the developer compliance to the standing requirements and laid down procedures were what informed of the developer choice by the CHKL. The basis of CHKL selection was accordingly based on the developer track records of financial management, as well as technical competence was set as the priority. Furthermore, Moh'd Yusuf (interview, 2009) declared that the private developer details the proposed design of the project reinforces his likely selection to be given the mandate to undertake the project.

On the other hand, Moh'd Yusuf (interview, 2009) elaboration on the second mode of selection shows that the CHKL normally enters into a direct negotiation agreement with the developer based on the terms of the JV partnership to execute the housing development after obtaining all the prerequisite consent and approvals from the relevant stakeholder agencies. Notwithstanding, the claim made by Abdul-Aziz (2012:46) is observed that in Malaysia public agencies “... *were selective as to whom they partnered with*”, the practice of non-competitive selection was very common. Since, experiences of partnership in the country shows that the ‘winners’ always “... *had prior government links, ... in terms of personal connections between corporate figures and the UMNO ...*” (Bunnell, 2002:284). The basis of this form of selection falls within the government framework of affirmative

policies to support local developers and Malay entrepreneurs (Abdul-Aziz, 2012; Gomez, 2009). However, it is argued that it was this method of selection that deepens cronyism in the public sector management in the country (Gomez, 2009; Johnson & Mitton, 2003). Hence, opens the government to public criticisms of bias towards selection of non-competent developers (Singaravelloo, 2010). Notwithstanding, according to the interviewees (Moh'd Yusuf & Puan Iznah, interviews, 2009) in respect of the JV partnership, the CHKL yardsticks of a partner selection consideration were pinned down on the developer's proposals, capabilities (financial strength) and cognate experiences (reputation).

According to the Moh'd Yusuf & Puan Iznah (interviews, 2009), CHKL selection process is followed by hierarchical levels starting from the level of local authority consent and final approval sought at the Federal level. It was through these processes of approval that evaluates the developer capabilities. The agents of conducting the evaluation comprises of the technical and management staff of the CHKL, while at national level comprises of management staff and politicians. Specifically, according to Moh'd Yusuf (interview, 2009) highlighted that the proposal of partnership with a private developer, the CHKL seeks the approval of Economic Planning Unit (EPU), which serves as the agency responsible for economic policy implementation in Malaysia. Additionally, the CHKL on its part, the same scrutiny of appraisal were undertaken to establish the competence of the private developer, particularly in respect of management, technical and financial strengths. A further search proves shows that the pattern of the engagement is consistent with Town and Country Planning Act 1976 and the detail procedure is given in Buang (2007).

According to Moh'd Yusuf (interview, 2009) once the private developer is selected to participate in the JV projects, the private developer was expected to submit the proposed

design of the project. On the submission of the designs, the CHKL Privatisation and JV department in consultation with relevant stakeholder departments duly vet and approves the proposed design and thereafter the CHKL council management approval is sought as well as EPU of the Prime Minister's Department. All the selection process done by the CHKL was evaluated by the agency of Economic Planning Unit of the Prime Minister office for the necessary vetting and the eventual cabinet approval. It is only when the cabinet consent is sought and obtained; the CHKL could enter into an agreement with the developer to carry out the development. Also, the CHKL sought for approvals from the Development Division of Federal Territory under the Prime Minister Department.

When all these approvals obtained, the JV unit grants the private developer facilitation of all requisite approvals of the development plans for the project from the CHKL departments. According to the interviewees (Moh'd Yusuf & Puan Iznah, interviews, 2009) that it was the conclusion of these processes the private developer will be made to sign the Privatisation Agreement (PA) with the CHKL. The ultimate developer given the authority to develop the squatter site, for instance, was charged with the responsibility of resettling the squatters on CHKL flats at his expense and thereafter the completion of the development the squatters are given the priority to purchase of one unit of low cost house (Moh'd Yusuf interviews, 2009).

The contract document covers the legal framework for the partnerships, project assessments and partnership management. In fact, the researcher established there was a standardised PPP contract document prepared by the CHKL. The signatory of the partnership project agreement in the CHKL is the Mayor with the private developer partner. The PA is paramount in housing JV in Kuala Lumpur, as it serves as a working tool to guarantee parties to the partnership complies with the terms of the agreement. This

is because the PA contains the rights and responsibilities of both parties. Therefore, after the selection of the participating partner, the CHKL conditions partnering developer to duly sign the PA (Moh'd Yusuf, interview 2009). The **Appendix (I)** contains the conditions of partnering with the private developers as expressed in a JV PA document. The main feature in the PA the developer was expected to complete the development within a stipulated period of 36 months. The profit was to be shared according to the agreed percentage based on the MDV determine based on the profit realize from the development (Moh'd Yusuf & Puan Iznah, interviews, 2009).

Unlike Abuja that has an explicit policy on the maximum land size of allocation to the private developers, the CHKL had no such policy at the time of the fieldwork of this study. The private developer takes possession of the land once the CHKL issuance of notice of possession of the site. This right is granted to the developer on the conditions that the project has received the development order and prerequisite building plan approvals from the relevant authorities. In CHKL JV, there is an exclusion clause in the PA prohibiting the developers from mortgaging the lands granted for the project. In one of the agreement read, it is expressly stated that *"the developer shall not assign, transfer, charge or part with ownership of the ... land to any person or body"*. Conversely, some public agencies in Malaysia allowed the mortgage only when the developer could pay 30% of the land value in the event of default (Abdul-Aziz, 2012). However, this was not the case in CHKL JV partnership.

Additionally, the developer is required to document proof of financing programme, including equity capital contribution and secured financing from a reputable bank or financial institution in the country. The partnership became only effective and valid only for the fulfilment of this requirement. Submission of irrevocable performance bond from a

licensed Bank in Malaysia to the CHKL accompanied by 5% of the construction cost. This requirement is provided to serve as the project lien, in case the developer breaches any term of the partnership. The bond remains valid until six months after the expiration of the defect liability period.

The private developers interviewed (Zulkifili Ibrahim, interview 2010 and Anonymous, interview 2012) expressed that under the JV agreements, were responsible in seeking and obtaining all necessary approvals from the relevant authorities in respect of the design specifications, construction, completion and commissioning of the project. These covers approvals in relation to layout plans, building plans including plans for roads, drainage, sewerage, sanitation, mechanical, electrical and telecommunications installations, electricity and water supply. Similarly, the Zulkifili Ibrahim, interview 2010 and Anonymous, interview 2012 claimed were not given special concessions from these statutory authorities. However, in the course of securing the approvals, the CHKL endeavours in most cases rendering assistance to the developers in facilitating the approval process to the relevant authorities, in as much as the developer has satisfied with all the authorities' requirements (Moh'd Yusuf, interview 2009).

The CHKL does not offer any financial support to the developers. Consequently, all cost associated with the development construction and ultimate completion were borne by the developers. In addition, the developer was responsible for other cost incidental to the development like development charges, planning fees, all charges relating to conversion, subdivision, issuance of strata titles, certifications fees, among others. The private developers from the sale of the houses realise the development capital. In the Malaysia equity capital and borrowing constitute 30% of the development costs (Abdul-Aziz, 2012).

Unlike the UK “‘Section 106’ agreements’, which is negotiable between Housing Associations and Local authorities on how much they can contribute to infrastructure and affordable housing before obtaining planning permission approvals (Schwartz, 2011), in Malaysia it is mandatory. Innovative participatory management techniques have also been used to engage private developers in LIHP. The planning requirement of having a minimum of 30% of the mixed development obliges developers to produce LIG housing within each development and the study private developers accepted to have complied with the regulations in their respective projects. Additionally, the policy has generated added advantage of inclusive LIG housing neighbourhoods by integrating different levels of housing within one housing development. The private developers are also required by law where a housing development covering a land area of 50 hectares or more to submit an Environmental Impact Assessment (EIA) reports (Buang, 2007). Equally important, under the Land Acquisition Rules 1998, amended in 2000, also where the project involves a land to be compulsorily acquired for the development, the JV partner is required to make a payment of an amount equivalent to 125% of the market value of the land. A part payment of 50% is made on the application and the remaining payment of 75% when approval is granted (Buang, 2007).

At this stage, this activity is in compliance with the Housing Development (Housing Development Account) Regulations 1991; under the Housing Development (Control & Licensing) Act that the JV partnership operated under a Housing Development Account (HDA) with a reputable bank. The HDA serve as the custodian of progressive payments received from the purchasers of the units of the development; loans obtained for the development; interest received and payments in respect of the development. The HDA is managed by a Manager, who serves as the trustee of the account and exercise fiduciary to

the parties of JV partnership. The manager handles all the transactions in relation to the development subject to the approvals of the partners. In the case where the partnership collapsed, the CHKL took the responsibility of managing the HDA and in part pursue to complete the development. The HDA manager function among others prepares a monthly report on the status of the Account, submitted to the committee. At the completion of the development the Account is subjected to Auditing on the approval of the CHKL (Moh'd Yusuf & Puan Iznah, interviews, 2009).

The peculiar feature of PPP generally is risk allocation (OECD, 2008). Under the housing PPP it is recognised that private partners are made to assume all risks associated with the housing development process. The covered risks comprise those of finance, time, workmanship quality, cost and sales. On the part of the government, are held responsible to the house-buyers, society and political leaders for the project progress and delivery. The most common that arises from housing development, inclusive of PPP in Malaysia was project abandonment (Abdul-Aziz & Kassim, 2011; Khalid, 2010) as well as poor workmanship (Chohan et al., 2011). This is how the public sector shoulders the responsibilities of private sector adverse actions (Abdul-Aziz, 2012).

In summary, in Kuala Lumpur, the JV partnership is controlled by the public sector institutional, legal and regulatory policy frameworks to direct the participation of the private sector. The regulation is aimed to achieve effective and efficient partnership outcomes.

7.2.2.2 Implementation stage: organisation, management and coordination

The partnership thrives under a mechanism of monitoring. Since, the completion of the projects was stipulated in the PA to be undertaken within 36 months/3 years. Hence, the

instituted coordinating committees should be the strength of the partnership. This was what ensures the inter-flow of information in the course of implementation of the projects between the CHKL and private developers. This is how all the stakeholder departments in CHKL participated in different roles and functions in sustaining the partnership progress. From the data gathered, the departments and committees sustained close coordination with the private sector. Hence, it has been found in the Njoh (1996) study that inter-organisational relations positively produced organisational effectiveness in housing policy implementation. The implications of these working committees in the partnership built a mechanism that constantly monitored the progress of the projects and remedy the problems as they appear and ultimately deliver a positive outcome. In CHKL the institutional framework provided the developers to be monitored through the channels of filing monthly development progress reports; joint project management committee and joint management of the housing development account.

On the account of these monitoring mechanisms provided, all the interviewees in CHKL agreed that the officers in charge were in close contact with the developers. On this account the project received closer coordination. In particular, Puan Iznah (interview, 2009) shared that as a desk officer of one the project, she reports to the management on the project progress on a regular basis until its completion. Moh'd Yusuf & Puan Iznah (interviews, 2009) indicated that the developers were to present the monthly progress reports showing, for example, the development level of completion progress, disposal of the housing unit's progress and collection and transactions in the account.

It is gathered that each CHKL JV project has a Joint Project Management Committee (JPMC) and comprises of seven members. Sitting on the committee include the Mayor as chairman of the committee, or his representative; three members representing the CHKL,

appointed by the Mayor and the balance of three members representing the developer. When issues of financing are involved, the committee sits with the HDA manager. The overall function of this committee provides the monitoring and coordinating of the partnership. In essence, create financial accountability and discipline; guarantee that the JV project conforms to the designated use, guidelines and regulations. This was conducted quarterly and at the same time reporting of the JV partnership progress to the Mayor. The committee meeting allows for approval and monitoring of the partnership parties; approval of the development budget, management of HDA account. Among these approvals, include the appointment of contractors and sub-contractors by the developer, which are subject to the CHKL approval. The essence of this is to ensure that only capable ones are appointed. Though, this might not hold when it was inserted in the PA that the sub-contractors must be from Bumiputra firms. Meanwhile, the interviewees in CHKL stated there was a provision of fortnightly meetings between the CHKL project staff and the developer and such meetings continued until the project is completed and certified with the issuance of a Certificate of Fitness of Occupancy.

In Kuala Lumpur, in addition to all these coordination's and monitoring from the CHKL, the Prime Minister had a keen interest in the progress of housing developments in the city in particular, the former Prime Minister, Tun Mahathir Mohamad reported that

"I used to call City Hall every week to find out how certain projects were progressing. Later I asked them to report to me directly, complete with pictures and progress reports. This practice of close monitoring helped to get everyone to work ..." (Mohamad, 2011:363).

In summary, the above shows extensive mechanisms of consultations on JV partnership issues drawing both actors in public and private sectors. The guide has been the development agreement that provides the rules and principles of the partnership, in a way

the partnership can be coordinated through regular meetings and thus produces a purposeful partnership. It is the conclusion of Abdul-Aziz (2012:49) that close monitoring “... helped to ensure that the private partners conformed to expectations in terms of output and conduct”. Thus, there was mutual role played by the stakeholders in the various stages of the implementation phases. Similarly, more importantly, there was co-ordination and monitoring in the relationship of the stakeholders in the course of implementation.

Field work data further show that the JV private developers participation, the government offered incentives to the private sector, with a view-to reducing the development cost and collectively sustaining their participation in the provision of low-cost housing to the LIG in the study area. The range of incentives provided includes easier access to CHKL land or squatter land; the reduction of the parking space requirement of 1:1 to 1:4 and exemptions from the payment of development charges and improvement service funds. Also the private developers are offered with ‘one-stop approval’ section in the CHKL, that provide timely approvals for the development of low-cost houses, view of streamlining the delays and cost associated with the development and building plans applications.

To sustain the participation of the private sector, the low-cost housings ceiling price has enjoyed a series of revision, reflecting the inflationary trends and the value of land in the country (Salleh & Chai, 1997; Salleh & Meng, 1997; Sirat et al., 1999). The goals to achieve from the revision were to have an increase in the supply and quality of housing and ultimately meet the national target of the LIP housing (Chapter Six). The primary data indicates that the four-tier pricing is the guide on pricing of the low-cost housing development among the private developers in the study area. The private developers sell the housing units according to the pegged house price without a direct subsidy from the government.

In the course of the JV implementation, Zulkifili Ibrahim (interview 2010) and Anonymous (interview 2012) accepted that were responsible for generating the financial resources to carry out the project. Similar to the practice in Vietnam (Kim, 2008), in addition to the firm's equity capital, the additional sources of firm's resources were mentioned to be in two parts. One, loans from obtained from the financial institutions as bridging finance to boost equity capital. The second comes from the end-financing generated from the same financial institutions in financing the consumers in the housing unit purchase. They are responsible for the project, though sharing a bulk of the project risk. However, though the researcher could not ascertain in the course of the fieldwork, however, the private developers' projects were identified to be characterised with the shabby construction of houses which were built with inferior building materials (Chohan et al., 2011; Gnanarajah, 1997).

7.2.2.3 Post-implementation: allocation and management

Unlike Abuja MHS, in Kuala Lumpur JV private developers are required to contribute 30% of development profit made by the firm for the project (Table 7.1). The DBKL arrives at its share of the profit through monitoring and auditing the project account transaction and auditing at the completion of the project. In another alternative, CHKL JV private developers were required to contribute 20% of the proceeds of the sale of the development or completed housing units to the CHKL which would then be resold to LIG.

Table 7.1: The City Hall of Kuala Lumpur entitlements from a JV project

Item No.	CHKL entitlements
1	10% of the total land value upon signing of a partnership agreement, the rest in pre-set stages
2	30% of gross development value (GDV)
3	Low-cost units at 5% discount from the non-Bumiputra market selling price

The LIG housings constructed are high-rise condominium, structured by the strata titles (Figure 7.3). Strata title means the ownership of a unit in a subdivided building high-rise building. The ownership of the unit is evidenced by a separate title called the strata title under STA, which issued in respect of the unit. The housing development project executed by the private developer is usually conferred with the master title for the development of the project. The CHKL withdraws the master title, for subdivision into separate individual titles to the legitimate buyers on completion of the development. Under the Strata Title Act (1985) as amended 2007, require when building of more than two storeys to be divided into strata titles at the completion of the development and such law allows the development of condominium apartment or flat houses with building for common amenities.





Figure 7.3: High-rise developments from the study sampled low-income housing estates in Kuala Lumpur

The housing units built in the form of high rises offset the scarcity of lands, high land value and development cost (Salleh & Chai, 1997). The high-rise is not matter of choice for Kuala Lumpur; it is necessitated to the city by its land scarcity and corresponding high value. The low-cost housing units are comprised of high-rise buildings mostly 25 to 35 storeys high, a typical of Asian urban development's (Chiu, 2000; Yuen, Yeh, et al., 2006), wherein these cities there were about 85% of the housing stock are high-rise. In Kuala Lumpur, this is also made it possible for the low-income housing to be provided at the city centres not further out from the city centre.

Like condominium housing elsewhere, it consists of individually-owned units with collectively-owned common areas and infrastructure. The legislation requires the developer to continue managing the project, based on the service charge contribution from the housing unit's occupants and later such transferred on occupants managed by their appointed management committee, known as a Joint Management Committee (JMC). This

form gives the individual unit holder's title over the space they occupy while the land and common property are controlled by the JMC. The JMC is responsible for maintenance and the management of the common properties other than the units of which the individual titles have been issued and registered. The JMC also takes responsibility in addition to maintenance of the common area, include insurance and/or informal mediator between residents. Conversely, to Abuja MHS, the JV housing estates are also gated estates in Kuala Lumpur (Figure 7.4).



Figure 7.4: Gated housing development from the study sampled low-income housing estates in Kuala Lumpur

In Kuala Lumpur, the private developer before granting the beneficiaries the title of the housing unit is legally mandated to maintain the common areas of the high-rise. Prior to this the buyers of the housing units were made to sign the 'Management Agreement' or 'Deed of Mutual Covenant' with the developer of the project at the time of the purchaser signing the sale and purchase agreement (SPA). Under the agreement, the purchaser undertakes to pay the developer to be determining the service charge to be determined by the developer all through the management period to be covered for the upkeep of the common areas in the housing estate.

In addition to the policy of the sales of the housing units, the interview with the CHKL housing management officials specified as part of the government affirmative policy required the private developers to reserve and sale 30% of the housing units to the Bumiputeras. Also the same class of the citizens is to be given a 5% discount. The interviewee (Yusuf interview, 2009) informed the researcher that where the units reserved for the Bumiputeras were not taken by them, the CHKL purchase the excess and sale back to the Bumiputeras at later dates. This was part of government policy to the attainment of national unity through housing. Perhaps, this is the reason why the study respondents claimed to have purchased the housing units from government rather than the private developers as shown in Chapter 8.

The provision in Section 8 of the STA 1986 requires the developer to the forward Strata Titles application for a project development within 6 months of receiving the Certificate of Compliance and Completion (CCC) (previously Certificate of Fitness for Occupation). Basically, subdivision under the STA 1985 means the registration and issuing of a separate strata title for every unit in a building of two storeys or more. According to Housing Buyers Association complaints used to be on non-issuance of strata titles but replaced by shoddy workmanship from the house buyers.

The LIG qualify for the low-income housing by meeting a range of criteria. From the data generated from the DBKL show that the eligibility to receive an allocation of low cost housing the applicant must be a citizen, an income of RM750-RM2500, has a family and those whose land was acquired for the development, among other requirements. Hence, although important, the allocation is more based on ethnic origin, there was less emphasis on the credit worthiness (Bertaund &Malpezzi, 2001). But there are times the allocation revised when the beneficiaries failed to fulfil the credit criteria. Nevertheless, to ensure

inclusive participation of the LIG, innovative policies were implemented. Such include the provision of ETF withdrawal, favourable response from banks and other financial institutions, and BNM policies on housing finance had greatly sustained the participation of LIG. The implementation provides that after the allocation and reserve made, if the quota were not taken by Bumiputera that the units could then be allocated to other interested buyers. The respondent in DHMCD explained that this policy aimed at ensuring that the government objective of creating greater interaction among various ethnic groups in the society is realised through the creation of multi ethnic communities.

The allocation of the houses to the beneficiaries was carried out by the state in conjunction with the developers. Notwithstanding, the beneficiary selection is entirely determined by the CHKL DHMCD. The interview data shows that the allocation processes were monitored by the DHMCD. The actual sales were actually carried out by the developers, who then submit the list of the buyers to the DHMCD for verification and approval, before the sales became effective.

7.2.2.4 Problems of implementation

The developers show that their common problems include delays in obtaining approval, no waivers, escalating material costs (e.g. steel and fuel), labour shortage and dependence on foreign labour etc. The developers while complying with the LIG housing requirement have mounted pressure on government to reverse on this policy-in a recent plea to the government, the Developers Council asked that the ceiling price of the LIG housing be revised and a two-year nationwide exemption to the LIHP be given in the face of the wrath of the unprecedented global financial crisis and the survival of the industry. There were complaints of mismatch in the allocation. There were many units not occupied by the original applicants, but many deserving applicants had to wait for years to get their units.

The low take up rate for the new units show that the database is out-dated as many people who register long ago no longer need them.

7.3 Abuja

Under this subsection, presents the semi-structured interview findings in relation to the public and private sector participation in the Abuja mass housing scheme (MHS) partnership. This covers the role performed by each of the agencies, namely public and private sectors in the course of the implementation, firstly presenting the overview of the strategy background.

7.3.1 Background

The government privatisation, in the form of monetisation/sale of houses to the sitting-in tenants; demographic pressures; overstretching of social amenities, together with government moves to restore the prestige's of the AMP by demolition of shanties and illegal buildings all around the city, created rapidly expanding demand for housing in Abuja. The demand was further deepened with the earlier final relocation of all federal government establishments in 1991, resulted in an expansion of the city housing demand, which doubled simultaneously. Unlike Malaysia, a conspicuous absence of social rental housing provision in Abuja, similar to all other cities in the country. Similarly, the state policy on allocation and accessibility to land in the city was problematic to both individuals and developers. The allocations were one polarised in favour of the privileged few and because of limited outreach, further deepens housing demand, considering the UN-Habitat (2008) that Abuja was the fastest growing city in Africa. This has generated important implications for the housing delivery as much as stunting the development of the

housing sector and counterbalancing the supply against the unmet housing demand in the city.

The second housing policy, in 2006, was a second-leg policy change in the institutional setting that boosted the development of market-led LIHP in the country. The first promulgated policy has been in 1991. As the 2006 housing policy boost up the entry of private developers, by recognising setting of REDAN, MBAN and BUMPAN (2006). Indeed, the 2006 policy reinforced the 1991 policy declaration by creating positive effects in terms of entry of market-led focus of housing delivery. Consequently, between these two policy periods, the nation witnessed unprecedented emergence of the formal private developers under the banner of REDAN as well as international firms. Hundreds of private developers emerged within a short period of the commencement of MHS in Abuja and nationally with the change of focus of the national housing policy to private sector driven delivery. Similarly, the PPP programmes launched in the country, the likes of Abuja MHS, constitute a major change in the housing market in the country, by emerging as a potential popular source of land and housing (Adegun & Taiwo, 2011; Ibem, 2011a).

Against this background, by 2000 the idea of PPP housing strategy came up to address the housing challenge in the city. The advent of such development in Abuja was facilitated by the city governance inadequate budget to provide prerequisite infrastructures and political expediency to come to terms with popular protest against government actions of demolitions. Based on the Mabugunje (2001) publication, the idea of engaging the practice of PPP in housing development became a policy in MFCT.

The designed framework of implementation is shown in Figure 7.5 when the MHS commenced in the 2000 as a partnership between MFCT/FCDA and the private sector

aimed at the delivery of satisfactory residential environment at an affordable cost to the residents of FCT (FCTA, 2008). The framework of implementation planned guided by the PA, the FCTA was to provide the land and primary infrastructures, while the private developers under the umbrella of REDAN are to develop the housing units with their provided funding and project management. However, depending on availability of the fund, would be supported by FMBN with a cheap bridging finance. Also, they are to be responsible in the provision of all the basic estate amenities, tertiary infrastructures and those primary infrastructures not provided by the government. As a condition of the partnership, the developers were expected to affiliate to at least one PMI, to serve as a source of marketing and disposal of the developed housing units. Unlike, the practice in southern Nigeria states (Ibem, 2010) and Kuala Lumpur, in Abuja MHS there was no provision in the DLAs on sharing of the accrued profits made by the private developer.

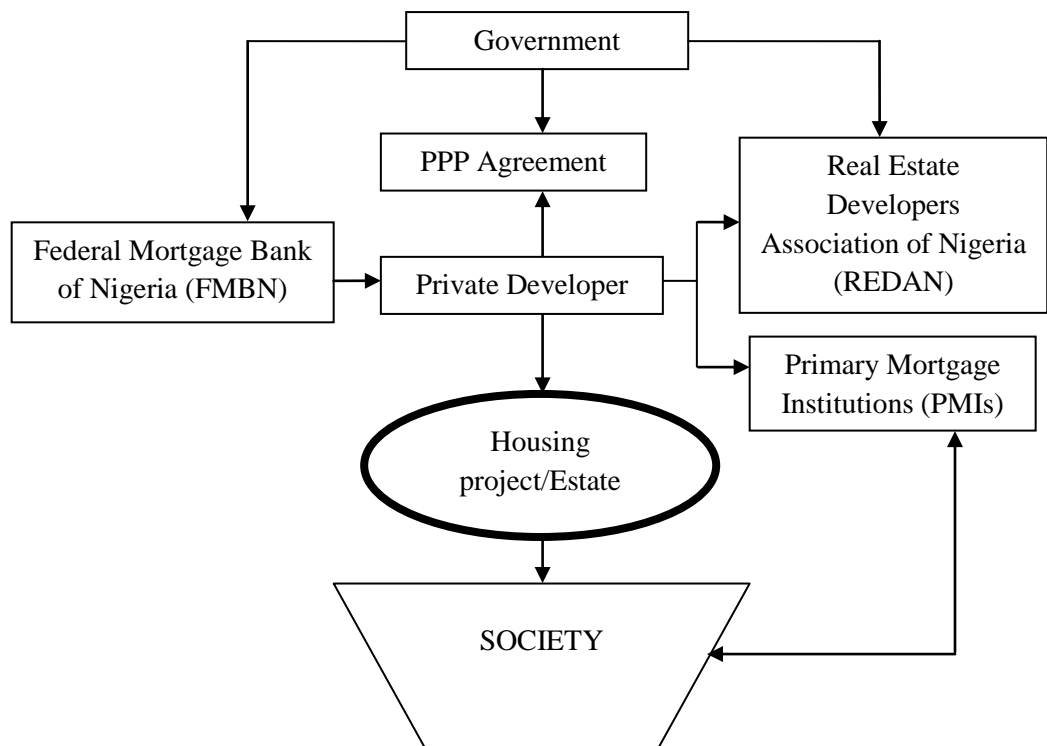


Figure 7.5: The figure showing the structure of the Abuja MHS framework of implementation

The Abuja MHS shows three distinct periods observed in the course of implementation, representing changes in government associated with the MFCT minister in-charge, namely,

■ ***Mass housing land allocations between 2000 and 2003:*** During this period land allocations were made to both the private and public organisations for MHS development, with sizes from 5 hectares to a maximum of 250 hectares. The land allocations were first made in Mboru, Gaduwa and Dutse districts. It's on record that *“44 allocations of land were made with neither periodic distribution nor list were made”* (FCTA, 2008:6).

■ ***Mass housing land allocations between 2005 and 2007:*** Unlike the former, it is called as such; when allocation first made to the private developers, were expected to complete the project within 18 months. Similarly, to the above 195 allocations were made also *“with no periodic distribution or list”* (FCTA, 2008:7). Most of these allocations were made in Saraji, Kafe, Dakwo, Wumba, Lokogoma and Galadimawa districts devoted wholly in Phase III of the city to the scheme.

■ ***The era of Department of Mass Housing (DMH):*** The DMH is created in response to the manner MHS was handled under the ad hoc committee of the previous periods. The DMH was created to streamline and ensure an accountable implementation. Hence, the DMH at the time of the fieldwork was assembling a database of the whole past allocations, receiving new proposals on allocations and has produced a standing guidelines on MHS implementation and in fact gazetted as a law on how to regulate the conduct of MHS in Abuja.

Consequently, the government all along these phases had devoted the entire Phase III and IV of the city for MHS, representing, perhaps, the largest PPP housing scheme in the

world. The study of implementation outcomes in Abuja MHS is provided in the subsequent subsections of the Chapter. To this end, the findings have revealed an interesting array of disappointments, most of which were envisaged in the conceptual framework of this study.

7.3.2 Abuja mass housing scheme partnership implementation

7.3.2.1 Pre-implementation stage: conditions and incentives of mass housing scheme partnership

The lofty of the objectives of the MHS was meant to provision of adequate and affordable to meet the ever growing demand for shelter in the FCT (FGN, 2009). While, the PPP objective, as the MHS strategy was adopted “... *to assess and leverage private sector technical and financial resources for government’s developmental projects*” (UNDP, 2005:166). The PPP established framework the public sector provides the land as well as the prerequisite primary and arterial infrastructures. Also, similar to Tunisia practice (UN-Habitat, 2011) a government agency, namely FMBN was to support the private developers with the estate development financing and general public to finance development and acquisition respectively. Using the commercial banks, the private developers were granted funding of more than N10billion, from ‘estate development loan’ from FMBN. The financing was made on the conditions that the private developers will develop houses of the range of value of N4.5–N5 million and not to use the fund for infrastructure development. This housing unit’s price was intended to comply with the maximum amount the contributor can access from the National Housing Fund (NHF). The private developers were expected to obtain and provide bank guarantees, perhaps against non-payment of the bridging finance. However, by October 2010; the private developers were in default to the tune of over N7 Billion, this will be elaborated later.

As a practice of PPP worldwide (Yescombe, 2011), at the commencement of the MHS in 2000, the MFCT established a PPP unit under the office of the Minister. The steering ad hoc committee comprises of the PPP Steering Committee (PPPSC) responsible for policy decisions, the PPP Technical Committee (PPPTC) responsible for the evaluation of the technical and commercial contents of all proposals and PPP Unit (PPPU) as the administrative secretariat responsible in the collection of the receipt, preliminary review and collation of all proposals for transfer to the PPPTC. Abuja MHS ad hoc committee constitutes a parallel agency to the mainstream FCDA, responsible for all Abuja development. The ad hoc committee was partly in response pressure on FCTA to deliver alternatives to housing in the city after a series of demolitions of illegal structures, shanties, slums and squatter settlements in around the city, as corrective measures to the observed city master plan distortions. The pressure to provide immediate alternatives made the government consultative processes and contributed to hasty policy decisions. It was observed the responsible departments retained nominal responsibility for development of design regulations and approval of building plans, authentication of beneficiary eligibility. Interdepartmental communication and coordination remains poor as FCTA departments continue to restrict the role of FCDA to implement the scheme. In the process, the departments get weaker and MHS became poorly managed.

However, the difficulties of land allocation, construction supervision, monitoring and poor record keeping, informed the establishment of the substantive as Department of Mass Housing (DMS) in 2008 under the FCDA; to effectively co-ordinate the implementation of the MHS (Bamalli, interview 2009). Since the department's inception, has produced operational guideline of the MHS that was not in existence at the time of the ad hoc committee management. The guidelines have been approved by the Federal Executive

Council (FEC) and gazetted on October 21st, 2009 (FGN, 2009). The revision was to correct the previous lapses and control the past abuses of the scheme, where large parcels of land were given to private developers at the expense of others. The new guideline specifically stated the maximum allocation of 10ha and 20ha for the scheme, for housing developments in the satellite towns and the FCC respectively (FGN, 2009). However, violations of the guidelines abound in allocation of excess of the approved maximum sizes in the form of favouritism, were common.

Accordingly, at the commencement of the scheme according to UNDP (2005) the MFCT made an advertisement in national dailies soliciting for participation in the MHS as developers. Accordingly, the advertisement attracted 121 developers applied out of which 46 were selected for participation having fulfilled the participation requirement of financing, technical and innovation criterion. Paradoxically, at the time of inception there were no guideline principles to ascertain the financial, technical and technological competence of the participating private developers. However, it is not clear on what criteria how the applications were vetted and approved. Since until 2009 there was no operational guideline the ad hoc committee had to work with and this remained unclear, because there were no records to prove otherwise. However, according to one official interviewed (Anonymous, 2010) asserted that most of the selections and the subsequent allocations of land to the private developers were made without due process, but rather based on what he called “*man on man relationship*”.

The in-house committees that investigated the past implementation, namely FCTA (2007, 2008) reaffirmed the above assertion that all the land allocations made were without a verifiable list of the beneficiaries. This strengthens an earlier trend observed at the early stage of Abuja development that what matters in securing contracts and land was

“patronage rather than on merit” (Moore, 1984:174). This means that the entire process of land allocation to the private developers, on issues like size, the conditions of the grant and quantification of the units to be developed or expected were conspicuously absent, similar to what characterise the country as *“planning without facts”* (Nafziger, 2006:667).

The FCTA much later has developed the qualifications for private developer participation and assigned responsibilities between the FCDA/FCTA and private developers in MHS as shown in **Appendix K**. It is in the fulfilment of all these requirements that the private developer will be allocated land for the development. Under the first phase of the scheme the participating developers were issued with letters of intent and allocations. Similarly, at the beginning of the scheme, the private developer will be made to sign what is called *“development lease agreement”* (DLA) with the FCTA/FCDA. The development lease agreement constitutes the contract between the two stakeholders and contains each party's responsibility as shown in **Appendix K**. However, the MHS developments are undertaken before infrastructure is available, not before adequate and sufficient infrastructure was in place. Meanwhile, the title to the land remains with the landowner, FCDA/FCTA and as later mentioned the title is only conferred directly on the purchasers of the housing units based on the list supplied by the developer to the AGIS after the payment of all fees and deferred charges.

The MHS aimed at mobilising the private sector through the provision of generous incentives of land allocation. Hence, the MHS was echoed by a variety of incentives. In contrast to Kuala Lumpur context, the incentives for private developers in Abuja MHS were very generous. The participating private developers and other stakeholders were assured to have access to well serviced and secure plots of land for the MHS housing development. Similarly, the private developers were assured that the contributors to the

NHF would have access to the units developed through mortgage financing that would be granted. Thus, the private developers experience a significant expansion in land accessibility as a result of such generous land allocation serves to resolve the major factor of housing development experienced by private developers. Consequently, there were tremendous responses of the private developers that enlist in the government policy of private sector-driven housing development. The bulk of participants 93%, were found to be from private developers under the umbrella of REDAN and the remaining shares between international construction companies, public corporations and formal organisations staff co-operatives enlisted for participation (Table 7.2). A major finding of the study shows the participation of private developers in Abuja MHS is organised under the umbrella of REDAN, to benefit from the enabling environment opportunities offered by the government. There were no sufficient records to present the number of international developers engaged and even including cases of independent allocations like the one reported by Babatunde & Low (2013) where a magnitude of 500ha of land allocated to a Chinese company.

Table 7.2: Distribution of participating developers engage in MHS in Abuja

S/N	Developer	Number	%
1	Private Developers	122	93.1
2	Public corporations	6	4.6
3	Staff cooperatives	3	1.5
4	International company	1	0.8
Total		131	100

Source: Generated from FCTA (2007, 2008)

The breach of the DLA was specified that failure to complete the construction within the specified period, the developer was entitled for one extension for a period of six months. Afterwards, if the project remained uncompleted, the government shall take possession of the undeveloped land and pay the lessee for the improvement made on the land. However,

the new DMS has drawn up a guideline as earlier mentioned that goes beyond the agreement, that it seems proactive. However, the issue that remains is the faithful implementation of the document, since almost all the developers were in contravention of this provision. Basically, because at the time fieldwork due to the absence of pertinent records of the implementation of MHS, the DMH was conducting audits of the existing housing projects and private developers. Relying on the submission of the private developers, Shehu Bamalli (interview, 2010) informed the researcher that the DMH was to determine the developers' compliance with approved guidelines on planning, regulations, development control, infrastructure services specifications and quality of the structures. Impliedly, the auditing exercise was to inform the department on ways in devising strategies to correct the abnormalities observed in the scheme implementation.

The literature on Abuja indicates land accessibility and affordability constitute the major constraint to housing developers (Akingbade et al., 2012a; Egbu et al., 2008; Ikejiofor, 1997, 1998a). However, the advent of PPP MHS came as a relief to private developers. This is because the FCTA is having the entire land of territory, as its land bank. Under its control and administration, in effect government can acquire land enough land for the scheme and hence FCTA could devote the entire land of Phases III and IV for the MHS.

The public sector incentives to private sector developers include contribution of land and financing. The FCTA, unlike CHKL, in addition to land has liaised with another government agency, namely, FMBN to support the partnering developers with a bridging finance. Against this background, under the NHP reform, the FMBN opened what it is called "estate development window" known as 'estate development loan' (EDL) to private developers and "NHTF loan window" to PMIs, to attract massive participation of both developers and house buyers in mass housing delivery in the country. The loan to be

accessed by the private developers, minimum of N50million was to be used specifically for housing development, excluding the cost infrastructure provision. The loan attracts an interest rate of 10% p.a., half of the prevailing rate in the private financial institutions, but limited for a period of 24 months. At the beginning of the MHS, the loan was granted to private developers to develop housing worth a value not exceeding N5million before the current review to N15million (**Appendix K** for conditions of grant). Additionally changes introduced in terms of grant include the developer to pledge and mortgage the land as well as the individual titles to be submitted directly to the Bank. Just like in U.K. as reported by Mullins & Walker (2009) state made a financial grant to private developers as provided in 2004 Housing Acts to develop social housing units. While Nentjes & Schopp (2000) earlier reported the intentions of government of making direct funding was to translate into lower housing price to house buyers from the private developers.

In this study, among the private developers interviewed, namely, (Oladapo Popoola, Johnson and Yakubu Sunday, interviews, 2010) were denying from enjoying this source of financing but from the scrutiny the researcher discovered these developers we interviewed accounts one-fifth of debt unpaid the tune of about N2.5 billion. To promote affordability, the FCTA and FMBN required the developer to develop housing at prices not exceeding N5million but the current increase of loan tenor from NHF to N15million (Nubi & Oyalowo, 2010). This is because a condition of terms includes selling the housing units exclusively to the NHF contributors and the values should commensurate with the maximum loan facility a contributor could enjoy. In Abuja MHS the study came across a number of large tracts of land allocation made as large as 500 hectares with non-commencement of actual housing construction and many cases of non-completion with no end in sight. As observed in Abdul Aziz (2010) such development raises the question of

ceiling on the land size for PPP. Although the FCTA has limited the PPP land allocation to the REDAN private developer members, there is still need to reconsider the policy on the ground that huge land size, the limited time normally given for the development to be completed against the background of national economy and politics on one hand and the developer's financial resources and technical capacity. Based on these there is need for FCTA to review the current size of land for the MHS project to a manageable size. This study would strongly wish such large tracts of land are parcelled out to certify and competent private developers rather than relying on a single developer having a large tract.

Also found in MHS there were foreign capital in participation and becomes a noteworthy finding since it has not been reported in the context of housing in Nigeria. Although, such participating foreign capital it is common in other countries like India (Sengupta, 2006a); Thailand (Kim, 2008) and Ghana (Arku, 2009). The advent of foreign capital into housing in Nigeria, as part of globalisation, has raised the concern on their relevance to the housing problem in the country and how such interventions are permeating solutions and strategies to address the housing crisis in the country.

Considering the hasty implementation, the government did not carry out a thorough scrutiny, to distinguished established developers with resources and expertise capacity, from some of which likely to have been formed opportunistically in response to the incentives that goes with participating in the scheme. Therefore, the selection compromised experience and resources of these developers. The ad hoc committee on MHS implementation which enable fast disbursement of land and subsequently financing from FMBN were sought after by the developers. Such enablement incentives attracted several developers and individuals with little or no experience in MHS projects.

7.3.2.2 Implementation stage: organisation, management and coordination

The stakeholder departments and agencies in FCDA and FCTA all have necessary stake to ensure the new agents of housing delivery, namely the private developers, carried out its responsibility according to the development agreement entered with the city authority. However, these agencies became complacent and allowed the scheme to slip into institutional failure in terms of administration and coordination. In fact, the MHS implementation shows that stakeholder departments in FCTA/FCDA failed to exert their statutory responsibility. Instead, deliberate or otherwise, they allowed themselves to be rendered ineffective in the manner of MHS implementation. Consequently, the apparent result staring into all in Abuja was a collapse in the vision and objectives of the MHS and under the complacent of the city authority to govern and manage the partnership for success, and prevent the scheme drifting into a crisis and failure.

At the beginning the land allocation was made to the private developers at no cost, apart from the meagre processing fee paid, as a government equity contribution to the scheme. From the field work data and up to the time of writing the thesis there was conflicting records of total land allocations made by the government. For instance, UNDP (2005) indicated the first phase MHS allocations made comprises of about 2,132 hectares of land to 35 developers with allocations ranging from 5 to 225 hectares. Similarly, from the records obtained during the fieldwork shows far less. However, the figures in Jibril & Garba (2012) looks more comprehensive, for the fact of showing an updated record and more reliable. On this note, this thesis adopted the figures obtained from this source in entirety as shown in Table 7.3 and 7.4. The FCTA MHS had made a total of 15,301.7Ha of land to private developers at different sizes, being part of the land devoted in the entire Phase III and IV of the city development (Figure 7.6). This land area equals to 60% of the

FCC, Abuja and Kuala Lumpur. Hence, this study can report that the implementation of MHS has resolved the issue of land for housing delivery for private developers. Indeed, this is the commendable aspect of MHS in Abuja that the public sector had been faithful in making land available to the private developers participating. In fact, interestingly, all the study private developers' interviewees, namely, (Oladapo Popoola, Johnson and Ayo Bello interviews, 2010) except Saraha Homes developer accepted that the land was allocated to them at 'no cost'.

Table 7.3: First phase list of mass housing allocations according to district

District	Total Allocation	Total Hectare	Size of Lowest Allocation (Ha)	Size of Highest Allocation (Ha)	Size of Average Allocation (Ha)
Wumba	46	478	5	40	10.39
Kafe	26	567	15	100	21.81
Galadimawa	21	460	20	30	21.90
Dakwo	20	204	5	20	10.20
Lokogoma	61	731	5	100	11.98
Mbora	10	170	10	25	17.00
Total	184	2610			

Table 7.4: MHS land allocations in the northern and southern districts of the city

S/No	Northern districts		Southern Districts	
	District	Size (Ha)	District	Size (Ha)
1	Bunkaro	836.78	Dakwo	568.5
2	Gwarimpa II	433.52	Duboyi	336.29
3	Ido Gwari	627.41	Dutse	540.94
4	Idu-Sabo	428.85	Gadua	481.66
5	Kado	489.51	Galadimawa	661.05
6	Kafe	598.63	Lokogoma	800.4
7	Karsana North	915.47	Saraji	561.07
8	Karsana East	765.81	Wumba	591.94
9	Karsana South	605.23		
10	Karsana West	509.72		
11	Kodo	376.75		
12	Nbora	537.13		
13	S. Gida	741.02		
14	Wupa	284.02		
	Total	8149.85		4541.85

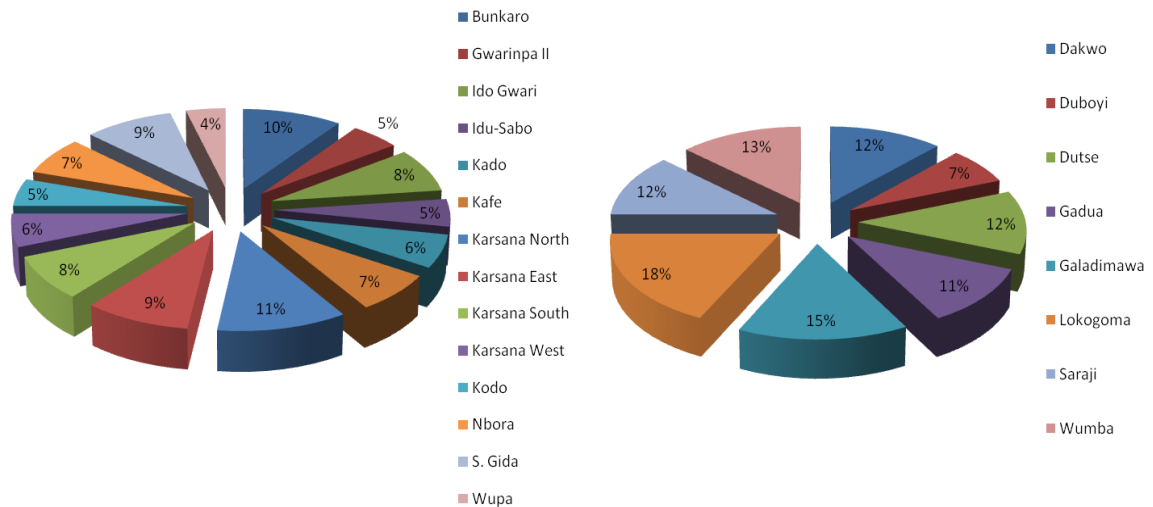


Figure 7.6: Distributions of allocations for mass housing in the northern and southern districts of the city derived from Table 7.5

Source: Adapted from Jibril & Garba (2012:8-9)

However, the availability of land has created a challenge whereby the land was opportunistically allocated and developed. Considering the opportunities offered many private developers have sprung up to access the highly valued and privilege Abuja land given at no cost. The business of selling the lands and enjoying unprecedented gains is becoming a popular among the private developers in Abuja. This misconduct made the private developers to be popularly called “land grabbing merchants” or “briefcase companies” firms owned by politicians, proxy civil servants and hesitant business men. Thus, this agents conduct looks similar to the mafia syndicate in Mumbai (India) that with political support had taken over the city land development (Weinstein, 2008).

When the MHS took off, the government bore the payment of compensation amount of crops and economic trees on the lands to the affected farmers/native land owners. However, in the course of the implementation, the public sector renegades this responsibility and instead transfers the financial implication on the developers, while retaining the service of carrying out the assessments on the behalf of developers. Of

course, such payments of compensation made by the private developers expectedly build up into the cost of development of the project.

In addition to the land granted, also under the scheme, the FCTA was to provide primary infrastructure whilst the developer was to provide secondary and tertiary infrastructures *“compliant with the standard specified by the Master Plan of Abuja”* (FCTA, 2008:6). The government provides that *“FCDA shall subject to availability of funds provide primary infrastructures to the Estate/mass housing sites”* (FGN, 2009:B1600). Also, it was provided in the agreement that where after the completion of the estate, the government fails to provide the primary infrastructures as stipulated, the developers were allowed to provide such infrastructures as necessary to make the estate habitable. At the initial stage of the scheme, such provision made by the developer was recorded at the expense of the government, but later it is changed to, at no cost to the government and thus the developer borne the expense. Thus, the framework enshrined the government to be responsible for the primary and arterial infrastructure, though qualified with a provision on subject to the availability of financial resource to the FCTA.

Reference to MHS, on commencement of the scheme, the cost became outrageous and thus necessitated the government to sets aside the commitment to make infrastructures delivery. For instance, from the records of the DES obtained shows that the FCDA cost of providing infrastructure to relatively flat and rough terrains in Abuja was estimated at about N10,000 and N17,500M² respectively. Consequently, there are many of the plots in districts allocated for MHS for more about ten years without the provision of infrastructures made. In Abuja, failure of the government to provide the infrastructure on the grounds of non-availability of these large amounts of money required, there were some private developers development carried out without the prerequisite physical infrastructure. The development

went on based on the anticipation that such infrastructures would be provided later. Thus, the government did not fulfil its commitment to the provision of infrastructures in many of the allocated MHS developable lands. Consequently, the private developers were developing the lands by providing only the basic they could to make the estates habitable, for example, roads, electricity mains and water, even though of inferiority quality (Figure 7.7). In fact, fieldwork observation of many of the MHS districts had no infrastructure and the interview with the private developers shows that the failure of the government to provide these infrastructures necessitated them to make such provision, like access roads, water, electricity main and transformers at their sites and which all add up to the cost of the developments, with serious consequence to the unit price of the houses produced. In addition to the consequences of the non-fulfilment of the FCTA obligations resulted in a delay in completing the housing estates and delivery within the stipulated periods given in the DLA.



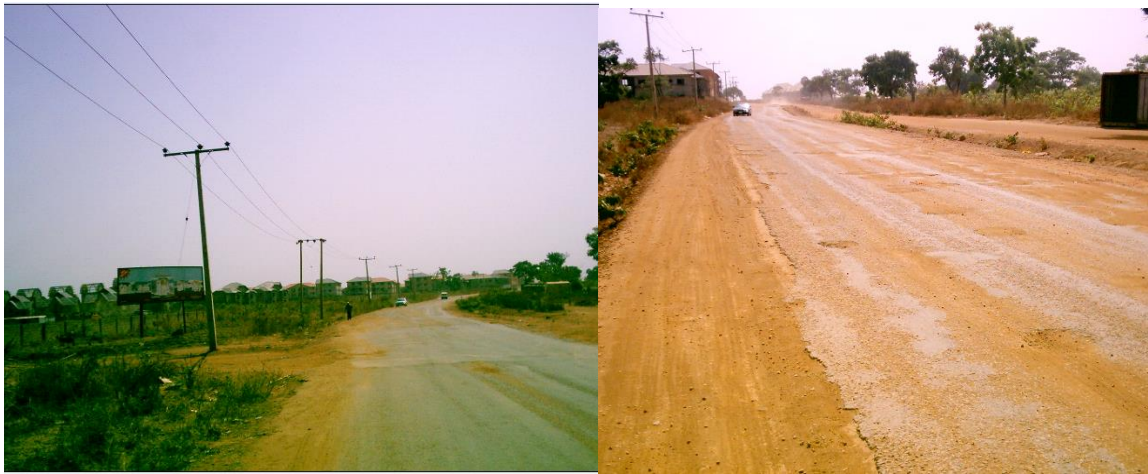


Figure 7.7: The infrastructures provisions provided by the MHS private developers in Abuja

The promotion of MHS in housing by the current NHP in housing delivery depends entirely on the banking industry. However, Nigeria banks did not achieve a significant contribution to the housing delivery, most especially to the LIG. The reason being that the short term nature of their funds, made them not offering long term credit, especially for housing acquisition and development to both the developers and home buyers (Okpala, 1994; Wapwera, Parsa, & Egbu, 2011).

Against this background, the FMBN guideline stipulates the EDL private developers beneficiaries stipulated target price and plan specification of the housing units to be developed, so that they can be affordable to the NHF contributors. The plan initial target only the NHF contributors. Therefore, the prices must be between NGN1.5 million and NGN5.0 Million. If the developers were to develop outside the cost and housing plan units specified, must then be financed from their resources. Initially, to ensure that the NHF contributors secured the allocation, the developers were required by the FMBN to obtain and present list of such contributors' commitment, through an accredited PMI and at least one PMI must be associated with the estate development. Perhaps this explained why all

the private developers had one subsidiary PMI or had a retainer-ship PMIs to do the marketing of the estate to the prospective buyers.

Considering the indispensability of infrastructure and the failure of the FCDA to provide, the private developers used the loan amount to provide both infrastructure and housing units, and perhaps explain the half way execution and completion of the projects. At the inception of the FMBN financing scheme, 31 applications were approved for the 75 private developers' applications received, to the tune of N12.2 billion (USD\$82.3million) in respect of 7,397 housing units. However, only N5.2billion (about USD\$35million) was disbursed (Mabogunje, 2004b). An update from Fortune-Ebie (2006) shows that by April, 2006 through this window the sum of about N10 billion (about USD\$67million) has been disbursed. From Table 7.5 shows the most updated amounts FMBN has approved and disbursed the sums of about N70.5 and N37 billion respectively to private developers, EDL. While the amounts approved and disbursed to the NHF contributors through primary mortgage institutions (PMIs) were the sums of N50.7 and about N25 billion respectively.

Table 7.5: Summary of National Housing Fund (NHF) operations (As of February, 2011)

S/N	INDICATORS	CUMULATIVE AS AT FEBRUARY, 2011
1	NHF Collection (N)	64,604,387,162.35
2	Refund (N)	952,272,753.89
3	No. of Refund Cases	50,812
4	Registered Contributors	3,573,667
5	NHF loans (PMI) Approved (N)	50,729,742,294.79
6	Estate Development Loans (EDL) Approved (N)	70,494,261,970.91
7	Total Loans Approved (N)	121,224,004,265.70
8	NHF Loans (PMI) Disbursed (N)	24,819,332,788.89
9	NHF Loans (EDL) Disbursed (N)	36,749,435,773.96
10	Total Loans Disbursed (N)	61,568,768,562.85
11	Housing Units financed through NHF Loans	16,469
12	Housing Units financed through EDL	27,524
13	Housing Units financed through MBB	9,525
14	Total Housing Units financed	53,518+

Source: Adapted from Status Symbol (2011:7)

Just like land grabbing observed above, many of the private developers jostle to access the loan, few with good intentions to use the resources for the purpose it is meant for, another sees it as an opportunity to grab from the FMBN as their share of ‘national cake’ (Housing, 2005). From the interviews result shows that only two, namely, Johnson and Ayo Bello (interviews, 2010) of this study four private developers’ interviewed accepted to have accessed this loan from the FMBN. Others claimed to have used their company resources and bank loans to finance their MHS project. The scrutiny into the result of the implementation shows the insincerity and fraudulent practice of some of these private developers had diverted the loan to other uses, while others did not settle the loan as when due.

The arrangement the EDL was to serve as revolving and sustainable funding of market-led housing policy in the country. However, with the above practice the amount could not revolve to other developers to access the fund. In fact from this attitude of private developers, were indebted to FMBN to the tune of NGN11.24 billion (about USD\$75 million) (NBFTopiconline, 2009). From the list of indebted private developers the researcher identified that those three of the respondents that refused to disclose to the researcher whether they had accessed the loan and were found to be indebted to the tune of about NGN2.5 billion (about USD\$17 million) accounting for more than one-fifth of the total loan outstanding. These factors notwithstanding, there was gross absence monitoring of the responsible institutions to ensure strict compliance, which allowed much of the funds to be diverted to other uses other than the purpose for which it was meant for.

Another finding of the study indicates that the developers offer a choice of full cash and instalment payments, which the purchasers were expected to complete within a maximum period of between 3 and 6 months, which varies from the study developers. The intended

beneficiaries were expected to make an initial deposit payment of 10% of the amount of consideration and subsequently the remaining instalment are made subsequently as the project progresses to completion. The instalments payment terms regime also varies, but the most common obtained from this study sample estates are 70%-30%; 50%-30% and 20%; and 30%-40% and 30% as most popular combinations. The high cost of down payments up to 50% of the house value was required; apparently wanting to recover the capital up front, meanwhile from an underdeveloped housing finance system favours the high-income group. The majority of Abuja LIG cannot afford to meet instant cash-and-carry payments and the duration instalment payments required by these housing developers. The financing constraint to enable the participation of the LIG exposes the FMBN housing finance system fails to respond primarily to their needs. The constraint is further compounded since relief cannot be found from the private banks, whose financing were mostly engaged in consumer loans, and mostly on very short term basis.

Under the new housing policy, did not change the sources by which state funding was allocated to the housing sector. In fact, as in Abuja context, only the beneficiaries were broadened not only to the LIG, but include the new agents of housing delivery, by creation of developers financing window made available to them at lower interest rate. However, the disbursement of the funds was made on the agreement that the funds were to be devoted strictly to housing development excluding infrastructure provision. Therefore, the government made such financing to MHS participants, but did not include financing of infrastructure provision. In terms of the state financial support for LIG, LIG contributors in the FMBN were to be the only beneficiaries and the non-contributors were excluded from the state financial system. In general, the system of state support for LIG did not change

under the new market-led housing delivery, though the maximum amount that can be borrowed was increased from N5million to N15million (Nubi & Oyalowo, 2010).

The supervisory departments do not rigorously apply existing regulatory frameworks which could have improved the housing delivery, was undermined. The absence of a department during the first decade of the scheme implementation to account for the implementation weakens the drive to improve on private developers' performance. Consequently, the practice of implementation was absolutely not under the FCDA/MFCT supervision, coordination and control. The private developers have taken advantage of the unrestrictive and poor coordination, coupled with the fact that they were left to their discretion on the ground. Unfortunately, the outcome shows that the developers skimming off and producing housing units that are lopsided to the expensive units affordable only to high-income class.

The Abuja Master Plan stipulates that any development to be executed, a detailed site and development plans and engineering design are compulsory. However, the allocations of the MHS were made *“arbitrarily without recourse to neither the detailed site development plan nor engineering design for those districts”* (FCTA, 2008:28). In fact, the Director of DMH stated *“... may not submit and get ... final designs before executing the mass housing project...”* The MFCT/FCDA did not have the detailed prepared land use plans and engineering designs of the districts before the allocations were made to the private developers. With this abnormally, the private developers also went into development without equally preparing their individual estates land use plans and engineering designs. Even the few that submitted the plans and design, many did not secure the Department of Engineering Services (DES), Development Control Department (DCD) and even the

Department of Urban and Regional Planning (DURP) approvals, but all the same went ahead with the developments.

Deficiencies have been reported in land allocation in the form of multiple allocations of the same plot to many developers; revocations and reassignment of allocations (Table 7.6). When planning was done by the DURP later, made some private developers lost their allocations and some also lost their allocations on the ground that their plots were taken over to accommodate the proposed Commonwealth Games village 2010. Hence, there were cases of multiple allocations, encroachments and disputes between the private developers. Besides, out of desperation for housing could be attributable reason in Abuja were paying for houses before even the completion of developments, this was in contrast to Kuala Lumpur.

Table 7.6: Number of private developers affected by relocation and revocation of land under Abuja MHS

S/No	District	Number of affected developers by relocation	Total land size affected (Ha)	Number of developers whose allocation revoked/withdrawn	Total land size revoked/revoked (Ha)
1	Wumba	22	200	2	15
2	Kafe	1	100	2	40
3	Galadimawa	4	85	4	80
4	Dakwo	11	129	-	-
5	Lokogoma	8	190	2	30
6	Mbora	10	170	-	-
	Total	56	874	10	165

Source: FCTA (2007:4-12)

Of recent the MHS enables the public sector to consolidate the realisation of building a structure of high standards in the urban areas. This is what the officials in Abuja reiterate that the private partners must built “standard housing”. To guarantee this, the operational PPP guidelines set high minimum standards to which all the private developers must

conform and consistent with Abuja master plan standard. Earlier studies have criticised such policy (Ikejiofor, 1999b; Morah, 1993; Njoh, 1995). Nevertheless, such declared goal was far from being realised under the private developer's development. Unfortunately, the responsible agencies allowed the private developers went into development without prior approvals of their developments. For instance, the DES observed the consequence of such development made by the developers in the future would create the situation where the estates internal services infrastructures might not be able to integrate with the whole city infrastructures *"due to differences in levels and in some situations , encroachment on the roads right of way"* (FCTA, 2008:34-35). The FCTA (2008) report shows that from the 79 private developer's on site, only 51 or 64.5% made applications for development approvals and only 13 private developers' secured requisite approvals of the DCD.

The implication of these developments on MHS housing development, despite the tremendous response enjoyed, the public sector as a major stakeholder of the scheme have displayed absolute incapability of steering the programme to one of success stories due to the absence of an effective administrative machinery to build the required commitment, coordination and control. For instance as in 2008 there were only 32% private developers on site and only 13% them carry out the development with approved building plans (FCTA, 2008). The reluctant to terminate the non-performing developers even with poor and non-performance was most unfortunate. On the other hand, the participating private developers were busy building high income and luxury homes for the rich Nigerians all over the MHS housing estates, with little or no consideration for the LIG housing that could be affordable to the majority of Abuja residents. The MHS was progressing at a very slow pace, absolutely contrary to the contracted three years of completion and additional extension of six-months earlier signed on the development agreement. If the development

had progressed as scheduled, the provision of more lopsided housing units in the city to the demand of medium-and high-income groups, would have created reality to the need for expansion to accommodate the need of the LIG and more of the neediest be reached and the stock of housing supply increased more rapidly.

In the course of the implementation, the development lease agreement provides that the developers were made to sign before the commencement of the project it was found that both sectors, were working outside the context of the agreement. The consequence has been the observed discrepancies in the way the MHS was implemented, specifically without coordination and supervision. For instance, in-house report observed that *“many of the buildings in the ... sites were poorly executed using poor materials”* (FCTA, 2008:47-48). Consequently, the poor nature of the workmanship prompts the DCD to demolish 127 structures in one private developer housing estate at Kafe district and in another instance some of the estates have registered cases of building collapse under the scheme (FCTA, 2008).

In general, the Abuja property market is characterised with uncertainties and the participating private developers are not spared. The MHS and development at all times await the announcement of revocations of land in Abuja as soon as there is a change of ministerial appointment. In 2012, it is reported that the Minister of FCTA appointed in April of the same year, has ordered the revocation of land allocations by the immediate past administration. The reasons at most times given include favouritism, non-compliance of due process and nepotism in the land allocation process. In recent times, there was a report of political corruption surfaced with unproven allegations against the FCTA demanding for a certain portion of 400 hectares of land allocated to an international developer (Malaysian Garden estate) (Desert Herald, 2012). The MHS shows it was

characterised by poor, fragmented and uncoordinated implementation practices. Extravagant and uncoordinated distribution of land and finance were made, unfortunately, that does not respond to Abuja priorities and inadequate housing of LIG. Conclusively, such experience in MHS validated the assertion of Jomo & Anis (2009) PPPs in developing countries suffer from all sorts of corruptions. Thus, facilitated the emergence of what Weinstein (2008) called 'criminalisation of land development' at a magnitude not ever registered in the history of the city and expectedly from a predatory state (Diamond, 2008b).

Furthermore, the amazing failure of MHS could be attributed to the institution framework of implementation. It was at its most critical stage ad hoc and due to the absolute absence of strategic planning, it was hastily conducted. The most surprising irony, the FCTA did not rely on the existing civil servants agents, who perhaps could be implied the political leaders had no confidence or trust in them. This study made a pertinent observation that unlike CHKL, there was no such forum available in the course of the MHS in Abuja, to create a continuing dialogue and co-operation between the public and private sectors, so that the private developers could be more disciplined. Consequently, on the general note all the stakeholder departments do not have accurate records of the private developers, development and management, in terms of the number of housing units under construction, constructed and disposed and other pertinent details of the scheme.

7.3.2.3 Post-implementation: allocation and management

In Nigeria, the common PPP housing provision schemes types in Nigeria are site-and-service and turnkey schemes (Ibem, 2010). The Abuja MHS housing development is turnkey or new housing development units. However, the type of scheme found in this study was turnkey, common to what obtains in Kuala Lumpur (Abdul-Aziz & Jahn Kassim,

2011). As similar practice obtained in India and South Africa (Lemanski, 2009; Mukhija, 2004) for instance. The developments were in the form of a block of flats, terrace, semi-detached and detached bungalows with very little incorporation of multi-storey block of flats (Figure 7.8). MHS shows the private developers monotonous estates consolidating territory in MHS districts that largely been developed without systematic planning or regulation.





Figure 7.8: Houses types provided under the MHS by private developers in Abuja

Consequent to the manner of implementation the end result shows that the private sectors were producing houses and infrastructures that were not in compliance with the specification of the development agreement signed. The field work made a pertinent observation that the mixed development densities in the form of detached, semi-detached, terraced and block of flats known by Abuja development was apparently ignored and dumped by the private developers. Similarly, much of the development by the private developers concentrates on high and medium costs, with very few units or none at all of LIG housing units (Table 7.9). The developments mostly were in the form of mansions, duplexes, bungalows and few units block of flats targeting the rich and very few units for the poor. Even the authorities of FCTA upheld the above observation by criticising such extensive low-density developments that were not commensurating with values of land in the city, considering the high cost of infrastructure provision in the city (FCTA, 2008). There was gross reluctance on the part of the MHS developers to incorporate low-cost housing where the need for housing was of the greatest in the city. Thus, the majority of the developers virtually had very limited provision of low-cost housing units.



Figure 7.9: High-cost development by the private developers under MHS in Abuja

The MHS was among the first large-scale formal private housing development in its history of development. In the post-implementation phase, shows that through MHS undoubtedly large mass housing has been delivered to the middle-and high-income groups, but with very insignificant to the majority of the city inhabitants, LIG. Among other factors, the choice and expensive houses reinforced their focus on high-income groups. The MHS development further reinforced segregations along class terms, specifically where the provisions excluded the LIG and poor. These policy deprivations raise the concerns on distributional equity that arises in the implementation of the scheme as an emerging issue. This is because the emerging trend, as the predominant focus of supply by private developers in the high-and medium-class, accounting the singular focus of the scheme rather having broader inclusion of all classes raises a pertinent concern. The issue of concern in which the developments by the developers focus skewedness was particularly noticeable in favour of the rich. This was unmistakable, when considering the entire phase III of the city was devoted for the scheme, the city polarisation, concentration and

exclusion will flourish in the city. Therefore, such inequity in accumulation of the benefits of MHS in disproportionate terms, demands for sanctions and priority consideration from the FCTA. On the assumption on colossal state resources made available to the developers, were expected to reciprocate by either making low-cost housing available and meeting the high demand in the city at reasonable and affordable prices, or will comply with the development agreement undertaken to at least 30% of their development for LIG housing. However, all these expectations did not fit in all respects of the MHS developers in Abuja, as the private developers have built housing estates that flourish in a mismatch between demand and supply. The state housing policy in terms of enablement and the behaviour of market agents, one would have expected that the state emphasises on market-driven delivery, the private developers should be able to challenge the previous government-provider strategy.

Along the line of Mabongunje (2001) suggestions, the MFCT only grant the OPS developer access to land to develop, the title to land rest with the authority. It is after the development and sold out to the general public that the developer is expected to submit the list of the beneficiaries. The list is to be accompanied with a site development plan, engineering infrastructure design and ‘as-built’ drawing with survey data for each plot to the FCTA (DMH, 2009). After all the necessary assessments the beneficiary is to be issued with a certificate of occupancy (C of O) on the payment of relevant statutory rents and charges. Apart from the guidelines prepared on the issuance of the C of O to individual beneficiaries of the housing scheme. However, the interviews with households and developers show that the issuance of C of Os had been yet to commence in respect (Shehu Bamalli, interview, 2010) of the MHS housing estates so far completed. On the part of the DMS attributed the delay to the developers, who were yet to make submission of the list of

their beneficiaries to the relevant department. In any case this negates the whole idea of conferring titles to the beneficiaries, which they could have used the title document to source for capital or even to arrange for a mortgage to cover the initial cost of acquisition of the houses sold on “cash and carry basis”.

Similarly, the post-implementation phases of the MHS produces houses that have been developed without all the prerequisite development permits and building approvals. Verily, even the few that had obtained the approvals, the monitoring of the on-going development by the FCTA/FCDA was not practiced. Until the advent of DMH, at the time of the fieldwork was preparing for creating the structure of monitoring the private developers’ developments, prior to the department emergence as coordinating unit, practice grossly did not monitor the development process. Unfortunately, afterwards the FCTA DDC pursued both of these defaulting developments after completion with demolitions. The common justification had been on non-compliance to the AMP; carrying out development without obtaining all the requisite permissions and approvals; the developments were below the standards of the Development Standard Manual of the city; encroaching on state land and extending their development beyond the designated site allocated. In comparison to Kuala Lumpur, these patterns of attitudes were conspicuously absent. Thus, the poor implementation of MHS had resulted in frequent demolitions of fully developed housing estates worth billions of Naira (Figure 7.10).



Figure 7.10: A MHS estate demolished under MHS in Abuja

One begins to wonder what kind of institutions that allocates the lands at almost free of charge, could not subject the developers to seek for all the prerequisites approvals. In one of this study case study estates, informal interview had with the residents, informed the researcher that they bought the houses in the estate not for house per se, but for the sake of the land. These occupants later demolish the house and reconstruct new structures. The implication of these shows that the stakeholder departments were not carried along to coordinate and monitor the developments. In fact, a pertinent observation found, there was no known existing standing committee that is comprised of all the stakeholder departments responsible for the coordination, monitoring and review the performance of the MHS in Abuja from time to time to ensure success of the scheme and another one comprising the public sector and private developers, like the JPMC in Kuala Lumpur.

In addition, this singular action of the authority had built a sense of uncertainty and risky partnership among the participating private developers in Abuja MHS. Undoubtedly, this failure arises from inept government to ensure strict compliance of the DLA as well as the

private developer's concern on profit maximization by downgrading the building standards by developing the housing outside the law.

From the Table 7.8, it can be seen that the lowest cost of a private developer housing unit for the LIG was N2 million. This going price rises raises the crucial concern about how many LIG can actually afford the houses at these prices, in a situation of absence of mortgage and availability of financing in the country as well as in the city? To ameliorate the affordability and broaden the participation of the city dwellers, corporate organisations staffers constituted as staff cooperative and became additional developers under the MHS. These cooperatives are registered as REDAN members, as it was the statutory requirement to enjoy the state incentives. Consequently, through the MHS, housing estates were under construction by civil servant as cooperative association estates in Abuja. So far there are examples like Central Bank of Nigeria, the Federal Road Safety Commission housing estates, among others at various stages of completions.

Table 7.8: Selling price and rental values of some MHS Estates in Abuja

Developer	Outright selling price	Annual rental values
CTEC	a. 1bedroom-from N2million b. 2bedroom- from N4million c. 3bedroom- from N5.5million	a. 1bedroom-N500,000 b. 2bedroom-N800,000- N900,000 c. 3bedroom-N1.2million
Yayale Ahmed Estate	“Low-cost housing-from N6million” (Poopla)	
Kabusa Garden Estate	a. 2bedroom- N3.5-N8.5million b. 3bedroom- N4.4-12.0million	a. 2bedroom-N600,000 b. 3bedroom-N900,000
Sunnyvale Homes	a. 3bedroom- (Semi-detached)- N13million b. 3bedroom (Detached+BQ)-N17.5million c. 4bedroom (Semi-detached)-N30million	

Gated communities are an urban phenomenon known to be spreading all over the world (Polanska, 2010; Webster, Glasze, & Frantz, 2002). The emerging trend with high demand for residential development in a secured gated estate with facilities and amenities, this is

more in Nigerian cities as a typical metaphor of Dupuis & Thorns (2008) 'risk society'. Essentially, due to escalations of insecurity challenges (Pratten, 2008) not only in Abuja but in similar urban centres in Nigeria (Adesoji, 2010a). Also, this new kind of development is an example of a new form of social ordering and economic segregation, replicating the colonial Africa experience (Njoh, 2008). Historically, this form of development is strongly associated with Abuja development right from its inception. However, in recent times, gated housing is being reinforced as the dominant form of the MHS private developers' housing estates as the 'gating machine' (Vesselinov, Cazessus, & Falk, 2007). The private developers promoted luxurious gated and guarded residential estates, aimed at attracting the medium-and high-income groups (Figure 7.11).

Similar to any other city (Grant, 2009), the private developers through MHS became a very popular pattern of their development in Abuja. As a typical gated housing development (Richter & Goetz, 2007), the MHS housing estates are totally separated from the rest of the city by walls, fences and security installations. The dominating gated housing therefore is explained by the MHS private developers which delineated the boundaries of their development distinct from the adjacent developer. In other words, the new development reinforces the city residential differentiation, as it is the common practice associated with this form of development in both developed (Vesselinov, 2008) and developing (Glasze & Alkhayyal, 2002; Jurgens & Gnad, 2002) countries.



Figure 7.11: Gated housing development from the study sampled MHS estates in Abuja

Unlike CHKL JV, the implementation process of MHS in Abuja has been ‘market-led’ whereby the private sector wholesale predominates over the public-sector management and coordination of the partnership, similar to the way Booth (2005b) described the UK regeneration partnerships in Britain. This is the case at the consumption stage. Unlike, Kuala Lumpur, at Abuja MHS the approach of disposals of the housing units developed was in entirety handled by the developer of the housing estate with no state intervention on who is to be allocated. Even, where the state requires the developer to partner with at least one PMI was only intended to streamline access to NHF from the FMBN and goes to such contributors in respective of income levels. The strategy implementation, as the findings of this study suggest the high-income households have continued to benefit from the houses built by the private developers since the buyers would need to make instant payments within a short span of period in order to meet the payment of the going house price. This concurs with Tran & Yip (2008:316) that under the housing market reform in Ho Chi Minh City show the units “ended up in the hands of speculators who were well connected to the developers”.

Analogously, the developers in Abuja that enjoyed state resources should afford to sell the houses at affordable prices to LIG. Yet, the prices were exorbitant even to medium-income group in the city. The prices of houses varied considerably among the private developers depending on the type of houses and location of the estates. In fact, there were no standard prices in the operation of the Abuja MHS, depends on the developer, location and unit type features. The price list obtained from the developers strengthens this claim (Table 7.7). Similarly, in the cases where the sale of bare land or subdivision plots in the estates, the prices also vary. The buyer payment comprises of the land, estate infrastructures and building supervision as under cover that it was the developer development. One of the private developer interviewees informed the researcher that the Estate sub-divided land price was N9million and the amount comprises the price of land and infrastructure at N7million and N2million respectively, though he did not give the dimension of the land. It is therefore assumed to be a standard plot of the land in Abuja.

In summary, the details of MHS implementation remained much obscured and so also the depth of its contribution in housing the LIG in the city, even to the FCTA/FCDA. The responsible departments could not supply records of what number of housing units developed, what units produced by whom, how many developers participating and who were they and what the extent of progress attained . Even at the time of the fieldwork, this was because the department entirely relied on the private developers to supply the documentations on their activities. The DMS was working retroactively to build these records, and because the department entirely relied on the private developers to supply the documentations on their activities, such detail records could not be obtained. This is the tragedy of MHS implementation in Abuja, Nigeria, to use the metaphor of Hutabarat Lo (2010) that ‘a city is a mirror’ of a nation.

7.3.2.4 Problems of implementation

The private developers observed their major problem of their participation under MHS was an irregular change of political leaders as ministers of FCTA. The changes at all the times jeopardises the continuity of the implementation of the MHS. The abandonment of LIG housing component in the MHS by the private developers was a problem of implementation of the scheme from the perspectives of the government. Thus, such conduct, the private developers exposed the government to adverse possession and consequently, the private developers have made the MHS to be liken to what Abdul-Aziz (2012) called 'in a hostage situation' (a situation not found in Malaysia). Other inadequacies of implementation include of project abandonment, gross time slippage and engaging in raw land transaction without development.

The government all provided technical support to the private developers in the form of identification, valuation and payment of compensation to the occupants of land granted to the developers for the MHS. Responses obtained from a staff of DMH (Alhaji Momoh, interview, 2010) finding from the study reveal that government first undertook to carry out the identification and bear the burden of settling the previous land owners, but later changed its policy and transfer the burden on the developers. The interviewed developers (Johnson, interview, 2010) expressed that they had encountered the problem and had a dispute with the previous land users before they could build the perimeter wall to secure the land area allocated to them for the scheme development.

Financing undisputedly, among the private developers was a major problem, particularly on the availability and affordability of sources of financing in the course of their business. Long term financing was an intractable problem in housing financing in the country. Finding from the study revealed that major sources of financing for developers were

largely firm's capital for financing the housing projects. At the same time some have reported (Johnson, interview, 2010) that they have sourced additional funds from private banks, but reported on the high interest rates, limitation of the amount that could be made available at a time and even that made available on a short term basis. The interviewed private developers also complained of the cost of building materials to be high and increasing.

Accordingly, the private developers associated this reason to why the MHS housing construction of all types of housing units to be expensive. This in a way was further complicating the already difficult housing affordability equation in the city. Similarly, the construction sites of MHS estates at the time of the field work there were very few of the developers on site and the developers attributed the suspension of the construction works to the factor of inadequate funds to continue the construction. Lately, the REDAN have attributed the abandonment of the projects to the Central Bank of Nigeria (CBN) bank reform that made the banks weakened to provide funds and guaranteed, to secure financing from the FMBN (Guardianonline, 2010). In addition, the units cost tend to be very high, unaffordable and the disposal to be on the basis of cash and carry sale within a limited grace period to complete the purchase payments difficult.

Government enablement and facilitating under the MHS comes in different ways. By MHS undisputedly the government has succeeded in increasing the production of housing overall without budgetary allocations. However, what discernible was widespread abuse of the MHS policy by FCTA and developers, mutual interest and coordination to the fulfilment of the scheme objective and the exclusion of the city majority population, particularly the LIG. As several studies have shown, attenuating policy coordination has been a major bane of policy implementation.

7.4 Summary

This Chapter has examined agency behaviour to the strategy of PPP as well as institutional framework features of implementation in Kuala Lumpur and Abuja. The results of the field work showed that institutional framework was consistent in Kuala Lumpur in contrast to Abuja in moderating the implementation of the housing strategy. The two agencies share similar approaches in PPP in housing delivery, but the coordination of the partnership was most exemplary in Kuala Lumpur than Abuja. The content of the implementation capacity as well as coordination in respect of the colossal resources committed to the partnership drive the partnership impressive outcome in Kuala Lumpur than in Abuja.

On the other hand, despite the generous enablement incentives and support provided by the government in Abuja, the agents did not demonstrate impressive performance to correspond the colossal resources committed unlike what obtained in Kuala Lumpur. The coordination provided in Kuala Lumpur over Abuja is reflected in the governance capacity and vibrancy of the private sector. Furthermore, findings presented in the Chapter reinforce the argument that institutional and government direct intervention in the implementation of the partnership is critical to drive the partnership for success. The institutional weaknesses have stunted the partnership outcome in Abuja; while in Kuala Lumpur it was the institutional and legal framework that sustain private sector committed to the LIG housing delivery.

Chapter 8

8.0 Low-income housing policy strategy outcomes from the experience of households in Kuala Lumpur and Abuja

8.1 Introduction

The previous Chapter examines the modalities of implementation of the low-income housing policy (LIHP) delivery strategy in Kuala Lumpur and Abuja. Similarly, this Chapter presents the outcomes of the context discussed in Chapters 6 and 7. This means that the composition of the countries institutional structures and agents stands to represent the similarities and differences in low-income group (LIG) experiences in the two countries under study. The essence of this Chapter is to establish the outcome of the strategy as whether it is successful or otherwise, how it has deepen and expand the housing of LIG. The Chapter first begins with the examination of the Kuala Lumpur householders' experiences and thereafter the Abuja case is presented.

8.2 The study context in Kuala Lumpur and Abuja

From Chapter 2 indicates the need to consider the impacts of a housing policy strategy on the LIG. This is to be consistent with previous studies that LIHP strategy are usually followed up with an impact analysis (Milligan, Dieleman, & Kempen, 2006). The advent of this strategy is further intended to achieve efficiency, effectiveness and broaden the provision to all and sundry in the society. This is on the account of private-sector capability to serve consumers beyond the reach of public-sector and their ability to reach out the market demand through innovation, flexibility and economical solutions (UN-Habitat, 2006; UNCHS, 1996). The Chapter presentation, therefore, focuses on LIG experiences under the strategy and demonstrates its impact. The JV partnership constitutes

a booster to government political slogan of achieving ‘home owning democracy’, by generating substantial supply of LIG housing. The policy implementation literature emphasised that the policy outcome or area of focus constitutes the source of examination, to be able to identify a policy impacts (Bushouse, 2011). The following sections cover the details on the household’s experiences in the case study cities of Kuala Lumpur and Abuja, first examining Kuala Lumpur and then followed by Abuja.

8.3. Case study- Kuala Lumpur

The following subsections represent the findings of this study based on data collected from the LIG householders in Kuala Lumpur.

8.3.1 Socio-economic background of respondents in Kuala Lumpur

Of the 500 household’s respondents interviewed the result shows that heads of such households were fathers with three quarters of all the respondents and across the housing estates the distribution are not distinctively different (Table 8.1). The remaining one quarter was shared between mother (5.2%); single parent (about 2%) and father passed away (widow as head of the family) (Table 8.1). However, there are a significant percentage of bachelors, 17% were found to be in this group (Table 8.1). The significant proportion of bachelors could be attributed to the present mean age at first marriage for males and females to be 28.0 and 25.7 years respectively (DSM, 2011). The pattern is consistent with the social order of the society that recognizes the father as the head of the household and head of households has a social responsibility to make provision of a house for the family.

According to the age ranges of the head of households, a substantial majority (77%) were between 26 to 50 years and 15% accounts for those above 50 years (Table 8.1).

Specifically, the majority were from age range of 26-40 years with almost half (about 47%) of the total respondents. On the other hand, the same pattern of distribution of the age range of between 26-50 years according to the housing estates shows that the distribution obtained range between the least (68%) and highest (85%) recorded in Seri Malaysia Apartment and Desa Tasik respectively (Table 8.1). The age of the head of household is important in the housing policy discourse as it is used as one of the characteristics of the household to qualify low-income earner within Kuala Lumpur. Similarly, this is consistent with the city age group reported in DBKL (2003) and DSM (2011) that this same group constitute more than 70% of the Kuala Lumpur population and increasing proportion of the aged population.

Similarly, the Table 8.1 present the data result on the household of the respondents and the size of the household has implication on the housing space requirement. For the household size, the modal size 3-4 accounts for about 45% of all the respondents; the 5-6 accounts for another about 34% and two combined accounting for about 80%. The 1-2 and over 6-person households account for 9.8 and 11.8 respectively (Table 8.1). The distribution according to the housing estates shows the regularity of the pattern across the estates that the modal size accounting for the highest percentages, except in Desa Tasik (Table 8.1). While on the proportion of the number of household members within the age range, the result shows that one or two members within the age brackets predominate across the age ranges and of all the respondents, the age range of 26-40 accounting for about 70% (Table 8.2). This household size and structure represent a typical urban household in Malaysia (Mahari, 2011).

Table 8.1: Percentage of head, age range and size of household distribution of the Kuala Lumpur respondents

	Housing Estates					Total Freq. %	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna		
Head of household							
Father	83	64	75	79	72	380	74.6
Mother	4	7	8	3	4	26	5.2
Father passed away	-	1	-	-	-	1	0.2
Single parent	3	3	-	2	-	8	1.6
Bachelor	9	23	16	16	21	85	17.0
N	100	100	100	100	100	500	
Age range of head of household							
18-25	6	13	3	1	13	36	7.2
26-40	38	52	49	45	51	235	47.0
41-50	30	25	36	39	22	152	30.4
51-58	19	9	9	14	11	62	12.4
>58	7	1	3	1	3	15	3.0
N	100	100	100	100	100	500	
Size of household							
1-2	19	11	6	4	9	49	9.8
3-4	41	46	38	48	51	224	44.8
5-6	26	37	39	37	29	168	33.6
>6	14	6	17	11	11	59	11.8
N	100	100	100	100	100	500	

Table 8.2: Percentage of household member's distribution between the age groups in Kuala Lumpur

Number of members	Household members' age groups (years) (%)							
	<1-6	7-12	13-17	18-25	26-40	41-50	51-58	>58
	(N=187)	(N=172)	(N=155)	(N=228)	(N=343)	(N=171)	(N=76)	(N=22)
1	58.3	61.0	59.4	43.4	37.3	60.8	57.9	68.2
2	32.6	28.9	31.6	29.8	50.1	37.4	42.1	31.8
3	7.5	6.4	7.1	10.5	7.9	1.2	-	-
4	1.1	-	1.3	9.6	2.9	0.6	-	-
5	0.5	0.6	0.6	3.1	0.3	-	-	-
6	-	0.6	-	-	0.9	-	-	-
7	-	-	-	-	0.3	-	-	-
8	-	-	-	1.3	-	-	-	-
9	-	-	-	-	0.3	-	-	-
10	-	-	-	0.4	-	-	-	-
13	-	-	-	0.4	-	-	-	-
Total (N=500)	37.4	34.4	31.0	45.6	68.6	34.2	15.2	4.4

The ethnicity and religion are very important variables in Malaysia and has implication on the approach to the allocation and privileges in low-cost housing affordability and accessibility (Agus, 1989; 2002b). The distribution of respondents' analysis in term of ethnicity groups reflects the ethnic composition in the housing estates and generally in Kuala Lumpur, where after the NEP there is a significant influx of Malays into Kuala Lumpur from rural areas (Agus, Doling & Lee, 2002; A. A. G. Hassan, 2004; N. Hassan, 2009). From the distribution of the responses of all the 500 respondents shows that the majority were Malays (91%), while Chinese and Indians account for 4.2 and 4.0 respectively (Table 8.2). The ethnic composition in all the housing estates shows dominance of Malay as the majority, with more than four-fifth in composition and corresponding to the national ethnic composition (Table 8.3). Though Malays are the majority ethnic group in the country, there are Chinese who constitute a significant minority as well as Indians.

Similarly, consistent with the ethnicity distribution, the result obtained shows that Islam was the dominant religion with 92%, the remaining respondents subscribe to religions of Christianity, Hinduism and Buddhism (Table 8.3). The distribution across the housing estates shows the same pattern of distribution having Islam as the dominant religion of the households (Table 8.3). Generally, the Malays are Muslims, Chinese are mostly Buddhists and most Indians are Hindus. The variation percentages between ethnicity and religion are attributable to the fact that the religion of Islam is equally practice by other ethnic groups in the country, other than Malays only.

Table 8.4: Percentage of ethnicity and religion distribution of the Kuala Lumpur respondents

	Housing Estates					Total	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	Freq.	%
Ethnicity							
Malay	95	90	93	91	87.9	456	91.4
Chinese	3	3	2	5	7.1	20	4.0
Indian	2	6	4	4	4.0	20	4.0
Iban	-	1	1	-	1.0	3	0.6
Religion							
Islam	95	91	96	90	90	462	92.4
Buddhism	2	1	1	1	1	6	1.2
Hinduism	2	4	1	4	3	14	2.8
Christianity	1	3	2	5	6	17	3.4
Others	-	1	-	-	-	1	0.2

In consideration of the occupation of the respondents, the general trend found to be that the respondents were identified to be in various occupations, with more than 90% employed. A household having a source of income has been recognised in housing literature as a critical factor in relation to accessibility and affordability in the housing market (Leung & Tsang, 2012). The distribution of the 464 employed respondents from the study data result shows that the majority (about 63%) of the respondents were employed in the private sector, 25% were employees of government and 12% to be self-employed (Table 8.4). The same trend found in all the housing estates respondents with more than four-fifth to be employed and majority employed in the private sector (Table 8.4). Furthermore, the Table 8.4 indicate that the respondents earning a monthly income of RM2,500 and below constituted 82%; while about 18% of respondents earned above RM2,500. This high concentration of the respondents earning a monthly income of RM2,500 and below is an indication of income group that occupies these housing estates in Kuala Lumpur are in LIG. The findings illustrate that the LIG at the estates are even, with all the housing estates having more than three-quarters as LIG beneficiaries.

Considering these outcomes in terms of previous research suggests that the strategy was reaching out to the housing demand of the LIG in Kuala Lumpur. The patterns in broad terms are similar to the work of Abd Aziz (2007); Abd Aziz, Hanif & Ahmad (2008); Ahmad, Abd Aziz, Hanif & Ahmad (2012) . What this finding suggests to is that in Kuala Lumpur the empowered LIG has developed over a significant period of time, due to government concerted policies over the past decades ago.

On the other hand, of the 36 that responded that were not employed, been due to age factor of either being younger or older, were receiving support in the form of monthly pension, siblings and parents' assistance. In addition to, others were receiving support of less importance comes to them from social welfare and in-laws (Table 8.4). The analysis of head of household age group, sex, employment and income of the respondents provides the basis for a further analysis of LIG housing outcome, on how the policy implementation proves to be one of achieving its policy objectives.

Table 8.5: Percentage of economic background distribution of the Kuala Lumpur respondents

Economic background	Housing Estates					Total	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	%	Freq.
Employment							
Yes	91	97	96	93	87	464	92.8
No	9	3	4	7	13	36	7.2
Sector of employment							
Government	28.6	29.6	26.0	19.4	23.0	118	25.4
Private	56.0	57.7	59.4	66.7	73.6	290	62.5
Self-employed	15.4	12.4	14.6	14.0	3.4	56	12.1
Monthly income							
<RM750	2.2	3.1	1.0	3.2	2.3	11	2.4
RM751-1200	6.6	12.4	21.9	22.6	27.6	84	18.1
RM1201-2500	62.6	71.1	56.2	50.5	67.8	286	61.6
RM2500-3500	18.7	10.3	18.8	20.4	1.1	65	14.0
>RM3500	9.9	3.1	2.1	3.2	1.1	18	3.9
Source of support for family							
Parents	-	25	-	-	50	7	19.4
Siblings	77.8	-	50	42.9	8.3	13	36.1
Social welfare/Government	-	-	-	-	8.3	1	2.8
Pension	22.2	75	50	57.1	25	14	38.9
In-laws	-	-	-	-	8.3	1	2.8

8.3.2 Accessibility to housing unit's acquisition in Kuala Lumpur

The responses of all the respondents obtained indicate that more than 50% and about 48% of the respondents as owner-occupiers and renters respectively and the purchase were made during the last 10 years ago (Table 8.5). In all the housing estates, except in Mutiara Magna and Seri Panara Apartment, there were more owners than tenants (Table 8.5). Perhaps, this suggests that the house owners utilise their houses for investment. It is also alleged that the LIG let out their low cost units and become squatters in other areas (Sufian & Mohamad, 2009), though this is debatable considering the government frantic efforts of eradicating squatter enclaves in the city. The major finding of the study shows that there were renting tenants in all the housing estates units studied, to almost a level of equal numbers of the owner occupiers. Of the 500 respondents, 243 representing 48% were found to be renters. Against an earlier study reported in Sufian & Mohamad (2009) that 1/3 of the occupiers of Kampung Kerinci Pantai in Kuala Lumpur were tenants, our findings indicate that the renters are on the increase in low-cost housing units in Kuala Lumpur. This is significant against the background of the number of migrant workers in Kuala Lumpur (Abdul-Rahman et al., 2012). Unlike Doha (Rizzo, 2013) and Singapore (Sze & Sovacool, 2013) where provision has been made to accommodate a similar influx of migrant workers, in Kuala Lumpur, there had not been specific housing provision made to accommodate them. The most viable accommodation for them is the low-cost housing units. Since, all these low-cost housing estates are within less than 15 kilometres from the city centre, the farthest is Mutiara Fadason with a distance of 11.2 kilometres, while Suria Magna has been just of a distance of less than one kilometre. Furthermore, the remaining three housing estates are located within these two extremes. Interestingly, all these housing estates have public transport connection and it takes about a maximum of 30 minutes to the

Kuala Lumpur central. Consequently, as such became very attractive for tenants in the city and could be reason of this bulk of renters in these case study housing estates.

Table 8.5: Percentage of status and duration of occupation of the Kuala Lumpur respondents

	Housing Estates					Total	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	Freq	%
Status of occupation							
Owner-occupier	68	42	52	52	43	257	51.4
Tenant	32	58	48	48	57	243	48.6
Duration of occupation							
<1 Year	27	15	16	8	29	95	19.0
1-5 Years	72	77	53	42	70	314	62.8
6-10 Years	1	8	30	48	1	88	17.6
>10 Years	-	-	1	2	-	3	0.6

From the responses of the 257 respondents that were owner-occupiers the data result shows at the time of purchase, about 90% indicated that their incomes falls between RM750 and RM2,500 per month (Table 8.6). This is a major finding of the study in relation to Abuja context. The data represent an indication that the housing allocation goes to the target beneficiaries of the LIG.

Similarly, further findings from the same group of respondents indicate that about 60% obtained the housing units from the private developers. While the other significant percentage of 39% claimed to have made the acquisition through government sources (Figure 8.1). This collaborate with the prices on the purchase, as only half of the respondents claimed to have purchase the housing units at the government controlled prices (Table 8.5). The level of prosperity enjoyed in the country suggest so LIG Malaysians could acquire spacious housing units with the increase in income. Additionally, finding shows the effect of a government effort to rationalise the allocation through maintaining an open registration register that document all of those who are in need of

such houses by limiting the favouritism that allows the houses to fall into the hands of non-target income groups (Shuid, 2010).

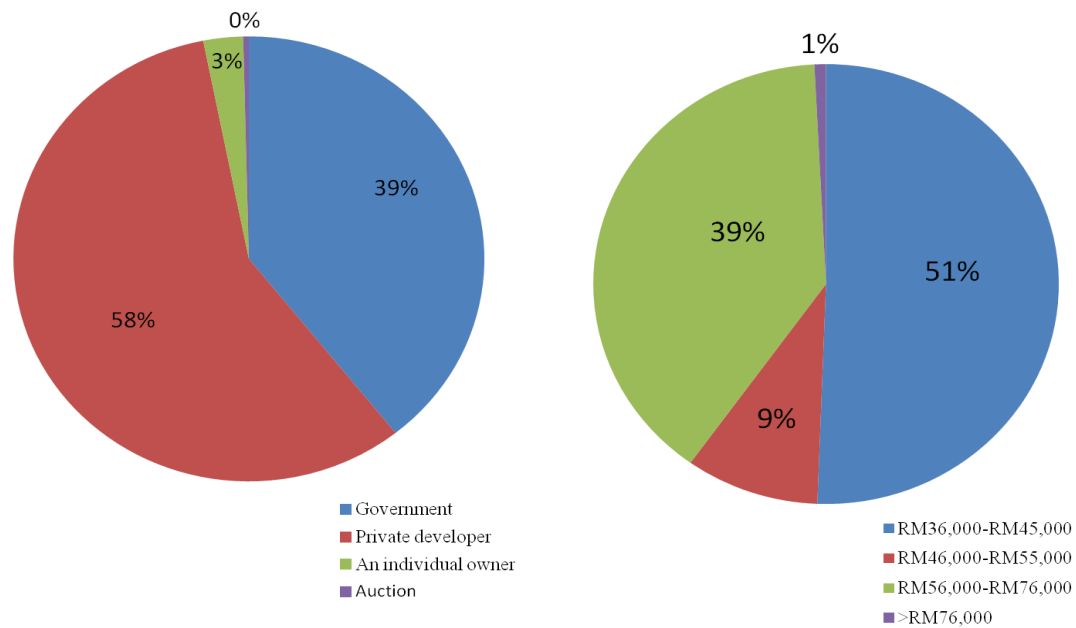


Figure 8.1: Source and price of houses acquisition by the owner occupier in Kuala Lumpur

Table 8.6: Percentage of income at the time of house purchase and present of the Kuala Lumpur respondents

Monthly income	Housing Estates										Total			
	Seri Malaysia		Seri Penara		Fasa 6, Desa		Mutiarra		Mutiarra					
	Apartment		Apartment		Tasik		Fadason		Magna		Before Freq.	%	Now Freq.	%
	Before	Now	Before	Now	Before	Now	Before	Now	Before	Now				
<RM750	1.7	2.2	-	3.1	4.1	1.0	-	3.2	2.4	2.3	4	1.7	11	2.4
RM751-1200	11.9	6.6	26.8	12.4	18.4	21.9	50.0	22.6	63.4	27.6	76	32.2	84	18.1
RM1201-2500	64.4	62.6	68.3	71.1	65.3	56.2	37.0	50.5	34.1	67.8	129	54.7	286	61.6
RM2500-3500	13.6	18.7	2.4	10.3	12.2	18.8	10.9	20.4	-	1.1	20	8.5	65	14.0
>RM3500	8.5	9.9	2.4	3.1	-	2.1	2.2	3.2	-	1.1	7	3.0	18	3.9
Total											236	100	500	100

8.3.3 Financing housing units' acquisition in Kuala Lumpur

The method of housing financing among the LIG, is a factor that occupies an important position in most countries' housing policies, as a vehicle to drive the attainment of policies goals and objectives (Datta & Jones, 2001). The issues of concern in housing financing are its affordability and availability to both the governments, developers and society. In Malaysia, the banking industry has lent enormous sums of money into the property sector. Direct property lending has been up to 36% and indirect property lending could be even more (Usilappan, 2006). The housing-related assistance such as EPF contributed significantly in improving the LIG participation in Malaysia, as it is the practice in most of the Asian countries, modelling after Singapore experience (Yeung & Howes, 2006). However, in Nigeria such alternative was not in existence. This shows the effect of the low-income housing policy in Malaysia, as one characterised with extensive subsidies and incentives on the supply side to reach out to the target beneficiaries.

In the mode of payment, from the study result, over 75% of the respondents made the 10% deposit first and later paid by instalments (Table 8.7) and for the distribution across the housing estates (Table 8.7). This finding is consistent with the Sale and Purchase Agreement where the buyers were required to pay 10% of the amount of purchase as deposit of the house price. The subsequent financing of the unit purchase came from savings, banks and EFP, employer, government (Table 8.7). Similarly, the result shows that the major sources of acquisition were from private developers and government (Table 8.7). The buyer's mistaken government as the developer as such counted government as source of purchase. This is because it is discovered the allocation approvals to purchase the housing units are handled by the CHKL Department of Housing Management. Furthermore, the result of survey data (Table 8.7) shows that about the entire respondent

(92%) did not face financial difficulties in making the acquisition. This is contrary to Gnanarajah (1997) where it was expressed the difficulties faced by LIG in obtaining finance to make purchase as a major issue in housing delivery in Malaysia. This is not surprising because, in Malaysia, to ensure the participation of the LIG, the financing of house purchase, the interest rate was fixed at 4 and 5% repayable in 25 years. The most common criterion for property purchase in Malaysia is that the monthly mortgage instalment should not be more than one-third of the gross monthly household income, which defines income 'affordability'. Different financial institutions in Malaysia have different criteria in calculating the repayment capacity, however, most work on the basis of $1/3^{\text{rd}}$ of gross household income for mortgage expenses, and the margin of financing can go as high as 95% of the value of the house and the length of a loan can range from 30 years or until the borrower reaches age 65 (Said, 2010). The findings are consistent with other studies that argued housing finance is available to most of Malaysians thus making them capable to have their own house (Said, 2010; Usilappan, 2006; Warnock & Warnock, 2008).

Table 8.7: Percentage of processes of house acquisition by the owner occupiers among Kuala Lumpur respondents

	Housing Estates					Total	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	Freq	%
Sources of financing							
Personal saving	8.8	2.4	1.9	-	-	8	3.1
Bank loan	83.8	71.4	75.0	71.2	74.4	195	75.9
Employees Provident Fund	-	-	1.9	1.9	2.3	3	1.2
Government Loan	7.4	26.2	21.2	26.9	23.3	51	19.8
Availability of financing							
Yes	79.4	81.0	80.8	86.5	97.7	217	84.4
No	20.6	19.0	19.2	13.5	2.3	40	15.6
Upfront payments made							
None	6.5	2.4	3.9	1.9	19.0	16	6.5
1-5%	3.2	-	2.0	-	-	3	1.2
6-10%	74.2	97.6	90.2	96.2	76.2	214	86.3
11-20%	3.2	-	3.9	1.9	4.8	7	2.8
>50%	12.9	-	-	-	-	8	3.2
Terms of financing							
Offer guarantor	59.7	14.6	13.7	19.2	14.3	66	26.6
Employer as guarantor	-	-	2.0	-	-	1	0.4
On no term	40.3	85.4	84.3	80.8	85.7	181	73.0
Methods of loan repayment							
Monthly salary deduction	8.1	31.7	19.6	28.8	26.2	54	21.8
Monthly instalment payment	91.9	65.9	78.4	71.2	73.8	192	77.4
Yearly instalment payment	-	2.4	2.0	-	-	2	0.8
Problems of repayment							
Yes	16.1	7.3	13.7	1.9	-	21	8.5
No	83.9	92.7	86.3	98.1	100	227	91.5
Receiving housing allowance							
Yes	24.2	15.5	20.8	18.3	19.5	91	19.6
No	75.8	84.5	79.2	81.7	80.5	373	80.4

Table 8.8: Percentage of period of occupation and acquisition of the Kuala Lumpur respondents

	Housing Estates					Total
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	
Duration of occupation						
<1 Year	27	15	16	8	29	19.0
1-5 Years	72	77	53	42	70	62.8
6-10 Years	1	8	30	48	1	17.6
>10 Years	-	-	1	2	-	0.6
When purchase made						
<1 Year	10.3	2.4	5.8	1.9	14.0	7.0
1-5 Years	89.7	90.5	34.6	13.5	83.7	62.3
6-10 Years	-	7.1	55.8	80.8	2.3	29.6
>10 Years	-	-	3.8	3.8	-	1.6

Of the owner occupiers, seven (7) were established to have purchased the units neither from the government or developers, but from individual owners at the open market price, and the prices range between RM46, 000 to more than RM76,000 (Table 8.9). This kind of transactions is allowed in Malaysia context, most especially when the transaction took place over the minimum period allowable to the owner for sale. The minimum period was ten years, but the government has reduced such period to 5 years. The bulk of renters about 90 % sources of the houses for renting were from individual owners (Table 8.9). The probable reasons why there were these large numbers of tenants could be attributed to the status of the KL attracting influx of migrant workers, owners have bought units elsewhere and rent out their low cost units or could be the owners were no longer resident in the city.

Table 8.9: Transactions in low-cost housing units in Kuala Lumpur

	Housing Estates					Total	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	Freq.	%
Sale/price at purchase							
RM46,000-RM55,000	1	-	-	-	-	1	
RM56,000-RM76,000	-	1	1	-	-	2	
>RM76,000	-	-	3	1	-	4	
Source of rental							
Employer	-	1.7	2.1	2.1	-	3	1.2
An individual owner	93.8	98.3	97.9	95.8	94.7	234	96.3
Extended family member	3.1	-	-	2.1	1.8	3	1.2
Hostel	-	-	-	-	3.5	2	0.8
Estate agent	3.1	-	-	-	-	1	0.4

8.3.4 Extent of Satisfaction of joint venture housing estates in Kuala Lumpur

Housing satisfaction refers to household appraisal of the conditions of their housing environment, in relation to their needs, expectations and achievements. The level of satisfaction could be determined according to primary and secondary satisfaction as defined in Jamaluddin (2005). The primary satisfaction relates to the physical aspects of the dwelling, while the secondary aspects relates to the neighbourliness of the dwelling. In this study the residents' satisfaction with their dwelling was explored.

Across all the housing estates the study found that 80% respondents were satisfied with their houses (Table 8.9). The results show that, in general, the respondents are quite satisfied with their dwelling. The table also shows the results of which aspects of the housing environment have the most impact on resident satisfaction. In fact, the study of Salleh (2008) on the private developer housing estates shows that neighbourhood factors were the dominant factors that determine the levels of residential satisfaction. This study shows a change that Malays are satisfied with their dwelling than an earlier position reported of dissatisfaction in Sulaiman & Yahaya (1987). The satisfactory satisfaction among the respondents is in line with the literature, both in public and private low-cost

housing in Malaysia (Mohit et al., 2010; Mohit & Nazyddah, 2011; Salleh, 2008, 2012; Salleh & Badarulzaman, 2012).

The study also investigates the level of satisfaction of common facilities in the housing estates. The study found that the respondents were satisfied with all the estate's facilities except the parking space. From Table 8.10, it can be observed that other than a parking space, the majority of the respondents were satisfied with the children's playgrounds, place of worship (for Muslims) and shopping centres. The problem of parking space became an unresolved issue in the country's low-income housing policy, where only 1:4 provisions are made in the CHKL planning policy document. The LIHP in Malaysia the issue of parking space has received attention on the ways to ameliorate. The Mutiara housing units are with 650 square feet and comprise of 3 bedrooms and 2 bathrooms. The only facilities provided are 500 parking spaces and lifts. Among major problems of the housing estate was parking space as there are 500 parking spaces for approximately 5000 residents, which is apparently not enough, considering that the study have established high rate of car ownership among the study respondents (Table 8.11). This is consistent with the overall national average of 1,137 private motorcars and motorcycle ownership per 1,000 in 2011 as reported in EPU (2012).

Table 8.10: Extent of satisfaction among the respondents in PPP housing estates in Kuala Lumpur (%)

	Housing Estates					Total	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	Freq.	%
Extent of satisfaction							
Very satisfactory	3	-	-	1	-	4	0.8
Satisfactory	69	84	68	89	86	396	79.2
Neither satisfactory nor unsatisfactory	15	8	17	3	8	51	10.2
Unsatisfactory	10	7	15	7	6	45	9.0
Very unsatisfactory	3	1	-	-	-	4	0.8
Religious place of worship							
Very satisfactory	25	5	2	1	1	34	6.8
Satisfactory	70	90	94	88	85	427	85.4
Neither satisfactory nor unsatisfactory	4	3	2	4	14	27	5.4
Unsatisfactory	-	1	4	6	-	8	1.6
Very unsatisfactory	1	1	14	1	-	4	0.8
Children's playground							
Very satisfactory	17	3	-	1	-	21	4.2
Satisfactory	58	71	55	92	83	359	71.8
Neither satisfactory nor unsatisfactory	17	20	26	5	8	76	15.2
Unsatisfactory	7	6	19	2	8	42	8.4
Very unsatisfactory	1	-	-	-	1	2	0.4
Parking space							
Very satisfactory	9	1	-	2	-	12	2.4
Satisfactory	46	14	10	63	74	207	41.4
Neither satisfactory nor unsatisfactory	11	7	2	7	3	30	6.0
Unsatisfactory	31	56	54	28	20	189	37.8
Very unsatisfactory	3	22	34	-	3	62	12.4
Shopping/community centre							
Very satisfactory	18	6	6	20	36	86	17.2
Satisfactory	58	85	79	76	64	362	72.4
Neither satisfactory nor unsatisfactory	8	8	7	3	-	26	5.2
Unsatisfactory	11	1	8	1	-	21	4.2
Very unsatisfactory	5	-	-	-	-	5	1.0
Location to place of business							
Yes	63.7	75.3	64.6	73.1	74.7	326	70.3
No	36.3	24.7	35.4	26.9	25.3	138	29.7

Table 8.11: Percentage of means of transport of the Kuala Lumpur respondents

Means of transport	Housing Estates					Total	
	Seri Malaysia Apartment	Seri Penara Apartment	Fasa 6, Desa Tasik	Mutiara Fadason	Mutiara Magna	Freq.	%
Own a vehicle							
Yes	98	94	93	96	87	468	93.6
No	2	6	7	4	13	32	6.4
Car							
None	13.3	11.7	8.6	16.7	19.5	65	13.9
1	62.2	60.6	65.6	61.5	64.4	294	62.8
2	60.6	22.3	20.4	20.8	13.8	94	20.1
3	22.3	2.1	5.4	1.0	2.3	11	2.4
4	-	2.1	-	-	-	2	0.4
5	-	1.1	-	-	-	1	0.2
6	1.0	-	-	-	-	1	0.2
Lorry							
None	100	97.9	100	100	98.9	465	99.4
1	-	2.1	-	-	1.1	3	0.6
Van							
None	96.9	100	98.9	100	100	464	99.1
1	3.1	-	1.1	-	-	4	0.9
Motorbike							
None	29.6	43.6	37.6	51.0	52.9	200	42.7
1	54.1	42.6	47.3	36.5	32.2	200	42.7
2	11.2	10.6	9.7	7.3	8.0	44	9.4
3	4.1	-	3.2	2.1	4.6	13	2.8
4	1.0	-	1.1	2.1	1.1	5	1.1
5	-	3.2	1.1	-	-	4	0.9
6	-	-	-	-	1.1	1	0.2
7	-	-	-	-	-	1	0.2

The estate developer's estate plan was expected to make provision of one unit of parking space for every four number of low-cost housing units. The call for one-for-one parking unit has not been really realized in the low-cost housing development, as it requires more of the developable space to devote for parking space. Therefore, it is not surprising that the respondents expressing dissatisfaction of parking space. The researcher observed the inadequate parking space created the problem of indiscriminate parking, obstructing traffic flows (Figure 8.2). On the playgrounds the researcher observed that the developers provides swings, seesaws, slides among others, on the estates for the children to play and to be in proximity to their homes (Figure 8.3).



(A)

(B)

Figure 8.2: Parking space at the basement (A) and indiscriminate parking (B) from the study sampled low-income housing estates in Kuala Lumpur



(A)

(B)

Figure 8.9: Children playground (A) and place of worship (mosque) (B) from the study sampled low-income housing estates in Kuala Lumpur

About two thirds of the respondents (65%) were satisfied with their place of residence in relation to their place of business (Table 8.10). The high incidence of means of transport among the respondent can be interpreted as a factor explaining the level of satisfaction and perhaps the dissatisfaction could be attributed to the tenants who were mostly migrant workers residents on the estates. The findings concur with the findings made earlier in the study area in both public and private developed housing estates cited above.

8.4 Case study- Abuja (Nigeria)

Similar to Kuala Lumpur, the following subsections represent the findings of this study based on data collected from the LIG householders in Abuja.

8.4.1 Socio-economic background of respondents in Abuja

The socio-economic background characteristics examined include gender and age of the head; household composition, occupation and income variables of the household. Unlike Kuala Lumpur, in Abuja the questions of ethnicity and religion are excluded, because their less significant effect on housing accessibility. More than two-thirds of the head of the households were fathers (Table 8.12). The research of Mabogunje (1990) quoted in Wapwera, Parsa, & Egbu (2011) reported that in Nigeria just like in most African societies, the male gender is the dominant heads of household and seen as moral guardians of the household. In consistence with this, the Nigerian cultural setting recognises fathers as head of households. About 85% of the head of households ages range between 26 and 55 (Table 8.12). It is also at these ages that families are formed and look forward to have a house of their own. Even in developed countries it was found that changes in the household composition act as important determinants of decisions to move into home ownership (Arland & Nordvik, 2009)(Gandelman, 2009). This perhaps supported the composition of

the study respondents, where more than three quarter of the respondents (about 78%) were found to have a household size of between 3 and 6, to seek for shelter on the basis of available tenures (Table 8.13). The distribution according to the age groups of members of the household is shown in Table 8.13. This household size and structure represent a typical urban household in Nigeria. A significant finding shows a remarkable percentage of 9 and 11% as mothers and single parent as head of households respectively. This finding of the present study is supported by Gandelman (2009) study on some Latin America countries that women were found to be associated with lower probability to enter into home ownership, and on the other hand the study identified a higher probability associated with single family heads, separated or divorced women to enter into home ownership.

Table 8.12: Percentage of head, age range and size of household distribution of the Abuja respondents

	Housing Estates					Yayale Ahmed	Total Freq. %	
	CITEC	EFAB	Kabusa Garden	Saraha	Sunnyvale			
Head of household								
Father	54	96	73	60	83	87	301	75.2
Mother	14	-	8	20	15	-	34	8.5
Father passed away	7	-	3	10	-	13	16	4.0
Single parent	26	4	15	10	2	-	47	11.8
Bachelor	-	-	3	-	-	-	2	0.5
N	110	100	80	20	60	30	400	100
Age range of head of household								
<25	1	-	3	10	2	-	6	1.5
26-35	36	22	16	-	10	-	81	20.2
36-45	25	29	50	40	37	23	133	33.2
46-55	19	42	13	20	40	67	121	30.2
56-65	17	7	19	20	12	10	55	13.8
>65	2	-	-	10	-	-	4	1.0
N	110	100	80	20	60	30	400	100*
Size of household								
1-2	33	12	11	10	15	-	68	17.1
3-4	45	52	51	55	40	57	191	48.1
5-6	23	33	35	15	38	27	120	30.2
>6	-	3	3	20	7	17	18	4.5
N	110	100	80	20	60	30	400	100*

Table 8.13: Distribution of household members between the age groups in Abuja

No. of members	Age group (years)					
	<1-5	6-18	19-25	26-45	46-55	>55
None	56.5	32.0	69.0	31	31.0	87.5
1	34.0	37.0	18.4	28	28.0	12.5
2	9.0	26.0	9.8	38	38.0	0.3
3	0.5	4.0	2.2	2.5	2.5	-
4	-	1.0	0.4	0.5	0.5	-
5	-	-	0.2	-	-	-
Total (N)	400	400	400	400	400	400

On the employment status of the respondents, more 90% were found to be employed (Table 8.14) and majority in the government sector (51%), private sector (about 29%) and self-employed (about 20%). The finding reiterates the administrative function of Abuja. Abuja is an administrative capital of Nigeria; the majority of its resident was civil servants. Being wage employees, the respondents enjoy housing allowance to ameliorate the housing difficulties in the city. Similarly, almost the entire respondents fall above the Nigeria housing policy definition of LIG, as someone earning N100,000 or less per annum. On the other hand, the 32 households unemployed registered as respondents could be considered as either ageing or retired households, as more than 75% claimed to be supported by siblings, family relations or pension (Table 8.14).

Table 8.14: Percentage of economic background distribution of the Abuja respondents

Economic background	Housing Estates					Yayale Ahmed	Total	
	CITEC	EFAB	Kabusa Garden	Saraha	Sunnyvale		Freq.	%
Employment								
Yes	94	96	88	70	92	100	368	92.0
No	6	4	12	30	8	-	32	8.0
N	110	100	80	20	60	30	400	100
Sector of employment								
Government	51	54	29	57	80	40	189	51.4
Private	22	31	51	14	13	23	105	28.5
Self-employed	26	15	20	29	7	37	74	20.1
N	103	96	70	14	55	30	368	100
Annual income								
N75,000-100,000	2	-	-	-	-	-	2	0.5
>N100,000	99	100	100	100	100	100	364	99.5
N	101	96	70	14	55	30	366	100
Source of support for family								
Parents	29	50	10	33	-	-	7	21.9
Siblings	42	-	30	-	60	-	9	28.1
Extended family /Social relations	29	50	-	67	40	-	10	31.3
Pension	-	-	60	-	-	-	6	18.8
N	7	4	10	6	5	-	32	100

8.4.2 Accessibility and acquisition of the mass housing scheme housing units in Abuja

Housing ownership goes for a number of reasons (Megbolugbe & Linneman, 1993). Beyond the consumption value of home ownership, investment value occupies a primary position for obvious reasons and it is considered as such by many investors. Similar to Kuala Lumpur, in Abuja the findings show a reverse trend of distribution of the developed housing units under the MHS. From the responses of the 189 respondents that were owner-occupiers the data result shows at the time of purchase, about 85% indicated that their income falls above the NHP income level of N100,000 per annum to be classified as LIG (Table 8.16). This is a major finding of the study in relation to Kuala Lumpur context. This means that the majority of low-cost housing beneficiaries were not in the LIG. The

distribution across the housing estates shows 100% except in CITEC and Sunnyvale (Table 8.16).

The findings indicate that more than 50% and about 48% of the respondents were found to be renters and owner-occupiers respectively (Table 8.15). The same pattern of distribution could be observed across all the housing estates, except in Saraha estate where the owner occupiers were more than the renters (Table 8.15). Similarly, it was found that more than two-third of the respondents was in occupation of the houses between 1 and 5 years (Table 8.15). Perhaps this is so because renting in Abuja in most cases are for shorter duration and subject to renewal of the tenancy and about 90% sources of the houses for renting were from individual owners (Table 8.15).

The MHS was based on the assumption that the city LIG would be able to secure financing from the banks and FMBN/PMIs. However, the findings of this study pointed to the fact the availability of such financing was seldom available to the cohort group. Apart from the reason of gross inadequacy, LIG could not afford bank loans or meet the bank lending conditions, particularly the high interest rate. Beyond the LIG housing, the financing directed at acquiring the MHS, fewer are mostly probably linked to mortgage financing, rather were based on 'cash and carry' basis of financing.

Instead, these findings suggest that the buyers are outside the cohort of LIG and it is this study speculation these buyers that many bought the houses are investors and did for investment, as the house serve as the available options of cost recovery. This compared to practice in Ghana where 40% of the Grant (2007) surveyed respondents bought their houses for investment. Similarly, there are quite a number of studies that reaffirm the position of the house serve as a source of income, even among the LIG, that part of their

premises serve as a means of diversifying their source of income (Sinai, 1998; Tipple et al., 1999). This study finding suggests that there are emerging investors acquiring the houses developed from the private developers in Abuja, and the houses are rented out immediately. Against the background of housing shortage among the LIG in Abuja, there is need to put forward measures to control the emergence of this trend in the interest of equity.

Table 8.16: Percentage of responses on status and duration of occupation of the MHS housing estates, Abuja

	Housing Estates						Total	
	CITEC	EFAB	Kabusa Garden	Saraha	Sunnyvale	Yayale Ahmed	Freq.	%
Status of occupation								
Owner-occupier	43	46	49	90	45	43	190	47.5
Tenant	57	54	51	10	55	57	210	52.5
N	110	100	80	20	60	30	400	100
Duration of occupation								
<1 Year	39	6	14	10	12	13	73	19.0
1-5 Years	52	86	79	90	88	87	303	62.8
6-10 Years	9	8	8	-	-	-	24	17.6
N	110	100	80	20	60	30		
Source of rental								
Government	1	-	-	-	-	-	1	0.5
Private Developer	4	9	7	40	14	-	18	8.6
Employer	-	4	-	-	3	-	3	1.4
An individual owner	94	87	97	60	83	100	188	89.5
N	69	54	30	10	29	18	210	100

Table 8.16: Percentage of Abuja respondents' income at the time of house purchase and now

Annual income 000	Housing Estates												Total			
	CITEC		EFAB		Kabusa Garden		Saraha		Sunnyvale		Yayale Ahmed					
	Befo -re	No w	Befo -re	Now	Bef ore	Now	Befo re	No w	Befo re	Now	Befo re	Now	Before Freq. %		Now Freq. %	
<N50	2.4	-	-	-	-	-	-	-	3.3	-	-	-	2	1	-	-
N501- 75	7.3	-	-	-	-	-	-	-	-	-	-	-	3	2	-	-
N751- 100	51.2	2	-	-	-	-	-	-	10.0	-	-	-	24	13	2	0.5
>N100	39.0	98	100	100	10	100	100	10	86.7	100	100	100	160	85	364	99.5
Total (N)	41	101	46	96	50	70	10	14	30	55	12	30	189	100	366	100

8.4.3 Financing of housing units acquisition in mass housing scheme, Abuja

In home affordability income is critical to the LIG housing market participation, and more so under market-led delivery, where the developer motive is profit maximization. The financial availability constitutes a major challenge to LIG housing accessibility, availability and participation in developing countries. Using theoretical postulation that “... *the way cities are built and their appearance reflect the way they are financed because methods of financing dictate modes of construction rather than the reverse*” (Renaud, 1987:30). Simply, the way Abuja city housing is financed is the way the city is developed. Equally, it has been a theoretical assumption that the availability of subsidies enhances LIG participation in housing delivery and thus the provision of small quantities of finance to LIG is capable to yield a significant inclusiveness of this cohort group in housing delivery (Datta & Jones, 2012). However, subsidised financing from the previous studies shows that such does not reach the cohort of poor and LIG, mostly such financing goes to

the high-and medium-income groups in developing countries (Okpala, 1994). Accordingly, against this background, the researcher studied Abuja LIHP in terms of financial support made available to market-agents and society.

Further details of the data show only 3% used FMBN facilities to purchase the housing units. While 46% source the money from personal saving and assistance from relations, bank loan and employer financing account for 34 and 7% respectively (Table 8.17). The sources of financing distribution across the housing estates are shown in Table 8.16 replicate the same pattern. In both shows the interplay of traditional source of housing for most Nigerians through accumulation of savings and assistance by borrowing from relations and friends occurring in the acquisition of houses on these estates. This concurs with similar finding in Nigeria made by Adegun & Taiwo (2011), in contrast to Kuala Lumpur. Hence, from this finding shows the most important sources of financing of housing acquisition among the respondents were own saving and loans from relations, contrary to Adegun & Taiwo (2011) claimed as preference, should be considered as last resort when one has no alternative. Other issues related to the financing of housing acquisition investigated included upfront payments, availability, terms of loan, methods of repayment and problems associated with the repayment (Table 8.17). The data in this table reinforces the problematic nature of housing finance systems not only in Abuja, but Nigeria as a whole, as one of the most pressing problems in LIH housing delivery.

In a country where the civil servants earn a very low income and more than 70% of the population were poverty-stricken (Ewhrudjakpor, 2008; NBS, 2012). Even, with the presence of the commercial banks in the financing intermediaries, the financing from this source was in most cases short-term rather than on long term and considered as more of consumer loans rather mortgage financing. Hence, the financing was inappropriate for

housing purchase and worst still, the financing was unaffordable among the LIG, due to the stringent requirements and high interest rates that goes as much as 20-25% (Ojo & Ighalo, 2008). The financial institutions are reluctant to extend financial support to LIG for the perception of financial recklessness. Consequently, the MHS estates have emerged to be servicing the non-targeted socio-economic groups who are the ones who can afford to the spot prices payments.

The Nigerian literature has shown at different times on the position of sources of financing for housing development and acquisition are generated through traditional and non-conventional sources (Okpala, 1994; Udechukwu, 2008; Wapwera et al., 2011). Contrary to the believe of Mabogunje (2004) the finding demonstrate that the emphasis on cash and carry basis housing market has not changed with the LIHP that encourages home ownership through mortgage financing. This study further strength the findings of Struyk & Roman (2008) which shows under nascent mortgage there is low-incidence of mortgage financing with about 25% and cash payment prevails with about 3 of every 4 house purchases in Cairo.

Equally important, the inadequate mortgage availability, might be the explanation for a negligible number of LIG participating and dominance of the market by the emerging group of investors buying over the houses developed by the market. The finding contrast strongly to developed countries, where most first home owners and investors use mortgage funds to finance the purchase of properties.

The study of Ndubueze (2009) finding indicates a ratio of about 3 to 5 Nigerian urban residents were having housing affordability problem. Similar researchers have shown that income level prove as the major factor that affect house purchase (Arimah, 1997;

Onibokun, 1990; Udechukwu, 2008) and sourcing of loans from formal financial institutions in Nigeria (Ojo & Ighalo, 2008). From the study data, the annual income of the respondents at the time of house purchase and now obtained shows that the majority of the respondents (84.7%) earns more than N100,000 per annum (pa) and the remaining 15.3% earned less than NGN100,000 (Table 8.17). Furthermore, the same distribution is maintained across the case study housing estates, in fact, it is 100% in four of six the cases (Table 8.17). Using the NHP, 2006 income benchmark as to the definition of LIG, the result shows that the majority that bought the housing units are outside the bracket LIG.

The result of this study showed that 3% of LIG receiving financing from the state subsidy financing was minimal considering the over ambitious programme of meeting the housing of the LIG through mortgage financing in the country. This singular finding highlights the difficulties that LIG have in reaching out to mortgage financing not only in Abuja but the whole country and even the little made available are laden with nepotism, corruption and exclusion of the masses (Udechukwu, 2008). The mortgage financing being currently developed shows that it lacks immediate relevance for the poor, despite much emphasis being placed on it in the current LIHP (UN-Habitat, 2005a) and insignificant (Okpala, 1994; Wapwera et al., 2011). Moreover, under a neoliberal LIHP (Mitlin, 2011). Nubi & Oyalowo (2010:15-16) argues that “... *this review is based not on social consideration for Nigerian citizens, but on the drive to meet the housing need of very few high income earners who will take advantage of the low interest offered by the Fund compared to what the commercial banks offer.*” Similarly, as in most African countries, it is high income groups and privileged individuals who eventually have access to these subsidised mortgaging financings, because of their privileged position in the society (Pillay & Naudé, 2006; UN-Habitat, 2005b).

Table 8.17: Percentage of processes of house acquisition by the owner occupiers among Abuja respondents

	Housing Estates						Total	
	CITEC	EFAB	Kabusa Garden	Saraha	Sunnyvale	Yayale Ahmed	Freq. %	
Sale/price at purchase (in Millions)								
N1,500-1,999	12	-	-	-	-	-	5	2.6
N2,000-2,499	22	-	6	-	-	-	12	6.3
>N2,500	66	100	94	100	100	100	173	91.1
N	41	46	50	10	31	12	190	100
Source of purchase								
Government	5	-	-	20	10	-	7	3.7
Private developer	90	85	80	80	81	67	157	82.6
Employer	-	-	16	-	-	-	8	4.2
Individual owner	2	15	4	-	10	33	17	8.9
Others	2	-	-	-	-	-	1	0.5
N	41	46	50	10	31	12	190	100*
Sources of financing								
Personal saving	27	59	8	20	71	17	68	35.8
Bank loan	22	41	22	20	16	42	51	26.8
FMBN/Mortgage financing	46	-	42	20	13	-	46	2.4
Employer financing/ Loan	-	-	18	20	-	-	11	5.8
Family/Relations assistance	5	-	10	20	-	42	14	7.4
N	41	46	50	10	31	12	190	100
Availability of financing								
Yes	44	91	67	100	100	100	94	68.6
No	56	9	33	-	-	-	43	31.4
N	41	21	42	12	9	12	137	100
Upfront payments made								
1-5%	-	-	4	-	-	-	2	1.1
6-10%	22	11	8	20	7	50	28	14.7
11-20%	34	15	54	-	13	8	53	27.9
21-35%	22	26	20	50	32	25	49	25.9
36-49%	2	9	8	20	19	-	17	8.9
>50%	20	39	6	10	29	17	41	21.6
N	41	46	50	10	31	12	190	100*
Terms of financing								
Offered a collateral	61	58	25	67	-	-	34	42.5
Offered a guarantor	35	42	40	33	-	100	31	38.8
Employer as guarantor	4	-	35	-	86	-	14	17.5
On no term	-	-	-	-	14	-	1	1.3
N	23	19	20	8	7	5	80	100*
Methods of loan repayment								
Monthly salary deduction	11	63	29	29	56	100	39	35.8
Monthly instalment payment	86	37	56	71	22	-	61	56.0
Yearly instalment payment	3	-	15	-	22	-	9	8.2
N	28	19	41	7	9	5	109	100
Problems of repayment								
Yes								
No	48	38	20	60	-	-	42	34.4
	52	62	80	40	100	100	80	65.6
N	29	21	41	10	11	10	122	100
Receiving housing allowance								
Yes	74	52	55	64	79	-	178	60.1
No	26	48	45	36	21	100	118	39.9
N	76	82	56	11	52	19	296	100

8.4.4 Extent of Satisfaction of mass housing scheme housing estates in Abuja

On the satisfaction, the researcher directly asked respondents to provide their own assessment of their self-perceived assessment of satisfaction of their housing units. Both the tenants and owner occupiers expressed satisfaction to their houses with 67% of the respondents and over 80% satisfied with the locations in relation to their place of business (Table 8.18). The geographic location of MHS was in better locations than the earlier housing projects at the early periods of Abuja development as further away from the city. This finding shows different findings to earlier work of Morah (1993) and Ukoha & Beamish (1997) in the city of Abuja. For instance, Ukoha & Beamish (1997) study respondents expressed dissatisfaction with their housing overall under the public sector housing provision. In a recent study of Jiboye (2009) on public housing in Lagos the tenant's satisfaction level with the management of the estates was below average. Similarly, this finding concurs with Salleh (2008) that private developers were providing satisfactory levels of housing units in Malaysia. Although, there are variations between the studied housing estates, the study respondents expressed slightly satisfaction with some common estate facilities, such as children's playgrounds, parking space and religious place of worship. However, more than one third (40%) indicated were not satisfied with shopping /community centres provided on the estates (Table 8.18). This is also similar to findings made by Salleh (2008) in Malaysia.

Table 8.18: Extent of satisfaction among the respondents in PPP housing estates in Abuja (%)

Items	Housing Estates						Total	
	CITEC	EFAB	Kabusa Garden	Saraha	Sunnyvale	Yayale Ahmed	Freq.	%
Extent of satisfaction								
Very satisfactory	13	5	6	20	5	-	31	7.8
Satisfactory	83	64	33	80	73	93	269	67.2
Neither satisfactory nor unsatisfactory	5	5	35	-	2	-	39	9.8
Unsatisfactory	-	23	26	-	18	7	57	14.2
Very unsatisfactory	-	3	-	-	2	-	4	1.0
N	110	100	80	20	60	30	400	100
Religious place of worship								
Very satisfactory	2	12	3	45	44	10	52	13.3
Satisfactory	5	40	28	55	31	57	112	28.7
Neither satisfactory nor unsatisfactory	4	30	41	-	13	7	76	19.5
Unsatisfactory	4	16	26	-	6	27	52	13.3
Very unsatisfactory	82	2	3	-	6	-	98	25.1
N	106	100	80	20	54	30	390	100*
Children's playground								
Very satisfactory	-	-	-	45	55	-	42	10.7
Satisfactory	2	22	23	55	40	7	79	20.2
Neither satisfactory nor unsatisfactory	6	35	42	-	3	20	82	21.0
Unsatisfactory	4	32	32	-	2	73	84	21.5
Very unsatisfactory	88	11	3	-	-	-	104	26.6
N	103	100	78	20	60	30	391	100
Parking space								
Very satisfactory	36	23	10	20	25	-	85	22.0
Satisfactory	63	52	29	80	62	33	200	51.7
Neither satisfactory nor unsatisfactory	-	6	28	-	4	10	33	8.5
Unsatisfactory	-	2	26	-	9	57	45	11.6
Very unsatisfactory	1	17	8	-	-	-	24	6.2
N	104	100	80	20	53	30	387	100
Shopping/community centre								
Very satisfactory	42	-	-	20	-	-	48	12.4
Satisfactory	57	-	8	30	8	17	80	20.8
Neither satisfactory nor unsatisfactory	-	41	16	40	4	37	75	19.5
Unsatisfactory	-	50	56	10	63	47	143	37.1
Very unsatisfactory	1	9	20	-	25	-	39	10.1
N	104	100	80	20	51	30	385	100*
Location to place of business								
Yes	91	98	64	86	98	83	329	87.7
No	9	2	36	14	2	17	46	12.3
N	102	98	75	14	56	30	375	100

There are other issues from the private developer participation in Abuja to raise doubts to the position of this finding that the private developers intervening has improved the level of housing satisfaction in Abuja. The MHS were provided with very little provision of community facilities, schools or shopping facilities. But against the background of public sector agencies reports that the houses produced by these developers were very poor because of the use of inferior and substandard building materials and infrastructures. In particular it is reported that *“many of the buildings in the ... sites were poorly executed using poor materials”* (Federal Capital Territory Administration., 2008-48). There were cases of buildings collapsing and demolishing of substandard houses on some of these estates by the DCD due to the earlier mentioned observations. In Abuja, just like the practice of Parshwanath Group in India (Mukhija, 2004) the houses were supplied to the housing market in the form of what the developers called “carcass” , meaning without fixtures and finishes, to at least lower the development cost and make the houses affordable to buyers. It is the buyer who would later complete the house according to his financial strength and taste. Previous literature have reported this strategy by the private developers as a means to maximise profit and expectedly compromised satisfaction of the housing units (Mukhija, 2004; Rukwaro & Olima, 2003). In Abuja with a gross shortage of housing compounded by rapidly rising rents, overcrowding, large numbers of shared households and even homelessness (Ikeojifor,1997), the current housing status of the city makes most households feel satisfied when they have secured one as their residence. These reasons generated a positive high satisfaction percentage among the study respondents. This finding concur with Jansen (2012) that even with relatively poor housing quality high satisfaction can be obtained due to individual preferences.

8.5 Summary

The LIHP under the PPP outcomes from the experience of households in Kuala Lumpur and Abuja in this Chapter reinforces the findings in the previous Chapter. In this context, the participation of LIG in the housing delivery was achieved with strong socio-economic fundamentals as well as the policy environment supported by a state political commitment to realise a home-owning democracy with both supply and demand incentives in Kuala Lumpur made a lot of difference in comparison to Abuja. The outcome in participation of the LIG in Kuala Lumpur unlike Abuja also shows a successful one by displaying their broader presence in the allocation and financing framework. Additionally, the fundamentals of prospering economy, economic opportunities, state commitment as well as cooperating private partners supported the positive outcomes found among the LIG participation in Kuala Lumpur than in Abuja. Indeed, such spurs LIG participation as well as deepening the policy aim to ensure that the LIG have access to affordable and decent housing in Kuala Lumpur.

However, the success made by the Malaysia government in general in boosting the LIG housing delivery raised the concern when in recent time the government under the private developers pressure sending forth new policy to change the 30% mandatory low-income to low-medium income housing in a housing development component needs a rethink. The success attained so far need to be maintained and sustain in the future of the LIG housing in the country.

Chapter 9

9.0 Low-income housing policy in Malaysia and Nigeria: a critical comparative review and discussion

“Surviving a failure gives you more self-confidence. Failures are great learning tools...”
Jeffrey R. Immelt, (CEO, General Electric) quoted in Nadler (2007:24).

9.1 Introduction

This Chapter compared the findings made in Malaysia and Nigeria, based on the data presentations made in Chapters 6 to 8. The comparison of the research findings will be presented, in which the common and unique practices in Kuala Lumpur and Abuja will be highlighted. Once again, in this study the key research question is to address puzzle about why there were different trajectories in low-income housing policy (LIHP) in Malaysia and Nigeria.

9.2 Analysing the low-income housing policy in Malaysia and Nigeria

9.2.1 The nature of low-income housing policy framework in Malaysia and Nigeria under the enablement strategy

The fundamental shift in LIHP since the early 1980s represent acceptance and domination of neo-liberalism as market-led delivery became the cornerstone of housing policy in developing countries. Similarly, such policy pursue has been adopted in almost all aspects of social welfare and governance. Specifically to the LIG, yet the shift from government to market have led to new questions about the ability of markets to deliver. The results of the study demonstrate a mixed picture in relation to Malaysia and Nigeria.

Historically, the LIHP that emerged in Malaysia and specifically in Kuala Lumpur was as a result of deeper parts of its society transformation and renewed its concern of the state in- rather than its retreat from LIG housing delivery, at a much earlier before the debunk of World Bank path dependent enablement housing policy. At the time when it all began in the late 1970s, the state and its local market, rather than foreign capital, constructed a formidable alliance in LIG housing delivery and shaped the institutional framework environment that allowed its materialisation. Since then the most salient on state engagement with the market is the gearing of state housing policy towards market-led delivery complimented also by state direct provision.

The Malaysian LIHP though operates within the general framework of global paradigm; it shows a different institutional logic by instituting state prominence in regulation. Indeed, such institutional logic is consistent with the Asian regional models that contrasted with European models as earlier reported by Doling (1999b). Similarly, Malaysia and just like other Asian countries, represents autonomous states in existence within the NPE inspired by World Bank (Evans, 1995; 1996; Wade, 2003; World Bank, 1993a). These countries' LIHP models reaffirm their features of developmentalism and states capacity enhancement realisation, which of course have been inspired by the domestic politics rather than by as much as external inspirations. It has been noted that this has been practiced successfully and remain a feature of LIHP in Malaysia (Abdul-Aziz & Jahn Kassim, 2011). With this policy the important role of the private developers in the housing of the LIG in the country was assured and promoted. To secure the participation of the developers the government responded with easing the land acquisition, one-stop approval centre to realize faster approvals, among others to contain the problems of high prices of land prices, delays in land transactions and development plan approval commonly experienced by the

developers (Bertaud & Malpezzi, 2001). Therefore, the Malaysian context indicates rewriting of the rule of the game, instead of taking the template from the gatekeepers, even in their stern faces. On the other hand, the Nigeria LIHP is characterised by weak regulatory enforcement, by lax and corrupt institutions for overseeing and coordinating the policy and lack of mortgage financing institutions. Both these constraints set limit to the provisioning and accessibility of the poorer population's access to housing in Nigeria.

Common Malaysia and Nigeria low-income housing policies have as their basic objective priority on the advancement of LIG housing. From the policies, it is noticed that states objectives are similar- to provide decent and affordable houses to their citizens, particularly the LIG. Expectedly, in these countries focus on LIG is not surprising considering the status of LIG accessibility and affordability concern in the housing market of developing countries (Abd Aziz et al., 2008; Ibem, 2011a; Yang & Shen, 2008).

Under these housing policies, the government's declaration of the priority shows the commitment in tackling the LIG housing. Again, the declaration arises from the awareness of state collective responsibility and commitment of its resources to realise the policy goals. Thus both countries demonstrate to improve/reform present and grasp the future of LIG housing delivery. However, the implementations of the policies, the countries differed in terms of state presence. In contrast to Nigeria, in Malaysia, the state was very much present in all the phases of policy implementation consistent with Doling model (Doling, 1999b, 2002). With this strong emphasis placed on LIG, yet compared to Malaysia, Nigeria has been correspondingly slow to ensure the LIG participation, even under the government direct provision. Given Malaysia being a developmentalist state (Embong, 2008), contextual differences are what one might expect in the policy outcome. On the other hand, Nigeria context were not on track in realising its LIHP objectives in spite of

having a strategic one. This was due not just to the fact of different social bases and social-political settings but the understanding of politics and institutional actors that govern the different response pattern.

9.2.2 The institutional structure of the state enhance or constraint the extent of participation of the market and the low-income group in Malaysia and Nigeria

This question addresses the vitality of an IA/NIE and the associated structures and agency models in understanding the LIHP in Malaysia and Nigeria. The study has examined how LIHP operated under the broader institutional structure context. It also investigated the agency that governs the administration of the policy, its regulation and the delivery of its target outcome objectives. These institutional contexts influence the policy implementation, enforcement, coordination and supervision of the partnership as the policy strategy, and indeed the entire functioning of the strategy towards housing the LIHG.

The concepts of structure and agency are two basic models in the implementation of housing policy (Burke & Hulse, 2010; Jenkins & Smith, 2001; Keivani, Parsa, & Mcreal, 2001; Keivani & Werna, 2001a). Agency is the core of the functionalist school, in which holds that autonomous individuals and agencies make and remake social reality. Agency in housing policy in short, should be one based on an active development by the state. A carefully designed strategy and together adequately supported by a proactive institutional framework and intervention is desirable. On the other hand, the structuralists maintain that social beings organise their lives within the parameters of existing political, governance, economic and social structures. These structures facilitate and at the same time attenuate agency goals and mandates. Thus, the agency plays a major role in bringing about change or makes the most of existing structures.

Conversely, the analysis demonstrates that market and LIHP are supported and constrained by the pre-existing national structural context. Accordingly, any change or intervention needs to be working in the country context or structure (Wright & Pandey, 2010). The study of Malaysia and Nigeria structural constraints has an overriding impact on LIHP outcome. This study observed how the country differences context accounted in their LIHP outcomes. The agencies coupled with resilient structure are the major platform of our comparative study premises. Consequently, the case studies demonstrate the impossibility of implementing the strategy without the support of agents and more or less institutionalised structures. As the case studies in this study demonstrate, also, the market is critically dependent on other stakeholders for its success or otherwise.

The context structure is paramount to the stake holding agents in the two countries. For instance, the context in Nigeria has been in flux and became a source of policy weakness, as it was once argued constituted a product of the wider institutional context (Dickinson & Glasby, 2010). It pursues a broader agenda for liberal reform across the entire economy-shifting from direct state control toward greater reliance on markets. This is to foster allocation of resources and as a guide to operational economic decisions. In sharp contrast to Malaysia, it observes the situation where the market was directly under the state interventions and regulations. The inclusive and exclusive outcome of a LIHP becomes visible in relation to factors of socio-political support. The vibrancy of the private sector, impact of sustainable and consistent planning was elements of focus. Agencies on implementation, competent civil servant/policy environment were the principal determiners. Supporting institutional structure, continually improving the implementation framework was directed through innovation and vertical and horizontal linkages with other stake holding agencies.

In the countries studied, the participation in delivery of LIG housing by the private sector had entirely different meanings, not only to the private sector but to the state and society. For instance, the Nigerian state did not reinterpret the colonial legacy of its housing policy since after independence. It means essentially away from its historical origin of LIG exclusion, marginalisation and alienation, even from a model of new town development of Abuja and engagement of formal market to ameliorate and reform. This is where the Malaysian state engagement with its market gave a significant meaning to the active participation. It has now attained the dominant position in the LIG housing delivery in the country. The Malaysian state, engagement with market was not something that is suddenly achieved at the moment. However, such engagement evolves over time. Nigeria state should learn to stimulate its participation and engagement with the market and LIG to do this. This could be realised by making the state and market to understand and ultimately realise a purposive and meaningful agency.

The implementation scenario in the two countries presented the understanding of the political actors' understanding of the stark reality of the LIG housing delivery challenge. In Kuala Lumpur, this fact could be understand that the political actors has evolved formalities coupled with the precision of tactics and strategies with the new actors of delivery, structures and processes to produce a sustainable policy implementation framework, capable of promoting its home owning democracy. On the other hand, Abuja though the political actors were made to engage with the new agents of delivery according to the unfolding housing challenge. However, they did not seem to understand the vocabulary of the paradigm shift under the enablement framework. More significantly, this is why it does not strategize, even with much resources made available at its disposal.

Commonly, despite these contrasts, both have enjoyed favourable response from the new agents in the policy implementation.

Most unfortunately, the state institution implementation framework that results from the Abuja MHS facilitates the ‘capture’ of rent associated with the scheme by the privileged agents and agencies in the partnership. Specifically, state agents have connections to the scheme from both domestic and international capital. Let first mention of international capital, before the domestic. Unlike Abuja, in China as reported by Sit & Yang (1997) which they called ‘Exo-urbanisation’, the intervention of foreign capital contributed tremendously in the transformation of urban in terms of landscape transformation. The participation of international coy in MHS is not yet realized a significant impact on the city housing. Perhaps this could be attributed to the conditioned by the nature of Nigerian governance institutions (Chapter 5). Since it has been noted that the MNC firms operating in countries where domestic institutions and policies that provide avenues for rent-seeking, their contributions produces negative outcomes (Jensen, 2005). Similar to the local agents, the MNC constitute “*small global elites lining its pockets at the expense of everyone else*” (Garrett, 2004:84). Thus, the consensus in the literature the contribution of the MNC is conditional on host economic conditions. The recent allegation on the FCTA minister seeking for expropriation of 80% of the 400ha of land grant to an international capital to him reinforces the above claim.

Consequently, on Abuja context, the exclusionary outcome can be pinned on the imperviousness of a massively corrupt Nigerian state to the lacklustre attitude of the participating market, capitalising on the weak state capacity. The nature of economic agents is characterised to be as described by the former Governor of Central Bank of Nigeria quoted in Ahuwan (2002:271)

“(t)here appears to be a certain built-in stubbornness in the attitude of the typical Nigerian economic agent ... It manifests itself in a strong propensity to circumvent laid-down rules of economic behaviour and to resist control and regulation ... it tends to encourage a kind of softness and lukewarmness in the application and implementation of legitimate rules of economic conduct. Hence it provides a fertile ground for bribery, corruption, idleness and the contrivance of get-rich quick attitude which are antithetical to hard work and discipline.”

These attitudes of the private developers conduct in MHS are not rooted on individual firms, but are reflections and indeed related to the broader political economy structures as well as practices in the country.

The key concern on MHS was on the abandonment of the institutional framework of implementation. Consequently, the scheme management drifted into haphazard and uncoordinated governance due to failure to institute sound administrative and coordination systems of control that would provide effective implementation. The institutional framework of policy implementation in Abuja had always been weak and such had been its story for much of its history, imaging the city to Nigerians as a citadel of dispensing patronage and rents accumulation (Adama, 2007; Akingbade et al., 2012a; Gbadegesin, et al., 2000; Ikejiofor, 1998a; Moore, 1984; Morah, 1993). Yet instead of addressing these stereotype weaknesses from a scheme like MHS, the Abuja authorities did not demonstrate otherwise. This is apparent from its inability to harness the colossal resources of the land and financing committed to MHS, as a vehicle to realigned Abuja into the national housing policy framework that envision to provide decent and affordable housing to all Nigerians. Rather, the Abuja authorities allow the private developers to corner the scheme and showcase it as a site of what Harvey (2003) called ‘accumulation by dispossession’.

The implementation of the scheme is expected to be smooth and functional with clearly defined rights and responsibilities backed by all the necessary regulations and legal frameworks. Producing the unambiguous framework will ensure efficient implementation

and predictability towards achieving costless transactions and efficient partnership. However, the implementation of the scheme had exemplified high transaction cost and insecure property rights. This study, first note that the scheme was first managed by an ad hoc committee without clearly defined guidelines and managed by few loyalists of the Minister. The implementation shows insecurity in the rule of the game depending on the minister, as there were series changes of the ministers and the reviews and revisions of the modalities of implementation of the scheme (FCTA, 2007, 2008). It was first called MHS and then changed to Accelerated Development Programme. The allocation sizes were reduced and there were revocations and withdrawals. For instance, during El Rufai regime 73 developers allocations were withdrawn (Umoh, 2012). Hence, the inadequate lack of communication between the governance of MHS in the FCTA officials and private developers, frequent changes in the allocations wrought havoc with the housing development.

The FCTA was also not forthcoming of its obligation under the MHS in infrastructure provisions and development to support the facilitation of the land allocated development. Umoh (2012:46) after review the issue of property rights under MHS noted that *“it does not seem that developers engaged in the MHS can safely or soundly form expectations regarding their MHS allocations”*. Given the high transaction cost and insecure property rights in the implementation of MHS, the conditions that must prevail for such a policy ought to be, respectable developers, with a good track record, with a market and feasibility report, all approvals obtained and within areas already provided with infrastructure so that that risks are minimal. Thus, MHS failure and LIG housing in Abuja are both products of the dialectical relationship between structure and agential behaviour. Additionally, MHS is also a representation of Abuja historical contradictions within the Nigerian government

and socio-economic landscape transcending, the ineptitude governance, and made more apparent in the failure of both the stake holding partners of state-market in the scheme to execute their legislative functions effectively.

Conversely, in Malaysia, state plays a prominent role under the market-led delivery and the political sphere seem to be a total grip on the process, by having established institutional framework of implementation. Although, the results differ from some published studies (Beh, 2010; Rasiah et al., 2009) this study findings are consistent with those of Abdul-Aziz & Jahn Kassim (2011), Ahmad et al., (2012), Mohit & Nazyddah (2011), Singaravelloo (2010) among others. The institutional presence can be seen from the entire process, namely the entire housing development, consumption to enabling environment made available to the market and society. In addition, the coordination of the entire process stood distinct to the context of Abuja. In part, the LIG housing in Malaysia has been strong by the national context the programme of social engineering that has been on for more than four decades ago; in contrast to Nigeria which none of such ever existed.

The findings of this study of the institutional inadequacies of MHS in Abuja presented in the previous Chapter, demonstrate that the LIG exclusion and marginalisation due to both Nigeria's structural constraints and agential behaviour. Conversely, the significant LIG housing differences observed in Kuala Lumpur compared to Abuja context is attributable to both Malaysia's structural factors and agential behaviour. The performance observed from Abuja context has deepened exclusion and marginalisation of the LIG and condemn poor to the shanties of the city suburb (Ikejiofor, 1998b). The resulting consequence on Abuja has been the growth and expansion of squatter settlements, and as a new planned town development is penalised with the unpleasant unprecedented growth of shanties compounded by its steadily declining deprivations all around the city (COHRE, 2006).

Thus the institutional structural fault of Abuja fosters a predicated on duality of two housing world: formal one for the rich at the centre, while the informal one to the poor at the outskirts of the city, as commonly found in all the Nigerian cities (Gandy, 2006; Immerwahr, 2007).

From the above discussion, it conclusive that agents' as well as institutional quality are fundamental factors in the attainment of housing policy goals. The comparatively high outcomes in Malaysia LIHP reaching out the target beneficiaries as well as market active performance than what obtains in Nigeria, shows evidence of what North (1990:7) described as *"... lock-in of the institution that comes from the symbiotic relationship between institutions and the organisations that have evolved as a consequence of the incentive structure provided by those institutions..."*. On this note, the institutions appear stronger in Malaysia and weaker in Nigeria and such pattern could stand as interpretation of why the differentials in the outcomes of their LIHP.

Additionally and in summary, using the NIE proposition that economic system characterized with high asymmetric information, notably, the existence of moral hazard and adverse selection problems, leads to severe distortion and sometimes complete collapse of the economic system (Akerlof, 1970). Thus, from all of the above, unlike Kuala Lumpur, in Abuja both public and private sector partners face high transaction costs and insecure property rights due to asymmetric information problems, which appear in all aspects of partnership transactions. These costs related to searching, monitoring and enforcement costs, which are directly related to the information problems inherent in the partnership implementation. The uncertainty regarding the ministerial appointments and inability to monitor the use of land and finance further reinforces the higher units of transaction costs. Likewise, the physical and socio-economic cost also contributed to the

partnership failure in Abuja. These include absence of infrastructures, mortgage finance and high incidence of poverty. These costs are more apparent in Abuja whereby over 70% of the population are poor, high incidence of unemployment, informality of economic activities and nascent mortgage financing. Hence, this study is in agreement with Williamson (2003, 2005) and North (1990, 1992, 1995) that NIE elements are relevant in explaining economy and thereby relating economic performance to state and governance institutions.

9.2.3 The roles played by the state and market under the enablement low-income housing policy as facilitators and enablers in Kuala Lumpur and Abuja

This study finding shows the LIHP, to be market-driven, is operationalised in the form of PPP, though called by different names in the countries capitals, namely, JV and MHS in Kuala Lumpur and Abuja respectively. The study shows the organisation of partnership and in outcomes in favour of the LIG in Kuala Lumpur and against in Abuja. According to the partnership, the states assumed an enabler and facilitator to the market and society, while the financing and constructions are executed by the market. The state institutions oversee the entire partnership to ensure its consistency and regulation. This pattern of implementation is consistent with the World Bank framework and its international housing policy (Sengupta, 2006b). From the context of the new paradigm in LIHP shows a marked difference between the countries of the study. Though, the policy enjoys internationalisation, for instance, in Malaysia was in divergence whereby the state has overwhelming centralisation in implementation of the policy, while in the case of Nigeria, the state demonstrated a ‘rolling-out’ posture pursued by disengagement and decentralisation. Consequently, the outcomes of this study suggested, are striking for their differences. This can argued that the LIHP has been influenced by the state institutional

structure and agency framework manifesting in the structure of implementation as well as the outcomes and reaffirm Harris (1999a:1170) assertion that *“housing policy reflects the political ideology of government in power”*.

Similarly, the private developers performance was unique not only under the JV but the entire LIG housing delivery in the country, equals to success by this class of developers in Bangkok (Dowall, 1989). Consistent to what was reported that *“the large majority of private developers are in the business for the long term and will not blemish their reputation with non-compliance”* (Salleh & Meng, 1997:23). Accordingly, the private sector predominates as the major source of housing provision in the country. Mohamad (2011:659) reaffirms this dominance that *“(n)o one builds just one house ... in Malaysia-private developers usually build whole towns...”*. Consequently, as presented earlier, generally, the significant contributions made by private developers in Malaysia the government has accorded them a larger responsibility since from the 7thMP as major stakeholder in LIG housing delivery.

Conversely, in Nigeria this study found entirely different scenario of ineffectiveness, despite state generous allocation of expensive Abuja land and financing to emerging opportunistic network of developers. This is contrary to findings of Keivani, Mattingly & Majedi (2008) in Iran. Notwithstanding, the important role played by standards and coordination in a partnership successful, however, such ingredients of success, the MHS failure were buttressed by the failure of the FCTA to respond appropriately with respect to the coordination of the scheme despite having explicit defined role and responsibilities in the development agreement. The absence of standards and regulation enforcement resulted in MHS implementation was out of scheme objective context. That outcome is especially evident in Abuja as increased proliferation of squatter settlements and slums and the

polarisation of the city with the wealthy and rich only, while the LIG were expelled to the outskirts and catered by the informal and small holder developers.

The emergence of MHS in Abuja has been spectacular, for the fact that the FCTA had devoted the entire Phases III and IV of the city to the scheme, in an attempt to resolve the pervasive constraints in housing delivery (Buckley & Karickal, 2005). According to Jibril & Garba (2012) the MHS since inception covers a land area of over 15,301.70 hectares distributed across 22 districts of the Abuja development phases. This is unique and in contrast to the practice of similar programmes elsewhere failed in providing land available in South Africa (Wilkinson, 1998); Ghana (Arku, 2009); Tanzania (Kombe, 2000); Peru (Jones & Pisa, 2000); India (Sengupta, 2006a; b) and in many other countries studies have shown.

The FCTA supports the participating private developers with land and the FMBN provides the financing, the latter to the local participants only. Such orientation has contributed in boosting the engagement of participating partners both locally and internationally, as it is part of neoliberal ideology (Harvey, 2005). Considering the generous enablement provisions made available to the participants, in many respects, stands the best chance of actually addressing the housing wrought in the city, and significantly balancing the housing supply and demand. With the expectation that the scheme, though paradoxically, it can provide a solution to the housing supply deficit in the city. Expectedly, such generous enablement of participation attracted participants locally and internationally and as such deepens once again, MHS as opening as conduit of state patronage and rent seeking of the politicians, merchants and bureaucrats as previously reported in the Nigerian housing policy literature (Awotona, 1990; Dlakwa, 1984; Ikejiofor, 1999a; Morah, 1990), as the practice and implementation has shown.

Given, the housing wrought in Abuja, the MHS enjoyed a high political priority. But given the nature of the Abuja historical record of not having inclusive governance just like the country, the advent of MHS orientation to the city LIG and poor, the market-led delivery for LIG remain low; implementation sluggish and therefore strongly incapable of significantly capturing the massive housing demand of this cohort group in the city in absolute contradiction to the premises of the strategy as promoted by UN-Habitat (UN-Habitat, 2010a). Meanwhile, given the availability of enabling resources made available in the MHS, some of the private sector developers were pursuing business interests, acting as fronts for civil servants and politicians or nonetheless constitute these elite firms. The ongoing MHS is a typical case of rampant corruption and refurbished patronage, as lands and financing direct to clients of the patrons. Many private companies sprang up to gain access to free 'national cake' by forming alliances with the power that be, enabling them to operate outside the operational guidelines and got scot free. The kleptocratic elites became instead the focus of the supply of their private developers and to the total exclusion of the LIG. This group who have become excluded in MHS completely became displaced and as protests, are colonising the FCT land by erecting spontaneous settlements at an unprecedented rate (Ujoh, Ifatimehin, & Alaci, 2009).

The MHS was highly politicised if one considers the scheme was administered through a phalanx of the ad hoc committee under the office of FCTA Minister, rather than the regular FCTA/FCDA administration structure. Equally, the selection of participating partners was grossly questionable. Given the history of pre-bendalism and patron-client relationship with the Nigerian government (Ogundiya, 2011), it is not surprising the MHS provide the basis for local accumulation through a housing development in a highly prime and expensive land, which was entirely inaccessible to the majority of individuals and

corporate developers. The speculations were ripe in the Abuja that the scheme provides other avenues for Abuja development continued rent distribution and accumulation. Conversely, the MHS received the government priority not as a panacea of its housing crisis, but because the government used the scheme to extend state rent and patronage to its political partners and cronies. All these were validated if one looked at the way the scheme was administered, coordinated and managed. Other studies corroborated this finding by stating that neoliberal policies like of MHS as a ‘Trojan horse’ of accumulation and corruption (Gerring & Thacker, 2005; Jomo & Anis, 2009); does not promised economic performance (Cohen & Centeno, 2006). This practice expound Kim (2004) work on ‘market without property right’.

The pervasive politicisation of the government programme has hampered the ability of FCDA/FCTA to manage the scheme in a consistent and transparent manner, and corruption and political interference have influenced the selection and distribution of partnership resources. Within the bureaucracy deficiencies in technical and management capability were exacerbated by poorly defined organisational structures, namely, poor coordination between FCTA departments and with the private sector developers. Political uncertainty and the tendency of incoming Minister to overturn the arrangement of their predecessors, has contributed to a poor management of MHS which has further affected the performance of the scheme. The subjugation of the national interest in the personal interests of those in power is an entrenched feature of Nigerian politics (Adejumobi, 2010a). This is the way political opportunism found among the administration, jeopardised the attainment of significant impact on the housing crisis in the city.

The MHS shows, the nature of the Nigerian state and its patrimonial politics. A programme like this MHS should involve a transparent and accountable process of

implementation. However, where leaders treat governance as it does not matter to transparency and accountability would treat its citizen's welfare in the same way. The MHS came on board at a time of primordial lacklustre Nigeria state. Perhaps, this is why the state agent, namely FCTA, failed conspicuously in its attempt to address the city's housing crisis, even at a time when the residents had been subjected to its demolition exercise carried out by itself of all what it considers shanties and illegal occupations in the course of correcting the AMP distortions and which mostly affected the LIG and poor.

Meanwhile, the idea of MHS came up as the panacea to the displacement and demolition carried out by the state in Abuja. However, the failure of the MHS had a deleterious impact on the LIG and city administration. The city is currently experiencing the meteoric growth of slums and squatter settlements despite the ones earlier demolished by the state, within its short period in existence. The failure of the state to provide decent and affordable shelter in the city, certainly made the small producers to make a major impact, even with none at all support and enablement from the state, who in any case attracted the lucrative housing delivery to the LIG and poor in the city (Ikejiofor, 1997). Therefore, this study argue that the state failed to provide to the society, because it allowed the MHS to be implemented unambiguously as agent for high-and medium-income group housing delivery. This adequately concurs with the city administration and politicians that the city does not belong to the LIG and poor (Amba, 2010; Morah, 1993) and further deepens the assertion earlier made by Moore (1984) that Abuja was developed as a safe haven for the rich and well to do.

From the Kuala Lumpur context reaffirm that Abuja shows that to consign the coordination of partnership must be government-driven; meaning that the current MHS government's lacklustre especially its relationship with the private developers as it affects LIG. The

MHS requires a much more coordinated and framework of implementation transparent and accountable than what obtains at the moment. The expectant framework that can operate on the city level, capable of directing the programme to invigorate the LIG integrated into the scheme, since so far the implementation remains largely divorced in unmet LIG housing demand.

The findings of this study in Malaysia and Nigeria show that market partnerships were of vital importance to the housing policies of the countries. The case study analysis result also establishes that state-market partnership operates through the countries formal private sector. Such operational strategy is consistent with the common form suggested by the World Bank enablement housing policy (World Bank, 1993b) and defies the broader and pluralistic proposed by UN-Habitat under the Agenda 21 (UNCHS, 1990, 1997). The operational formal private sectors were constituted under trade associations networks in all the countries. In Nigeria such associations comprise of REDAN, BUMPAN and MBAN, while in Malaysia they are known as REHDA. All of these associations develop linkages with participating firms among themselves and the state. The Kuala Lumpur and Abuja context show a similarity of tactic, of constituting such trade associations. Among the advantages enjoyed by these networks, allows the participating market under the partnership to expand and protect their interest in the partnership with the state, and front, to press their common interests and demands on the state. What's more, the networks were found to be crucial for the functioning of the partnerships and these networks shared quite similar objectives of advancing common front in partnering with the state. The associations worked in both contexts, promoting the partnerships and constitute sources of generating necessary incentives from the state, and in a way are important front enhancing their position in the partnership. Such network associations became a source of implementation

challenges in both contexts. For instance, in Abuja in spite of indubitably benefitted from government subsidies in the form of land and financing (I.U Jibril & Garba, 2012), but unfortunately such groupings have defied government implementation regulations and even declined to make prompt repayment of financing extended, at all the times the defaulters enjoyed the association's protection. While in Kuala Lumpur it was in the form of project abandonment (Khalid, 2010), to the detriment of buyers and government objectives.

In Abuja it was open to all to participate from both local and international participants. Therefore, this study may characterise partnership as non-selective or selective. This is to argue that under the MHS characterised by state support available to participating developers combined with financing, the majority of developers, in order to attract state support, applied under REHDA without much scrutiny from the state institution. This in turn contributed to the apparent failure of the scheme, as it was used opportunistically to benefit from a rentier state. The performance of these developers was entirely dependent on the state resources support, unfortunately, the level of state support and its impact on LIG housing had a very negligible impact on their housing in the city. The state generosity in enablement of the private sector should have –with little to show for it in return and with appalling results in terms of LIG housing in the city. The incentives extended to the private developers, did not succeed in fostering the LIG housing delivery. Indeed, the development agreement contravention was apparent from the outcomes of the MHS output. Hence, these private developers could be christen as ‘predators club’ in contrast to Malaysia ones as ‘producers club’ after Mehlum, Moene & Torvik (2003).

This study finding also found that the implementation of the PPP had deepened the distribution pattern in favour of the high-and medium-income groups. This finding concurs

with similar findings reported in the literature in other context (Arku, 2009; Yeboah, 2005; Zhang, 2000). The FCTA, as agent of the society, did not ensure the minimum stipulated for LIG housing in the private developers housing estates strictly complied as per the development agreement clauses signed. In fact, this study shows the MHS management were not keen on addressing this lopsided development. So for this reason, not only does this failure polarise the city, but it also appears to generate antagonisms between state and society. The antagonisms arise from the fact that the LIG colonies were continuously under demolition by the government, when in actual fact the substitute arrangement, namely, MHS did not make adequate provisions to enlist their participation. This conflict became deeper when the LIG perception of government reform strategies, such as MHS, appears to be at all times to their exclusion. Therefore, the absence of adequate provision under the MHS, to enlist the participation of LIG, made it easier to comfortably report that this cohort group did not benefit from the scheme.

The MHS was intended as a solution to the city housing polarisation and boost efficiency and productivity in meeting the geometrical increase in demand for housing from the city administration. The outcome suggests that if these formal sectors, considered to be highly and efficiently organised, and are unable to improve the city LIG housing, then the strategy behind state withdrawal and privatisation needs to be re-examined. Moreover, the result indicated that state complete withdrawal and transferring the responsibility on the market would diligently deepen the problem-by further marginalising the poor and LIG from having reached of decent and affordable housing in the city and many considered the strategy as lethal to the LIG in the city. The exclusion outcome reported here is similarly reported in the literature in other context (Adegun & Taiwo, 2011; Arku, 2009; Chen et al., 2010; Dowall & Ellis, 2009; Gough & Tran, 2009; Ibem, 2011a; b; Sengupta, 2006b, 2007;

Tran & Yip, 2008). Moreover, these studies concur on the fact that there were no dynamic efficiency gains from the private sector in LIG housing. The outcome as part of the overarching consequence of crude capitalism, Paasi (2003:960) generalised this point that “... *instead of homogenising the world, is producing increasing polarisation and uneven development at all spatial scales from local neighbourhoods to global networks*”. Thus, by implication these findings and many others put resistance into the narrowed concept of enablement and reinforces the consequences of crude capitalism.

As Adegun & Taiwo (2011) notes in his study on LIG in Nigeria, the market response to society inclusion is dependent on the state institution capacity and empowerment. The bottom line, then, is not the participating for-profit agents’ interest, but rather the ties between the state institution quality, vibrant private sector and the empowered society. The policy scholars argue that the way forward lies not only in creating the policy, but in actually creating adequate empowering the stakeholders to make effective demand on the state to demonstrate the commitment to a successful policy outcome (Meagher, 2011). This undoubtedly requires a workable policy supported with an implementation framework capacity to deliver the policy objectives. Furthermore, requires the empowerment of society’s citizens’ capability to ensure their adequate participation.

The MHS failure is largely a case of institutional failure, which strength the absence of appropriate institutional frameworks of implementation thesis that could work according to the terms of the scheme reference. The observed scenario was such that both the state and market operate on parallel lines, on the thinking that all will work, unfortunately, none but failure on the expected provision for the societal majority grouping in the city. The polarisation of Abuja housing space through MHS contrasted sharply by the few elites chosen luxury homes at even European standard provided by newer agents of delivery,

while the poor and LIG were excluded to the suburban squatter settlements and slums. These adjustments are similar to the findings of Bredenoord, van Lindert & Smets (2010), who found that the failure of the new strategy made the excluded class to indulge in exploring alternatives of informality and self-help. It is this regard; perhaps that self-help strategy discourse is re-emerging in the housing policy debate that was popular in the 1970s and early 1980s (Habitat International 34(3) edition), as major panacea once again to the deepening housing crisis in the global south. Such refocusing regards on self-help capabilities of the individual as a viable alternative to change and progress to the polarisation of habitat in the global south.

Notwithstanding the credibility of such thinking, such position ignored the concern with the need to reconfigure the implementation through positioning of appropriate institutional mechanism that could bring the LIG and stakeholders into the mainstream LIHP strategies. The argument is such that requires the reinvigorating state responsibility to its citizens and at the same time incorporating market social responsibility to its immediate constituency, particularly the vulnerable LIG in the society. Undoubtedly, the Kuala Lumpur context is case of reference along this thinking. In other words, the Kuala Lumpur case suggests that active state and market institutional framework couple with an extended enabling environment of participation to the society could work on resolving the hydra-headed LIG housing challenges in the like context of Abuja.

The argument that MHS was constituted as a forum by its masters as a political coalition front to extend state rent and patronage, to which the Nigerian state has excelled in this regard, could not be in doubt. Considering the Nigerian state being a rentier, a reading on MHS could be made that its housing implementation seems to provide a means of strengthening the already grand accumulation among the Nigerian elites. Perhaps, this was

why there was outpouring of developers to have access to the state largesse. There was domination of MHS of the political class in the implementation and elitist network of REDAN. The grand accumulation was achieved through these structures they designed and implement. REDAN as antecedents to neoliberalism space became established as its instrument under MHS and ultimately became the key player representing “market interest” in the scheme. This is one of the recorded success of the housing policy in the country, its successful creation of networks, the likes of REDAN, BUMPAN and MBAN, which had been able to articulate one voice offering support to state housing policy interest and providing a voice to market interest at the same time. With all these efforts, the market has neither change its orientation to LIG housing need, even with large state largesse of land and financing. The authors like Bond (2000) are absolutely right that the market participation has not constituted a refuge to the LIG in Africa context. Thus, it was the accumulation motive that predominate, that is why the market deepen the exclusion and polarisation of the city against the majority residents, namely the LIG.

The above finding, has answered the question whether MHS has been successful in addressing the LIG to own housing in the city. The implementation of the scheme has indeed become an additional source of deepening the overall exclusion of LIG in the city. Mechanisms of exclusion, among others include the going price couple with the nascent mortgage institution reinforces the exclusion. Hence, in this context, it can be said that MHS has been unreasonable ineffective during the past decade of implementation in addressing the LIG housing in Abuja. At the same time, there have been important social and economic costs associated with the failure of the MHS. Economically, the MHS could not be considered to be efficient in a free-market economy, when there was oversupply of houses to the limited medium-and high-income groups in the city. Socially, the MHS raises

many questions related to the issue of social justice, considering the emergence of income polarisation in the city, which has been aggravated by the income as a major determinant of participation in the MHS.

This study result seems to indicate that the LIHP has been rather successful in Kuala Lumpur as it has reduced and contributed in moderating economic segregation in Kuala Lumpur. In addition, to earlier reported in the literature that the construction of low-cost housing in Kuala Lumpur does not keep pace with demands and needs (Agus, 1989; Aiken, 1981; Johnstone, 1983b), cannot be claimed at the moment. Unlike Nigeria, the state in recent years there has been an increasing focus on further expanding home ownership, in particular on enabling more LIG to own their house. Fundamentally, in Malaysia its major financial institutions remained stable and public support to protect the financial system was at maximum. In general terms, this supports the Malaysian government confident to pursue the private-sector led housing delivery since the mechanisms of a robust financial system, particularly mortgage system. Consequently, this strong fundamental made the Malaysian LIG to be easily accommodated under the market-led housing delivery. The finance is generally leveraged by mortgage borrowing. The mortgage has been fixed and allows easier budgeting over the years and since the interest rate is cheaper, sustained the participation of the LIG. On the other hand, from the findings of this study it becomes clear that the Abuja authorities have not generated capacities to drive the partnership for success, when the development agreement signed with the participating private developers was not enforced and such conduct had intensified uncertainty in the partnership.

9.2.4 The low-income housing policy practice changes the housing outcome among the low-income group in Kuala Lumpur and Abuja

The major challenge confronting the developing countries is the desire of housing to be an integral part of the nation's development (Arku & Harris, 2005). However, the task of translating this understanding into a realistic engagement of all the stakeholders is another. A development of housing is ideal, guided by state and one that would be broad base is a tall claim. The Malaysian and Nigerian cases suggest that there is an important lesson to be learned from the housing as contributor to the economy and development. Towards national development, housing has to be actually integrated in this path of development. It is important to ensure that housing integrations remain real. In this regard, the Malaysian case for instance, through continuity of national development planning has demonstrated this, unlike the Nigerian context.

The developing country's reputation as an unreasonable unfair and unequal society has been significantly deepened by the impact of market-led LIHP. The major area of contention has been facing a contest between economic efficiency and social equity. The consequences of which have become serious policy issues. The dissenting voice of individualism and rationality have repeatedly valued above the social consequence of the over reliance on the formal market delivers. The expansion of informality/slum settlement around the cities, in particular, Abuja as a new town development and other cities in general, offer support to the assertion.

The growth of housing inequality in access is natural, because markets reward people unequally. Orthodox economic theory does not claim that market, even if perfectly competitive, will produce equity, social justice (Stiglitz, 2010). The market merely

expands the supply of the high income group and as such widening the gap between rich and poor and opening the door to greater society's fragmentation. The deepening and polarisation can be seen where the higher income group was increasingly concentrated in a few gated housing estates, while the LIG were concentrated in the marginalised outer suburbs informal settlements (Amba, 2010; Ujoh, Ifatimehin & Alaci, 2009). Ikejiofor (1997, 1998a) and Morah (1990, 1993) reviewing the housing accessibility and distribution in Abuja highlights two major points. First, the housing inequality in Abuja has developed against the background to this lies in the indifference to LIG housing policies pursued since its inception. Secondly, the LIG housing became worsen under the policies of neo-liberalism with focus on market deregulation and privatisation, when the housing market adopting its exclusive focuses on high and medium income class. In conclusion, the MHS as neoliberal project and a class instrument implemented in Abuja, its outcome reinforces the argument of Harvey (2005) that neoliberal policy is always a vehicle of capital accumulation through what he also called 'accumulation by dispossession' (Harvey, 2003) of the majority by shifting the benefit to the local and international capitals, and their cohorts in government only.

From the beginning, the enablement LIHP was promoted as the only panacea to housing in developing countries. About three decades later, the results remain divided over its impact. The proponents of enablement argue that its adoption, as housing policy, would overall benefit the poor and LIG in developing countries. Pugh (1991) points out this argument that the market would entrench efficiency as what it does. Concurrently, Struyk (1990), UNCHS (1996), UN-Habitat (2011) and as an example argues that the major strides to reform the developing countries housing policy have improved productivity and inclusiveness. Meanwhile, in contradictions the same authors elsewhere reports the

deepening marginalisation of the LIG and increasing number of slum dwellers (UN-Habitat, 2010a).

The expected benefits of enablement to the housing industry have brought mixed benefits to countries. While there has been a sustained growth in units produced by the private sector, a large component of this supply has not been targeted to LIG. The fastest growing housing deliveries have been high and medium income housing, all heavily targeting medium-and high-income class. A study of Arku (2009) in Ghana, for instance, shows that there was significant changes that private sector/market have brought to the country was the excessive supply to high income housing were becoming common place, with the proportion of LIG housing relegated to the background.

The entrenched slums also have a causal link to the policies of enablement, most especially in the case of Abuja, Nigeria. The slum and informality of settlements have seemingly become an intractable feature of the post-neo-liberalism due to market declining public sector alternative housing of particular concern is the deepened growing of such informality for example there were over 60 of such settlements (COHRE, 2006) within a short span of Abuja existence. These emerging slum housing more than 70% of all the city population and the number has been rising, with even new emerging trend housing sharing among households (Ikejiofor, 1998b). More disturbing still are the figures that over 600,000 of households are displaced by government demolitions over the past years(Watson, 2009b). This rise confirms that those who evicted are likely to resettle in the same form of settlements, and the vicious cycle continues due to their disadvantaged by poverty (Ndubueze, 2009) and inadequate access to finance (Mitlin, 2011) of what the market offers. Not surprisingly concern about slums and squatter settlements has been growing rapidly (UN-Habitat, 2010a). This report was categorical that the population of

slum dwellers was on the increase. Thus, full impact on LIG of enablement is manifesting in different degrees, and clear patterns are emerging.

For many, researchers, slums and informal settlements remain most renowned problem not only in Nigeria in particular but most of the developing countries. There are significant costs both to the individual households and to society from deepening slums and informality. Non-monetary costs such as congestion and varying degrees of health implications have been widely documented. In turn governments carry the direct costs of provision of infrastructures and services to these settlements. There are also less easily cost but still tangible social ramifications in the form of children's education, crime and loss of community cohesion.

Nevertheless, critics argue that, despite the paradigm shift, the LIG housing in developing countries, the long standing underlying problems remain and the actual benefits have been far from achieved. Authors, among others similar to (Argent, 2007; Arku, 2009; Forrest & Hirayama, 2009; Kamel, 2012; Smith, 2004) gave an overview, the thrust of which remains relevant:

1. Profits have been rebuilt at the expense of building an inclusive housing policy and housing policy affordability and accessibility inequality deepens.
2. The expected returns on expanding the supply for LIG have not materialised. Overall, the private sector participation has determined the LIG supply in spite of huge investment.
3. In the course of restructuring aimed at reducing the dependence on government, the overall performance has proven a point there is a need for more dependence on government that it first conceptualised.

In comparative terms, Abuja MHS performance has been less than impressive in comparison to Kuala Lumpur JV. Such in part arises because the Nigeria government misinterpreted the concept of enablement implementation, by adoption of complete withdrawal from LIG delivery. This is contrary to the UN-Habitat report on the state of African cities, which stated that governments have a greater role to play rather than one of withdrawal as to what obtain at the moment. This fact suggests that the challenge of implementation relies on market structure without the complimentary government participation was not workable as per LIG housing delivery is concerned (UN-Habitat, 2008). A key to LIG housing attainment under enablement paradigm, as mentioned by Mukhija (2004) is the level of participation of government in the delivery, that is, the level of support by government in the form of institutional framework of implementation. A review of housing policy in Asia (Chiu, 2008; Doling, 1999b) confirms that government painstaking participation at the level of development and production are crucial. While acknowledging the conditions of government participation, Shuid (2011) argues that government empowerment of the LIG is equally important. High level of poverty and poor mortgage institution with nascent mortgage industry in countries like Nigeria have produced weakness on the capability and extent of market-led LIG housing delivery (Adegun & Taiwo, 2011). This is an important point in the debate about the market-led LIHP in developing countries. As researchers suggest part of the market-led housing delivery which has called for a shift from government direct production to market may have been self-defeating, with a growing population of LIG lacking sufficient housing supply to afford and stimulate further demand.

The MHS indeed can be considered another added source of further deepening the polarisation of the city along the lines have and have-nots, as what Immerwahr (2007)

called ‘class segregation’ and deifying the call for a strategic governance (Healey, 2002) to building the city's future of inclusiveness. Overall, the involvement of private developers proves that Abuja was only interested to perpetuate a deepening housing polarisation. The MHS was made to look good through generous land and financing provisions to the private developers. However, under the current form of housing delivery, Abuja administration does not demonstrate any form of concern with compassionate consideration on to whom and for whom the provision was made by the new agents of delivery. If Abuja administration has outlived relevance in meeting the housing of the LIG, so are private developers, under the new housing policy in Abuja.

Conversely, much more ambiguous the contribution of these new agents of delivery is the exclusion of LIG provision in their housing estates. In circumstances in which the mortgage industry was at an infant stage and their mode of accessibility on ‘cash-and-carry’ basis, the MHS became exclusionary, building once again on the previous paradigm order-in favour of the high-and middle-income groups. Indeed, the market-led delivery under MHS principal target was to the high-and middle-income groups only. The market-led LIHP further, continued to build the former status-quo of the city polarisation and exclusion through the market and this has led to believe that, the approach is neither a solution but a problem to the LIG in Abuja (Ndubueze, 2010).

Coincidentally, at the time of implementation of the MHS in Nigeria, there were stark growth of poverty in the country and such development has generated significant impact in the housing industry commanded by the market. The market-led policy under this mass poverty in the country has thrown the entire objective and strategy into jeopardy. In addition, the financial crisis has contributed to slack in the implementation, even in the delivery of onerous focus of the developers and the worst set back to the scheme was the

state had to retrace back in its earlier undertaking to make provisions of infrastructures in the scheme designated areas. This made the developers with no choice than to provide the infrastructures and further translate into higher unit cost of the houses produced due to additional development cost.

Abuja socio-spatial segregation and polarisation in Abuja city and a striking dualism emerged between the city modern formal development (FCC) and the informal squatter settlements (sub-urban and satellite towns). The dualism is reflected in the contrasts between the infrastructures and living conditions of the poor in squatter and slums, and the homes and property of the few wealthy elite. The inactive government attitude to MHS made the housing unaffordable not only to LIG, to most of the city population. Meanwhile, at a time Abuja is described as a city ‘full of houses without people and people without homes’. The private renting was the last resort to the majority of the city population at the satellite towns and squatter settlements, renting small and expensive housing units and some being sub-tenants. Furthermore, all these in most cases constituted the city socially excluded LIG. Equally, the booming and expansion of a large squatter population in Abuja is a reflection not only of the pathetic economic well-being of the people but also of governance failures in the city and as it is in the country.

The implementation of LIHP underlying the public-private sector is based on partnership arising from a formal institutional setting. The Malaysian context has created an embedded a framework of participation between the stakeholders of private and public sectors. The public sector is responsible for setting the target, policy environment and coordination, managing and controlling the private sector (Abdul-Aziz & Jahn Kassim, 2011). The private sector is under the control and regulation set by the public sector. All conducts of private sector agent decisions do not have the right to make decisions for their own case or

for the industry without taking recourse to the state instituted institutions of policy governance. While in Kuala Lumpur, unlike in Abuja, there was a remarkable centrality of the partnership delivery, the government attitude towards the market remains ambivalent. The state agent had created consultative processes with the market, in the form of JPMC, but the government still tends to have a paternalistic and “command and control” attitude towards the market, rather than retiring as mere facilitator and enabler. Bureaucratic procedures were as prominent in the partnership. Thus, concur with Underhill & Zhang (2005a:1) that the state-market partnership has been constituted as an “*integrated ensemble of governance*”, as distinct ‘state-market condominium’ in Asia countries development (Underhill & Zhang, 2005b).

From the context of Malaysia and Nigeria studied, it was apparent in the provision of LIHP provision actualisation of LIG participation or otherwise, either one of inclusion or exclusion. Equally, the outcomes rightly demonstrated it is a responsibility of the state to take a decisive action on the policy implementation. The studies have proven that LIG housing is constructed through such state commitment and will (Abdul-Aziz & Jahn Kassim, 2011). Whenever the state had provided an institutional framework in the policy implementation, LIHP is most likely to realise its policy inclusiveness (Tibaijuka, 2009). This study, particularly the Kuala Lumpur case, has shown that institutional framework embedded in the system is extremely beneficial to programme progress, success and sustainability not only to the LIG but to the market within the framework of overall market-led economy. Taken as whole, this study findings are consistent with the considerable concern that has been expressed about the implications of stark market-led LIHP for LIG and developing countries, ranging from exclusion outcomes to deteriorating housing delivery. The context of Abuja and especially the proliferations of informal

settlements; LIG exclusion and greater inequalities in MHS reinforce this view. Nevertheless, the Kuala Lumpur context shows that the LIHP implementation points to a positive impact on the LIG and city. This contradicts some of the initial earlier arguments that emphasised on ‘state rolling back’ which undoubtedly carries “*the mantra of a destructive neo-liberalism*” (Harvey, 2003:941).

In sum, the enablement LIHP strategy presents a mixed position. There is little doubt about the scope of its impact. Abuja in Nigeria has become a nation in transition. Most obviously, it has shifted from a mixed economy, underpinned by a considerable government intervention, to a more open economy with a diminished direct role for government. As such, it is pursuing total integration into capitalist economy driven by self-interested individualism, and the fostering of entrepreneurial spirit such shift, comes with profound negative housing's impact on the part of the nation and its citizenry. It exacerbates social fragmentation as housing becomes more unevenly distributed. Such fragmentation is producing housing colonies within Abuja. This has been manifested in heightened informality of urban quality and infrastructure.

9.2.5 Lesson learnt from the comparative experiences of Malaysia and Nigeria in low-income housing policy implementation

What are the long term implications of the housing policy in relation to LIG housing? What lessons can be learnt from the experiences of the two countries and to other developing countries? This section focuses on issues related to comparative experiences of Malaysia and Nigeria and identifies lessons that could be obtained and constitute sources of policy learning to Malaysia and Nigeria’s low-income housing policies. Enablement has been promoted internationally as a key approach to promoting the LIG housing delivery in

developing countries LIHP and strategies. Similar to Miligan, Dieleman & Kempen (2006) study the experience from the LIHP in these countries demonstrates several key learning elements in strategy implementation,. In particular, the case study cities afforded opportunities for learning lessons on the need for good implementation arrangements among the entire stakeholder partners.

9.2.5.1 The lessons for Nigeria from the Malaysia low-income housing policy context

The lessons in LIHP delivery in Malaysia have extant relevance to Nigeria, for the fact that both share same period of paradigm shift to market-led housing delivery. However, the Kuala Lumpur JV partnership is older than the Abuja MHS programme. As early as 1989, the CHKL had pioneered partnership with the private sector by having the first pilot project in Cheras. The JV has drawn a distinction to Abuja MHS, by identifying the housing challenge in the city and using institutional frameworks and facilitations on private developers to partner in addressing the challenge. Hence, in comparison to Abuja MHS, the Kuala Lumpur JV ticks almost all the boxes of critical factors of a successful partnership- agency structure, administration machinery, and coordination and undoubtedly all of these factors has been able to promote win-win partnership outcomes that respond to the city LIG demand for housing, consistently within the overall national LIHP objective. It was not only the organisational linkages that facilitate the commitment, but also as the case shows a political leadership to make an inclusive outcome indisputable among the LIG in the city.

From the comparison of the partnerships in Kuala Lumpur and Abuja, it is obvious that to accomplish the goals of the scheme effectively cannot be realised cheaply. The implementation of LIG housing in Kuala Lumpur illustrates confidence and strong political

will with the partners, mainly market and society as well as state, as a general trend in the region (Underhill & Zhang, 2005a). Equally noticeable, was the strong partnership spirit and empowered participation can be seen among the private sector developers and society in Kuala Lumpur respectively. Specifically, the policy aims at realising home owning democracy among its citizen, was pursued in all its ramifications. In general terms, the Malaysian case study, therefore, holds relevance for other cities and countries seeking to improve the quality of life of its LIG in urban areas. The Kuala Lumpur experience points to the ingredients required for a successful partnership are making enormous prerequisite resources available, technical competence and administrative as well as legal frameworks. In addition, there is a need to consider the major issue prominent in LIHP literature is the issue of financing, particularly its availability to the LIG through the formal sources. The Kuala Lumpur LIHP has demonstrated a deserving priority to house the LIG in the city by making access to finance available. This lesson contrasts with that of Chiu (2010) who argue that there were difficulties of financing experience transferability, believed to be shaped largely on historical precedence. However, it was an earlier lesson pointed for Nigeria could learn from India's experience (Mills-Tettey, 1988) is relevant in relation to what is observed in this study, making Malaysia exceptionalism experience in relation to the mobilisation of all necessary sources of funding for housing, not only from the government allocations but also through mechanisms for raising funds on capital markets, pension fund and through saving schemes.

Accordingly, the implementation of MHS on an ad hoc basis with no proper emphasis on wider programmes aimed at LIG housing delivery for the LIG call for a change, especially from the private developers who do not extend to them the deserving attention in the implementation. Hence, there is a need for MHS development to change its focus in the

housing development, to reflect the existing structure of the society, where in Abuja 70% of the population belongs to the LIG and thus their development should essentially focus on this group.

Malaysian government efforts at diversifying the policy delivery base serve as a useful strategy to catalyse delivery and enhance the success of having penetrated reach of LIG housing. An active and effective participation of both state and market offers new directions for consolidating LIG housing delivery. This represents a relevant option for achieving not just housing policy sustainability championed by Choguill (2008), but also social justice and equity, which are important in LIHP that are found lacking in the Nigeria LIHP and in most of developing countries.

The Asian model, as the main strategy devise used to deepen LIG housing, was, in its novelty, diversity, development and elaboration, unique to Asia (Ronald & Chiu, 2010; Ronald & Doling, 2010). This is the model that has produced “*greater proportions of home owners than do western countries*”(Doling, 2002:179). As the model were being developed, World Bank were busy determining the housing policy in Africa and other developing countries culminating in the World Bank housing policy first appeared in 1974 (Zanetta, 2001). Nevertheless, with the failure of all the strategies over the periods of implementation of World Bank strategies, the views and thinking of the Asian states on LIHP, to a great extent, appeared to them (World Bank, 1993a). It is against this background that the Asia with different economic backgrounds, culture and experiences resisted the World Bank prescription of their LIHP. In recent times, the Asian in general, and Malaysia in particular developed model in modification of World Bank recent LIHP of enablement and to procedural outlets for its implementation: the model was government and market partnership (Doling, 1999b), in other countries in Asia include like Singapore,

for example is state-led (Yuen, Kwee, & Tu, 2006), while Taiwan which is based on free market principles (Chiu, 2008). The Asian model premised on the state role and market control by the state, as a counterpart to the western neoliberal housing policy (Doling, 1999b). By the western view, although government participation in housing policy is required the international standard stipulated a minimal role which states should accord to housing policy (Pugh, 1994a). However, Asians considered such standards to be treated with modification in the implementation of their housing policy. It was to neutralise the excesses of sole market-led and to eschew its abuses, that the Asian model was elaborated (Ronald, 2007). The Asian model provides that the state is responsible for individuals and was entitled to direct the function of the market. Thus, the markets are subject to state control and regulation more deeply (Ronald & Chiu, 2010).

From the Malaysian LIHP context, exposes the Asian model is wider and more penetrating than the World Bank enablement in expanding the scope of LIG housing. The enablement minimalist doctrine, it may be recalled postulated the exclusion of state in certain terms of implementation. However, the Asian model went beyond the definite content of the framework. By a qualified government social welfare responsibility, the Asian model contrary to the enablement, which World Bank inspired it, permitted the use of state institutions as the platform in the enforcement of the public interest. It was in an attempt to have an inclusive LIHP that enablement World Bank paradigm shift was elaborated and often relied upon by Asian countries. The model aimed at strengthening state control and regulating market by prescribing that market should only operate according to the dictates of the state. However, by insisting on state presence in LIG housing, the model impliedly means states led is needed to tackle the LIG cohort housing challenge. Its implication was to ensure the central jurisdiction of the countries private sector over, and, to some extent,

the sole agent of LIG provision and investment. Therefore, it is the conclusion of this study that the Asian model would make an appeal to Africa states, like Nigeria in formulating coherent and future LIHP. More specific, the Malaysian context strongly strengthens the firm believe that LIHP can be implemented effectively without the exogenous content and dictates. The emphasis that needed to be stressed here is that Malaysia could stand as a model for many developing countries such as Nigeria, as it stood as a prove that a country can house its LIG population and is possible, even in an international system dominated by the path dependant housing policy originating and in the interests of powerful multilateral agencies such World Bank and IMF.

The lesson to Abuja and Nigeria government in general is needed to give the deserving attention to its LIG. The required attention should be demonstrated by making political expediency in compelling the all the legislation associated with the LIHP implementation. This is because Malaysian model has demonstrated how a country with vision, determination and planning, works towards solving LIG housing (Abd Aziz et al., 2008), which in some societies defies solution (Malpezzi & Sa-Aadu, 1996). In particular, concurrent with these substances in a LIHP, these case studies further illustrate the premise that to achieve successful outcomes for LIG housing delivery purposive leadership must be spearheaded by government and a need to be garnered in the course of implementation (Zalanga, 2000). Hence, even where the housing is market-led by the private enterprise, the LIG housing provision makes a high degree of government involvement inevitable.

The Malaysian context, displays exemplary contribution in its modest LIG housing delivery that allows the state to subject the market function under its strict control and regulation. The state exercising policy autonomy is not in doubt and perhaps such have strengthened the state to enjoy its autonomy (Embong, 2008) and made it capable of

achieving a significant difference in housing its LIG and LIHP goals. Thus, the Malaysia experience in LIHP points to the fact that the state control of the market and the reduction of social and economic inequality constitute the most promising path of advancing a LIHP that is all inclusive of the LIG. This study demonstrated that the fundamental difference between the two countries was in relation to the high level of state commitment chosen and the consequent achievement in LIG delivery, were at the heart of promoting inclusive housing policy in Kuala Lumpur and exclusive one in Abuja.

From the Malaysian context this study can conclude that the market has a voice in the country's housing delivery to the citizens, inclusive of LIG, and the government was increasingly respecting such presence. Such purposive market presence and participation in LIG housing delivery could be taken as an example to other countries, like Nigeria, of how to do it. The state has played an active role in promoting the market participation, and the engagement has integrated in LIG housing dynamism in the country. An impressive outcome actually depends on the policy implementation and supporting policy environment nurtured by the state having the political will and sensitive to the plights of its citizens. This is what is sent forth recently in African 'new institutionalism', the resourceful of power organisation as the most important resource in economic performance (Bates, et al., 2012). These are the factors that propel the development of Malaysia (Embong, 2008) and impliedly LIHP reasonable success. This study have a firm believe that the Malaysia case could be taken as a good role model for implementation in other countries such as Nigeria where the extent of market integration and engagement was yet to produce an impressive outcome.

The predominance of middle class in Malaysian society and the availability of adequate financing for this class boost their effective housing demand without even government

subsidies. Such landmark achievement has implication on low-income housing delivery by deflating their encroachment on the LIG housing delivery and making the realisation of the low-income housing programmes by government easier. Thus, a lesson Nigeria to learn from the Malaysian experience is that empowering the middle-income class households can significantly contribute to make the low-income housing delivery meeting the target beneficiaries.

In Abuja context, the MHS failure to capture the majority by producing houses that were not at affordable prices to the city cohort of LIG, necessitated them to adopt adjustment measures. This is because the LIG households in Abuja society in which they live in was one in which they are embedded in poverty, geographic isolation, the limited access to resources and for all that, produced an exclusion outcome in policy implementation and outcome (Akingbade, et al., 2012a; Ikejiofor, 1998a). To this end, they voiced out the failure of government to adequately engage the market successfully, by the spontaneous emergence of squatter settlements all around the city, meanwhile when such trend was in decline in Kuala Lumpur. As a result, the same state that does not make adequate provision pursued them with demolition and displacement (Amba, 2010). The measures popular in Abuja include squatting as liking to what Davis (2004) called 'planet of slums' all around the city on the FCT land owned by the federal government; purchase of land from the so-called indigenes; house-sharing among others (Ikejiofor, 1998b). To safeguard the city master planning, the eviction and bulldozing approach are the dominant feature of the city governance; the effects are made further away to the city periphery where they settle again illegally (COHRE, 2006). In fact a recent study using GIS shows that between 2000 and 2006 there was an expansion of slum area of a particular corridor of Abuja development from 31.52km² to 104.51km² (Ujoh, Ifatimehin, & Alaci, 2009). With such demolitions

generates inadequate availability of housing, with severe consequences of overcrowding, lack of sanitations and health services (Adama, 2007). Such spontaneous settlements constitute areas of deprivation, where they are inadequately provided infrastructures by the FCDA. On a general note, when cities like Kuala Lumpur are closed at resolving squatter and settlements challenges, Abuja in the new millennium is at the moment depicting another unique form of the process of slumification, as epidemic of government indifference to the LIG housing, as a characteristics of African governments (Huchzermeyer, 2010).

Each of the case study capitals simultaneously presents a critique of the World Bank neoliberal capitalist housing policy, as they have unfolded with different trajectories of the implementation process. The Malaysian case departs from the dominant framework's preoccupation with state intervention and dominance, rather than withdrawal, by having institutional and legal regulations of the entire process. On the other hand, the Nigeria case capital remains in the mainstream framework with but the pathetic outcome of polarisation of the city and exclusion of the LIG.

The context of MHS gives further evidence that despite the committed resources of land and financing, the strategy does not focus on the most important target, that informed the conceptualisation of the programme, that is, the cohort LIG in housing provision. The implication shows that there are deep problems with commitment, coherence and capacity, significantly important in the delivery of housing. The emerging trend in Abuja market driven housing delivery calls for improving the housing of LIG by either realigning the programme to planning, with the capacity to implement, of which would strategically linked to achieve the desired objectives of the scheme. Undoubtedly, the MHS was constrained by the inadequate governance capacity to ensure prudent management of the

scheme and such impedes housing delivery and goals. The scheme was implemented with the gross absence of adequate planning and implementation capacity.

Corruption in Nigeria is perceived to be widespread and entrenched in all spheres of the society (Ogundiya, 2011). The effect has created an organisational culture through the state governance institutions (Smith, 2008). In MHS implementation context, the corruption is not only manifested in favouring the some developers, in the form of preferential selection. It is important to note, in the context of the scheme that the tolerance of poor or complete lack of, performance in both government departments and developers is a form of corruption (World Bank, 2010). The inefficient and ineffective use of land and financing made available to these actors was obvious and significant, as the manifestation of the corruption described in this study. The patron-client nature of the Nigerian state (Daloze, 2005) coexisted with, if not contributed to, an immoral ethos of its market and society where everybody tried to get as much as possible and contribute as little as possible. This led to a morally corrupting and economically unsustainable housing delivery mechanism in Abuja. In the long run, the consequences of such attitudes have entrenched in organisations lack of credibility and poor management, in its image. With such tainted image, the society internalise a culture of non-performance on FCT governance and such could have devastating consequence on its political legitimacy (Myers & Murray, 2006).

If there is one thing Nigeria could learn from Malaysia LIHP is visionary and political will. Of course, there are many lessons, but the single most important is how the Malaysians aspire to build a permanent solution based on socio-economic fundamentals and favourable policy environment. The findings from Kuala Lumpur context, shows that it was the political will and managerial leadership (van Donge, 2012) rather than decentralisation and privatisation or the mere existence of policies, that determine, how effective such LIHP

will be. The political will translate into national targets, the allocation of the necessary resources, the drive to ensure implementable and, broadly, the acceptance of accountability at all levels to political representatives and directly to the people. As shown above, the absence of political will in Abuja context was what made it distinct from Kuala Lumpur. The political order, race riot and economic conditions of the majority of Malaysians were that occasions for government participation to Bumiputera and their interests became the housing focus of national development (Agus, 1997). Hence, the government LIHP became committed to participate for the protection and provision of housing for LIG in conjunction with the market.

9.2.5.2 The lessons for Malaysia from the Nigeria low-income policy context

The implementation of MHS is a unique case compared to JV in Malaysia. Although there might be peculiar characteristics of outcome in particular to MHS, much of it has been experienced in, and can be generalised to, the other PPPs. This suggests that there are a number of lessons that can be drawn from the MHS experience and applied elsewhere. The Nigerian experience exemplifies the current obstacles of LIHP to achieve LIG housing delivery and suggests the policy measures required to overcome such obstacles. Unlike Malaysia, Nigeria was unable to exploit the available resources to move the LIG housing forward, resulting in high levels of informality and proliferation of housing deprivations among this class of citizens. Against this, the Malaysian LIHP are considerably effective in promoting LIG housing, thereby increasing both accessibility and affordability, thereby increasing the overall policy objective adequate and affordable housing. Now that Malaysia has promulgated its housing policy, it should learn from the Nigerian context, that such policies are meant to be implemented (van Donge, Henley, & Lewis, 2012) as it constitute a framework of principle course of action. Thus, lessons of Malaysia from

Nigeria (1) housing policy must focus on the ultimate goals and objectives; the Nigeria is not breaking even because it was focusing on the intermediate steps (2) housing policy should start at the planning stage. It is difficult to realize the policy vision without adequate planning in existence (3) the housing policy stakeholders must be made to understand that the goals and objectives were set to be achieved. This is because then the objective expectations of each partner are shared and responded.

9.3 Comparison between Kuala Lumpur and Abuja

There are significant similarities as well as differences. There are several common features with respect to the LIHP and its strategies in Kuala Lumpur and Nigeria. The comparative analysis explains why Kuala Lumpur was able to make a favourable outcome than Abuja. First, the shift in housing policy focus- market-driven delivery, in both Malaysia and Nigeria case studies, has redefined the role of the state from being a provider to enabler and facilitator. This has led to institute institutional framework of implementation, to coordinate the provisioning of housing for the cohort LIG in the countries. Most similarities are to be found with reference to the organisations and objective that keep a distance from the state and/or that were established to strengthen state policies towards housing the LIG. One example is provided by the commonality of countries low-income housing policies ambivalence towards the market as a panacea of LIG housing, as it is observed to be the central focus of every neo-liberalism policy (Mitlin, 2011; Sandhu & Aldrich, 1998). The comparison of Malaysia and Nigeria shows that there are significant similarities in their LIHP in the manner of objectives and strategies employed to promote LIG housing deliveries in their respective countries, although there were broader approaches in the former than the latter. This does not mean that there are no differences. As this study demonstrated, shows how the countries implementations displays the

influences of context, political will and accountability to its policy, as a canon of policy governance were quite different from how, the states demonstrated concern and capability in realising its declared LIHP objectives and strategies. More specifically, the structural context in the countries has apparent significant impacts on the LIHP. For instance political stability, economic diversification and empowered society in Malaysia marked a distinct contrast in comparison to Nigerian context. The Malaysian success was heavily dependent on the state and market ability to subsidise the LIH housing, and such was absolutely absent in Nigeria despite the need for it due to the striking poverty among the majority of the population. The two case studies of Malaysia and Nigeria can be divided into distinct groups, one in which there is penetrating political will and state presence, and another in which is divorce of political will and requisite state commitment in the LIHP implementation. The Chapter first provides a conclusion of the countries studied before the overall conclusion of these findings for broader subject of the study. Meanwhile, the case study countries had created an institutional environment that allows the flourishing of the market.

Secondly, in both cities, the state institutions are involved in the implementation. This phenomenon is naturally expected, since the state as an institution has a vital role in both the society and market synergy performs functional coordination. The society requires a strong state to intervene and coordinate the market function, to realise equity and efficiency as well as the market requires state enablement in the form of incentives and support. However, the degree and depth of state participation and subsequent engagement was observed to be greater in Kuala Lumpur than Abuja. The degree of state institutions presence results in considerable supervision and coordination under an established institutional framework of implementation. Furthermore, once such state presence takes

place, it generates other stakeholders' commitment to the policy objectives and focus. Secondly, the market JV partnership in Kuala Lumpur on a general note performed more efficiently and effectively than its counterpart in Abuja in the provision of LIG housing. This suggests that the developers in Abuja were generally not contributing to the housing of LIG than in Kuala Lumpur, suggesting additionally the need for restructuring the market partnership participation in Abuja and at the same time promoting an inclusionary LIHP.

In spite of these similarities, there are clear differences in terms of performance between the two case studies. First, the Kuala Lumpur JV stood among the contributing strategies in LIG housing in the city and emerges as its dependable source of LIG housing delivery. On the other hand, in Abuja, MHS as the only strategy in progress, the performance so far shows the exclusion of LIG and to their corresponding housing demand. To this end, there was no sign of improvement whatsoever with respect to LIG emanating from the current approach to ameliorate the city dwindling housing supply. Indeed, there was perpetuation of deepening exclusion housing delivery for LIG in Abuja, even though the government had made a generous grant of land and financing to the private developers, yet the supply has since deteriorated under the scheme.

Secondly, the deepening housing delivery in Abuja under the scheme raise the question on the governance quality and institutional framework, considering the resources that has been committed and when such incentives were not available to Kuala Lumpur developers, yet made a reasonable contribution to relieve the city LIG housing deficit. On the other hand, the difference made in Kuala Lumpur partly happened as a result of institutional and legal framework in existence. This observation suggests there was a negligible impact of the policy on the performance in Abuja, while a clear impact of the policy was quite observable with respect to the performance of private developers in Kuala Lumpur. In

general terms, in Kuala Lumpur and just like other cities in the country, the market has generated a noticeable contribution to the sustainability of LIG housing delivery. Accordingly, the market vibrancy and capability have remained high as a dependable source of LIG delivery strategy in Malaysia.

With specific to market, it is useful to differentiate the level of commitment and attitude towards state policies as well the society. One of the main observable differences between the two countries is the strength and impact of the market in LIG housing delivery. The market in Malaysia arose during the NEP direct government intervention in the economy; as such the market became deeply embedded in the state and society framework and has developed strong links to the country development paradigm. The market therefore became strong anchors of realising government policies objectives and target. However, in Nigeria such visionary viable market never evolved due to the hegemonic and the transactional role of the alliance between state and market and the concurrent weakness of the state institutions. The formal private sector is a late phenomenon and is today made little or no impact in comparison to the informal private sector in meeting the housing delivery of the LIG in Abuja and the nation in general.

Another obvious distinction between Malaysia and Nigeria is the outcome of partnerships and the overall LIHP. In the case of Malaysia, the market has been contained within the elaborate and pragmatic approach of state-market partnership. The policy of LIHP is executed according to local resources; there was no international presence in Kuala Lumpur, meaning to say all the participating firms were local firms. This means that the state institutional framework succeeds in domesticating the implementation by partnering with local market and efficiently succeeded in having an effective compliance to the policy implementation framework. In addition, the administrative centralism of the policy

provided at the federal level contributed in streamlining the policy and preventing the derailment of the policy focus and objective. In consequence, the strategy enjoyed a modest continuity. The relative strong governance capacity exemplified both from the state and market is complimented by extensive support being made available to LIG, in financing and governance. Therefore, the state earned the confidence of the market and in part support the state policy objective of realising a home democracy to all Malaysians.

In Nigeria, the market led housing delivery was mostly depressed by deepening poverty and unemployment among the majority members of the society. The mass poverty and unemployment was at high levels in the Nigerian society generally, meaning that LIG were at the margin of economic allocation platforms. The neoliberal policies adopted as the state economic policy, further entrenched the market led supply, yet the presence of a formal housing market for LIG has been limited so far. In addition, despite, state generous endowment with land and financing, to achieve the partnership objective, the state institutions lost its coordination to regulate the market. The result was a boost to the informality as the last resort alternative to the LIG in Abuja. Consequently, informal settlements have become one of the most notable duality features of the city. The market in Malaysia, in contrast, has been one enjoying conducive state diligence and responded by accommodating to the LIG housing delivery. The market supply has become the dependable source of LIG housing supply in Kuala Lumpur and most of the Malaysian cities. In sum, the comparison above has centred on state, market and society in a broader context. The state has been the basic framework for well managed and all-in-all-coherent LIHP which in addition was accompanied by the strict state control and coordination. The outcome of this LIHP strategy on LIG has been coherent and progressive on the role of the state and market in addressing the LIG housing. While in Nigeria, both state and market in

action, LIHP emasculated and also in connection with LIG became excluded and housing shortage and informality deepens. Thus, the countries divergences are reflections on the way and manner the local context politics, welfare and financing embedded in the low-income housing policies, as in part, interpreting the contrasting performance and outcomes.

The partnership between state and market in Malaysia has been instituted for more than four decades ago, when on state invitation partner with the market in the provision of LIG housing in the country and most especially in Kuala Lumpur. With this long history, in contrast to Nigeria, the partnership has become more resilient as a panacea in LIG housing provisioning. Equally, the market housing provision in the country has equally long history, although over time was on more on high- and medium-income provisioning. The advent of JV and other similar partnerships couple with the enabling environment with strong economic and political fundamentals had gone a long way in sustaining and supporting the partnership between state and market. At the societal front, the national economic growth with broader distribution, expressed in poverty decline and increase in quality of life, provided great opportunities of participation among the target beneficiaries. All these combined with strength the state political will; to implement the JV projects produces a favourable outcome in Kuala Lumpur than in Abuja.

The partnership must be transparent, clear, simple, consistent and helpful to the stakeholders. Once adopted such policies must remain intact and not easily altered although a certain level of flexibility is desirable, as a rigid set of rules will not allow for variations. Above all there is a need for consistency and uniformity of application for stakeholders. Any attempts a partnership create uncertainties, to avoid implementations hiccups. As shown from the Kuala Lumpur context, a framework of implementation under state-led created a proactive safety net to contain market imperfections to reach out the

LIG and a consistent planning has succeeded to move the partnership forward. However, the actors in MHS did not add all these ingredients to succeed. Moreover, the structural failure to reach out to the LIG and their corresponding housing demand further deepens in the city.

The Kuala Lumpur case for the data analysis has shown measures provided to ensure that accomplishment and achievement of the partnership are realized. Unlike Nigeria, the participation of market in Malaysia partnership was one to complement, not replacing other government LIG housing provisioning. The state, therefore, provides an institutional framework for the market participation programme ensuring the implementation and monitoring of the participating stakeholders in the partnership in order to realize the program objectives as earlier stated above. The same partnership was supported with policy and legal structures for the regulatory authorities and the participating market to streamline the procedures and process in the course of implementation, as part of the guarantee to realise affordable and decent housing to the LIG are delivered.

Furthermore, the Kuala Lumpur implementation framework provided was exemplary. It demonstrates a policy commitment and political will between the state and market. One might not be wrong to argue that the policy was realistic on the account of the supporting institutional environment prevailing, producing not only win-win outcome for the participating stakeholders, mainly, state, market and society, but above all both accountability and transparency seems to thrive in the partnership. The market participation provides the state with cooperation and in the process an understanding participatory association between state and market became cultivated. On the other hand, the state supported LIG with access and finance, as part of the inclusive outcome in the policy outcome. Lastly, such partnership structure has produced a vibrant private sector

agents and its contribution to state support has made more housing more accessible for the LIG in Kuala Lumpur.

The key finding of this study is on the MHS housing exclusionary outcome against the city LIG, such constitute a lesson learning for a policy that at its conception intends to boost the housing of the poor and LIG. The MHS exclusionary outcome is largely mirrored and consequences of the structural context in the Nigerian political governance and socioeconomic realities. Thus the source of this exclusiveness can be traced from that context and it's very unlikely programmes like MHS to be a success story and earn a credibility so long as this socio-economic structural malaise are not addressed. Next, the MHS experience suggests that poor implementation of a scheme like MHS can seriously aggravate governance failure. Undoubtedly, from Kuala Lumpur JV programme suggest necessity to have a firm, transparent and political will and commitment from the state institution as the anchor of the programme. Yet, when implementing the programme, from the selection of stakeholders, the selections were much dominated by political considerations rather than competency and managerial capability. Had it not been dominated by political considerations, MHS might have attracted far better and competent private developers of long refutations in the country that they currently do.

Another important lesson to be derived from MHS in Abuja is that policy implementation and success is effective governance at all levels of the organisation in the course of administering the partnership, particularly at the both levels of state and market. The state key performance role is to monitor and manage the partnership inconsistent to the framework of institutional and legislated policies drawn. Political will and administrative commitment at the state level is indispensable if the programme like MHS is to be well managed. This is specifically relevant in an institutional environment like the one in Abuja

and Nigeria in general, dominated by inept government and administrators. Perhaps, the MHS programme was exploited for personal networks and leverage to political patronage and sustenance of cronies and consequently makes it impossible for the state to ensure management effectiveness. Given this kind of scenery in the MHS programme in Abuja, informed an experience elsewhere that the need for more diligent scrutiny to be devoted to how partnership stakeholders are engaged and monitored into the scheme.

Finally, the MHS context suggests that political will and effective implementation by the state institution are equally crucial in determining success. The state's failure to manage effectively right from the inception of the scheme in 2000 undermined the partnership credibility and transparency of the MHS. In 2008, FCTA intervene after the ad hoc committee administration in much later in the scheme implementation when actual damage had already been done. It is a further question whether the setting up of the DMH under the FCDA is an appropriate solution to arrest the institutional failure of MHS and as a measure to build an appropriate administrative, financial and governance credibility to the scheme. It seems as if this programme is too huge for any single department, and the state is the one to consider addressing those structural and contextual realities we earlier mentioned if it actually has the political will to address the housing misery of the LIG among Abuja residents. The lack of political will from the state to do so will reinforce the housing crisis and such multiplies the cost of the failure to a bigger sum in the future than would have been the case had it originally intervened. Yet, MHS has not been coordinated with the deplorable state of the LIG housing crisis in the city. Had there been such a response, the FCTA MHS intervention would have been one of the most unprecedented records of housing history even beyond the country, considering the description we have earlier given that MHS represent one of the most current largest PPP housing schemes in the world. The

gross inadequacies at Abuja MHS are representative state of serious failings of whole institutional governance quality in Nigeria. Considering the widening housing deficit and ineffective MHS to respond adequately to the deficit, further exposes the state failure unfolding in the country as indicated earlier.

9.4 Summary

This study, therefore, examined how the paradigm shift in LIHP shared at meeting the housing of LIG and why the implementation and its subsequent outcomes differ in the countries of the study. In this Chapter, summarise the findings of this study. This study is on comparative terms, compared Malaysia and Nigeria processes and strategies under the LIHP pursue. In conclusion, the general overview of the Chapter is that beyond the classical economics narrowed definition of performance to efficiency, the institutional analysis adopted shown that the agency plays a major role in bringing about change. Similarly, policy implementation, this study analysis demonstrates that market and LIHP are supported and constrained by the pre-existing national structural context and therefore any change or intervention need to be working on the surrounding country context or structure. It is on this basis that explains the difference in the LIHP implementation outcome trajectories found in Malaysia and Nigeria. In the next Chapter, provides a further summary of the findings and conclusion of the study.

Chapter 10

10.0 Summary and conclusion

“I’ve always believed the future is going to be better than the past ...”

Jeffrey R. Immelt (CEO, General Electric) quoted in Nadler (2007:25).

10.1 Introduction

This thesis has been directed to compare, review, evaluate and demonstrate the ways in which the low-income housing policy for low-income group (LIG) in Malaysia and Nigeria were similar and differs and why they differ. This is to identify and apply some of the unique features of countries' low-income housing policies as lesson learning. The Chapter first begins by giving the summaries of the study. Next, the theoretical and policy implications of the study are stated. Finally, the Chapter also contains suggestions for future research and limitations of the study.

10.2 Summaries of key findings from the case studies in Malaysia and Nigeria

In Abuja, beginning of the last decade attempted, as solution, to the deepening housing crisis. These were mainly in the form of World Bank tailored neoliberal housing policy implemented in the form of PPP, specifically, in partnership with formal housing market. From the Nigerian context, in comparison with earlier studies, the remarkable finding of this study is that, the greater majority of LIG was unable to acquire housing. The majority deems the adoption of new approach has worsened the situation rather than improving. Conversely, Malaysian context shows an inclusive trajectory in housing its LIG. Against this background, if the Nigerian government wants to find a lasting solution to its meteoric housing deficit, not only in Abuja, it has to learn from the experiences of countries like Malaysia. The recorded success in Malaysia is attributable to the establishment of the

workable institutional framework. Others include building the capability; empowerment of LIG and political will to the institutional framework to coordinate, regulate and streamline the implementation of the designed policy strategies.

The findings of this study have shown that, the Abuja case demonstrated the compassionate land provision and financing made available to the market. However, this does not lead to a significant change to the accessibility and inclusion of LIG in MHS participation. To a large extent, the scheme further deepens the exclusion of the LIG and by this reflects on the institution norms, criteria and overall quality. The researcher's view of the plight of low-income housing policy (LIHP) in Nigeria, when compared with the Malaysia, leads to the opinion that the problem centrally lies with the institution. The level of success attained in Malaysia towards housing its LIG, was firmly built into the institution which regards housing LIG as a crucial factor in the country's development. It was largely achieved by the operations of the market framework coupled with the firm political will and favourable institutional structure fundamentals. It has now achieved a zenith that most of the housing supplies for LIG was through the market.

However, the Nigerian context that tries to achieve this, the market exploits the weak institution, even within the context of difficulties arising from unfavourable macroeconomic conditions. Therefore, the market cannot be expected to operate in socio-economic environment complexities that constraints the society participation. In recent times, the studies on institutions the world over devoted to ascertaining institution's role in housing policy has grown rapidly (Sanyal & Mukhija, 2001; World Bank, 2002; Zhu & Sim, 2002). The compelling conclusion has been institution matters, as institutions are either enabler or obstacle.

The importance and where institution matters on housing policy are on the coordination, dynamism and impact for housing delivery. Consequently, the housing policy strategies are not only affected by the institution but also by its structural design and quality. The results of this study have shown that, to understand the housing policy issues it is necessary to know the socio-economic framework within which these issues are dealt with. Furthermore, agency behaviour connected with the institutional structure of the society as well as the overall long term countries aim. This is necessary to connect the aims with the development of such institutional structure evolution and development of such society. This means that the institutional policy context matters and set the basis of housing policy differences between countries. It is, however, possible to formulate at least the general principles which would then be adapted to the conditions of the places concerned. The Malaysian context experience is suggested, with a view to improving the Nigeria housing policy performance. It is not only that there has been a gross institutional failure in Abuja, but the existing strategy under the state and market in partnership, have been whose gross failures in the course of LIG housing delivery were very apparent. Therefore, one of the contributions was to suggest Malaysian model. The model could be used to improve the housing condition of specifically the LIG in Abuja. This is possible by creating an effective state institutional framework in the intervention, controls and other policy decisions.

In addition, the perspective of Malaysian context is useful to the conclusion of this study. In an attempt to solve Nigerian and similar developing countries LIG housing problem, cannot simply be solved by World Bank path dependent housing policy. The reader should understand that the social context is unique one in most countries, such uniqueness do not easily open to the idea of path dependent imposition. Nevertheless, historically shelter

provision occurs from the people, whereby the people explore the immediate opportunity and resources around them. There and then meet their basic need of shelter and that should be appreciated for what it brings to especially African society, rather than external imposition.

Finally, there is a need to have a perspective into what exactly the housing situation is prior to now. Until that happens then housing would continue to be a mirage to many. Thus the appearance of path dependent housing policies, whilst nostalgic, may not be the most effective method to take Nigeria and Africa to where it needs to go; well at least for right now. Path dependent in neoliberal might be in Africa's future, until the people are empowered, poverty eradicated and state governance capacity built and maintained. So only then the driving could be done by neoliberal path and become successful. Malaysia development trajectory strongly reinforces the above claim. Hence, this is the relevance of Malaysian model to developing countries in general and Nigeria in particular.

10.3 Conclusion

10.3.1 Conclusion according to Kuala Lumpur case study

From the Kuala Lumpur and national context, in response to the successful realisation of rapid economic growth, the Malaysian LIHP has demonstrated its reasonable ability in responding to these spontaneous and on a large-scale rapid population growth, urbanisation and growing affluence, particularly by expanding the housing needs of the LIG in the country. The development of the economy and the sustained growth through export led-industrialisation has been accompanied by rapid employment growth. Reduction of poverty, growth of the middle class and general improvement of the living standards is the strong fundamentals explaining the extent of the record achieved. The Malaysian housing

policy strongly advocates state-market partnership as a means to manifest much of the housing needs. The synergy between the government and private developers have contributed positively as complement to other sources of LIG housing delivery pursued in Kuala Lumpur.

The key lesson emerging from the Malaysian experience is that with government regulations and controls facilitated by a vibrant private sector, the solution of LIG housing is not far from sight. The Malaysia's changing housing policies shows how it has demonstrated learning from experience. They have evolved national realities in their implementations. Unlike many other developing countries, Malaysia has never to an extreme confined itself to the so-called World Bank consensus or path dependant housing policies. Thus, by and large, the policy makers have been meticulous in redefining and refocusing the way forward in achieving the housing of the LIG with policy pragmatism. This coupled with the political stability; the housing policy's emphasis on the LIG was never compromised. Malaysia by developing countries standard has been successful in mobilising its private sector in achieving home ownership among its LIG. Thus, the Malaysian private sector has become a catalyst in the quest of the nation to realise the home owning democracy.

10.3.2. Conclusion according to Abuja case study

In contrast to Malaysia, the state of Nigerian of housing sector neglect reflects the typical scenario in the country of one of abandonment of all sectors like health, education, agriculture, security among others. Indeed, in general, the housing sector is in a worse state than those of other sectors of the society, having neglected by successive governments since independence and such neglect became a singular conclusion of UN-Habitat (2008). Consequently, the emergence of an enablement housing policy created an opportunity for

the country. To have a second thought on important aspects of its housing policy strategy, by strategising on concrete terms to address the citizen housing malaise to a new agent, namely, market. Notwithstanding, the government over exaggerated its expectations of the market. This did not make much difference in its contribution to LIG housing. Instead, the problem has been transformed into another round of business as usual. The LIG housing challenge deepens and the weaknesses in governance and implementation of housing policy seemed to have lost the opportunity to make a difference in the country. Meanwhile, the informal sector source responded generously to the LIG in the country in general.

Similarly, the MHS enablement housing policy strategy in Abuja has demonstrated that it cannot deliver the demand of the majority; LIG. The new agents from the emerging trend seem to be not prepared to make provision to these majorities in the city. And in fact, their prior attitude to LIG housing before the reform is maintained. Contrary to Malaysia, the strategy is proving to be dysfunctional for a dissolute society. Such outcome is the end result of the virtues of endemic corruption, fraudulence, treachery, apathy and malpractices that is observed in the implementation. The finding of the study shows that it is not tenable to posit that the adoption of PPP as a strategy of housing the mass people of Nigeria has solved the problems of accessibility and affordability for housing among the LIG. Conversely, it can be argued that the strategy of PPP has become a formidable and virtually impenetrable barrier to access to the majority of Nigerians, despite government support of land and financing. The strategy has succeeded by further marginalising and deepening the exclusionist posture of the housing market to majority of Nigerians. As well as effectively undermined and stunted the growth and development of the housing sector/home ownership to near incapacitation. The spiral effect of the failure of this scheme has

contributed significantly to the further densification of the informal settlements around the city. The bottom line of this miserable outcome is mainly in implementation in terms of coordination, dynamism and impact. The MHS has not been efficiently implemented for the whole period of its inception. During the period of implementation, the LIG has not been the focus of delivering. Hence, the MHS has been implemented lacking reasonable focus and is characterised with lackadaisical from the responsible authorities. Furthermore, the MHS is beleaguered by poor governance and coordination. Thus, from the finding of this study it is quite right to conclude that MHS as it has been implemented in Abuja is not a panacea and, in fact, it is quite detrimental to the LIG housing.

The MHS though appears to tackle one of the major constraints to housing supply, mainly land availability for developers, the housing delivery to LIG remains as dismal as ever. The success of making land available to developers notwithstanding has appeared to energize the polarisation and exclusion of LIG in Abuja. Despite this commitment to housing for its inhabitants, yet no significant change made so far in the city as per LIG and poor housing demand. In the final analysis, it may be argued in the Abuja context that housing policy implementation and LIG housing in particular is a product of institutional failure. The problem was not deregulation and privatisation, but rather the state institution, which did not instil the desired commitment and will to make a difference in the city. Concurrently, the market under the partnership appears to be part of, rather than a solution to, the housing wrought. Hence, there must be a renewed effort to reinvigorate its institutions in all its ramifications with all the necessary incentives to drive the city to ameliorate the deepening housing challenge. This appears to be the safe haven for the city administration and its constituent's city majority inhabitants.

The MHS strategy policy formulations resemble with Malaysian. However, the difference between the two countries was in the implementation. The implementation as the findings of this study indicated, worked without basic infrastructures. Coordination and monitoring, inconsistency in implementation plans, insufficient funding and a penchant for misuse of available resources are other factors. The concern goes both to the stakeholders of state and market. While the state demonstrated a lack of genuine political will and commitment, the market had adopted an uncaring and irresponsible attitude to LIG housing. This is apparent in the course of the implementation. Additionally, unfortunately, the implementation was pursued throughout without adequate and long term planning. Thus, the blatant outcome of the policy in Abuja suggests that Nigeria seems not on the way to catching up with countries like Malaysia in LIG housing delivery. As such their housing challenge deepened.

Furthermore, this study has provided a number of insights into the institutional failures in an attempt to resolve the challenge of housing. The experience shows some of the procedures spelt were grossly violated. Therefore, the MHS scheme in Abuja was executed without proper procedure, adequate planning and implementation. The scheme also suffered from lack of coordination and monitoring from the relevant stakeholder departments of the FCDA and the worst originate from the ad hoc committee that first administer the scheme. This singular institutional failure brought about the confusion, lack of focus, coordination and encouraged non-compliance. It has shown the effects of weak institutional framework to successfully coordinate and monitor the progress of this onerous task of housing Nigerians. The ultimate goal of the whole exercise has become a mirage to the Abuja residents, but in particular to the LIG. The worst outcome from the study shows that the scheme is completely disconnected from the overall framework of the country's

national housing policy, that prioritise to achieve housing for all Nigerians to own or have access to decent, safe, and healthy accommodation at an affordable cost through mortgage financing. The study reiterates the need to further conduct in-depth reflections on ways to address this contentious issue of housing the LIG. What's more, the existing institutional framework needs to be overhauled and repositioned on ways best to address this challenge to realise the objective of the NHP, 2006 *“to ensure that all Nigerians own or have access to decent, safe, sanitary housing accommodation at affordable cost”*.

The lesson learning from Malaysia can be read from adequate funding, instituted a policy implementation framework in the form of coordination, dynamism and impact. Of course there was a committed state institution, namely civil servant implementing the policy. To make a difference, just similar to Malaysia, to LIG housing in Nigeria and Abuja in particular, there is a need for the policy to be focused. It should determine to be relevant to their needs. So, let the Nigeria LIHP be focused on being relevant to the needs of this marginalised cohort group. This must be coupled with a state political will of commitment and excellence as a guide. Such attainment will guarantee that the difference could be achieved and happily realised in LIHP. Malaysia and Nigeria experience is surely consistent with the argument that institutions matter in economic performance (North, 1989b; 1990).

10.3.3 Overall conclusion according to the comparative contexts of Malaysia and Nigeria

In this study, the researcher uses the case of Malaysia and Nigeria to study the LIHP in comparative terms. The LIHP in Malaysia and Nigeria are progenies of the British colonial era. The common pedigree observed in both countries' housing policies has been singularly focused on poor and LIG. It is thus not surprising that the objectives for the LIHP

coincidence with the focus on the poor and LIG. However, sharing common background, the housing policies development and strategies since then maintain convergence and divergence in the course of attainment of the both countries mentioned singularly policy's objective. The Abuja MHS demonstrates deeper concern of government on housing wrought in the city. In particular, MHS became stymied by the entrenched interests of both the responsible authority and private developers. The housing policy reform from case study context is most dramatic where the state institution is weak. It is more successful in a state where the state institution is strong. This study points out that private developers can make a positive difference in low-income housing delivery. Their impact in the implementation of reform is equally significant. Where they have, there is a significant improvement of LIG housing status as this study has demonstrated from Kuala Lumpur context.

There has been much debate on the housing of LIG as well as the associated strategies in the literature. Similarly, the paradigm shift in housing policies of developing countries, in the form of enablement has generated considerable interest in both policy and academic reviews as panacea to house the poor and LIG. In all these, the most recent strategy of enablement policy appropriateness as the panacea to the perpetual housing challenges in developing countries is questioned and criticised as inappropriate to these country contexts. Most especially when the housing policies in developing countries are going through a transformation to market, emerging as the preferred the agent of delivery. There is a key question that still needs to be engaged within the Malaysian and Nigerian context. The question is; what role is the state as an institution play in housing the LIG within the context of institutional structures and agents' behaviour in the enablement policy. As part of an on-going debate, the focus of this research was on state, market and society relations

as the actors in LIHP in Malaysia and Nigeria within their different contexts. In both cases, it is the state that mobilises other agents for the realisation of the housing policy goals. The methods employed are the policy formulation and deployment of the policy strategies of implementation (by means of administrative/institutional framework) and provision of necessary implementation infrastructure and resources. Finally, the states play a key role by enabling the market and society in the participation environment arena.

The conclusion of this study is thus inescapable that the outcome arena of the LIHP in Kuala Lumpur and Abuja are quite significant and notable. They display significant differences between the capitals. In Kuala Lumpur, for most of the private sector driven housing delivery was state-led. The domineering role of the market in LIG housing delivery under strict state control has consolidated the strong hold influence of state over time. With state-led, the market has provided decisive impulses for LIG housing since the late 1970s when it all began. This was one strong reason that Kuala Lumpur and by extension Malaysia performed tremendous progress in housing its LIG population, by co-opting private sector, as the leading agents in housing delivery. Moreover, the competition with informality in the housing delivery is an example of controllable sector in Malaysia. Consequently, informal settlements have been rendered insignificant in the country. The progress in LIHP due to mixed strategies since independence, firstly laid by government provider approach in the 1970s, by enabler approaches since the beginning of the 1980s and then by a combination of both onwards. In sum, the government has been able to co-opt, build and sustain a willing partner, namely the private sector, in the LIG housing delivery in Kuala Lumpur.

In contrast, the state in Abuja has been unwilling to provide the necessary political will to mobilise its private sector and to control the process. At independence, up to the late

1980s, the housing policy was state led providing minimal impact on the LIG and as it was same with formal private developers. At this time, the informality in both of LIG housing accessibility and private sector source deepens. Although the emergence enablement housing policy in the 1980s and 1990s was hardly palpable to the LIG, the state partnership with private sector did not fundamentally restructure the housing delivery of LIG, to one of formality. Consequently, LIG housing in Abuja and just like in all of the urban centres in the country has been particularly visible outside the state and the presumed efficient formal private sector market.

From the above, the researcher observes the major apparent difference between Malaysia and Nigeria, centred on the extent of state presence within the LIHP. In Abuja, despite the generous provision of land and finance made available to the private sector developers, the state did not progressively transform the partnership with market to achieve an effective outcome. The policy implementation shows crosscutting cleavages that arise from the state and market partnership stunted the broader support to ameliorate the deepening housing difficulties among the LIG in the city. The plethora of developers that emerged did not unfortunately come to the rescue of LIG housing in the city. Partly, the clientelist partnerships that emerged have only focused more on the less priority area, in the form of choice residences to the medium-and high-income groups. The embattled LIG exclusion resulted in their absence or limited participation, was mainly due to the absence of little or no support from the state. The state and the market, therefore, the historical poor reputation of caring for LIG deepen as its consequence under the LIHP.

Furthermore, at Abuja MHS the sets of actors at the different periods of progress demonstrated incapable of executing the duties of implementation to success. Similar at all the stages of implementation, the actors' vision or administrative efficiency, political will

and commitment that strategized to confront the housing challenge were grossly inadequate. The MHS objective, therefore, to effectively boost the housing supply, so that Abuja acute housing deficit would be brought at par with cities like Kuala Lumpur became a mirage. Consistent with the researchers' conclusions on Abuja development and governance failure, MHS as the city pet project continued along the same path of failure and disappointment. The actors in Abuja, most unfortunately did not reflect the structural implications of MHS progressing without the participation of the LIG. Instead, the authority allowed the continued solely developments in the MHS estates servicing the medium-and high-income groups. Under a neo-liberal LIHP pursued, the financial strength is the name of the game; the LIG became to be considered as a liability. Nevertheless, such thinking has led to Abuja to become into what Adebani (2012) called 'Lagosification' problems of traffic congestion, homelessness, high rent, exorbitant cost of living, slums and squatter problems, crime and insecurity, infrastructural deficiencies, deterioration and deprivations etc. The management of MHS as a solution to Lagosification of the city, Abuja housing became aggravated deeper into crisis.

On the contrary, in Kuala Lumpur, the private sector driven delivery under the state auspices, demonstrates a greater level of commitment, organisation and coordination than in the case of Abuja. Although such position reached by the private sector should certainly be attributed partially to itself, however, much depends on the ability of CHKL to have created a competitive environment with sufficient incentives to allow them to extend housing delivery to LIG. Additionally, because of the state developmentalist orientation, the government has provided a stable economic environment and offers enabling opportunities for domestic private investment. The market working under these strong fundamentals, the Malaysian private sector generally presents itself as a dependable partner

in the housing delivery against state LIHP. Therefore, the market at all times articulates its position towards the integration or meeting the state conditionality's of participation in the state development framework. In this context, LIG through market led supply in Kuala Lumpur constitutes a dependable source and partner in meeting the cohort housing demand.

Conclusively, LIHP in Nigeria unlike in Malaysia, however, has so far been deficient to move forward the LIG housing. An analysis of these contrasting patterns suggests an important conclusion that institutional structural and agential factors are important determinants of the pace of development. Although the form of LIHP implementation shows striking similarities, however, there is quite striking distinctiveness in outcome. This comparative study has shown that to understand the trajectories in countries LIHP can only be interpreted within their particular institutional context. In this sense, when the country contexts are different in key respects, the variation coupled with its quality of institutions assumed an important determinant of agent behaviour and consequently the policy outcomes as the analysis of this study has shown.

10.4 Contributions to literature

10.4.1 Theoretical implications

The enablement LIHP framework literature dwelt more on the market as the sine qua non of success of the policy (Strassmann, 1994). The contribution of the institution is belittled. Hence, the implementation of the policy paradigm from Malaysian and Nigerian context, practically demonstrated that LIG housing could only be effective if supported by a state and a political will capable of administering the discipline integral to its success. Accordingly, it is precisely the basic reason why the Nigeria state failed and became

incapable to forge a progress despite a contrasting support made available to market in contrast to Malaysia context. This reinforces the Jessop (2001) theory that wholesome capitalism through market forces without state providing modes of its reproduction, regulation, cannot achieve significant economic determination. Hence, Nigeria should learn from Malaysian to adequately find a solution to its growing housing deficits. Malaysia has demonstrated that a wholesome path dependent World Bank LIHP was not in its entirety, the local context strategy of addressing housing challenges matters. On this note, it has concurred with what has been professed by Smith (1996), quoted in Gilbert (1997) that dependence on such international policy framework constitute a major constraint on developing countries urban development.

Theoretically, the enablement primarily conception and focus in both countries has generated participation of both local and international capital. In the case of Nigeria, unlike in Malaysia, it was domesticated to the local capital in housing development. Indeed the new paradigm has ambiguous and contradictory implications for LIHP and government housing policies in general. The market-led LIHP should be read not only in terms of the extent of enablement made by the state alone, nevertheless, as a fundamental association between the institution and state structure and agency of the countries. To use Jessop (2002) the outcomes do not depend on the structure of a state but on agency capacities, limits in the policy itself and the subsequent implementation. Additionally, the societal patterns of adjustment and response to the strength and weakness of the state and market institutions capacities and limitations also matters. The study has shown the critical aspect of the distributional impact of the state and market to be either one of inclusion or exclusion of the LIHP. In particular, it was precisely this exclusionary outcome – from a

government scheme, and market that made a class unity to unite and congregate in the periphery of Abuja squatter settlements.

This study of comparative of LIHP challenges. The findings of this study challenged the parochial accounts of developed countries as a model for understanding of a universal housing policy experience. The study accounts are regarded as the corrective standard bearers for countries in developing countries. On this note, the findings of this study's implication on Abuja/Nigeria policy arena are on the urgent need for the state to review and focus its market-led LIHP in the light of the Kuala Lumpur/Malaysian experience. Malaysia has shown that the outcome would have been different from the market want or what would be in the absence of state penetration in the implementation of the partnership. The shortcomings of Abuja experiences expose the weakness of networked form of governance as a replacement of the hierarchical form as an alternative choice in public programme's delivery.

By emphasising state-market in housing, this study represents the continued academic research to deepen the understanding of the impact of the synergy on society in the housing sector and issues arising from its context. In these studies, the implications of the housing policy paradigm shift are often raised and the findings point to a situation where the benefits are distorted and concentrated towards the medium-and high-income groups, against the LIG majority (Adegun & Taiwo, 2011; Arku, 2009). Furthermore, these studies have also highlighted the issues and problems associated with increasing polarisation between the different income groups. The implications of such challenge on long-term city morphology and integration are also taken into account. This study has also indicated similar issues and the emerging challenges arising from the adoption of market-led

delivery strategy in the housing arena. It has noted the success and failures in the two countries studied.

The inequalities, emerging exclusion and focus on the wealthy class in housing accessibility widely associated with the onset of neo-liberalism housing policy and market-led model of government housing policy has led to growing interest in conceptualising alternative frameworks for housing policy. Notable among these attempts have been advocates of a so-called 'third way'. This concept has been developed by Giddens (1998). Central to Giddens ideas about a third way is the need to rethink the nature of equality and inequality and the role of government in tackling both. Active attempts to develop a housing policy framework around third way principles have been made by a number of researchers in housing policy (Choguill, 2007; Ganapati, 2001; Keivani & Werna, 2001a). The experiences of Malaysia and Nigeria lend a strong support to this postulation in the housing policy arena. Especially, these two countries displays different context, in terms, of socio-economic fundamentals and institutional quality. Thus, this study is of value, considering the deepening housing challenges, most especially in developing countries with an underdeveloped housing system. It might be useful in the fashioning and the formulation of an efficient LIHP, to come to terms with these mounting housing challenges in these countries.

10.4.2 Policy implications

The NHP adopted in 1991 and 2006 were direct replication to the 1993 World Bank housing policy document (World Bank, 1993b). The Nigeria LIHP is made having an international conundrum, which ideally should not be so. Additionally, the policy makers need to understand that LIHP that does not contain the flexibility to be shaped by the local contexts is not likely to live to the expectation of its target objectives (Kumar, 2002).

Therefore, there is a need for Nigeria to break its appendage of World Bank wholesome concept, which is proving inappropriate and affecting the nation negatively in finding lasting solutions to its housing quagmire. Consequently, the NHP 2006 is currently under review and forthcoming soon. There is a need for the government to respond to the realities of its local context in all its ramifications. This is possible by formulating its autonomous policy framework and institution capable enough to make a difference in its housing sector. Thus, the once remarked made by Peralosa (1980:692) that “*there is ... a need to find indigenous answers to indigenous problems*” is most relevant here. When this is not done, the state incapacity to influence its policy formulation will be exposed. If the policy makers continued in Nigeria to adapt the World Bank policy framework, the housing of LIIG would likely to continue to prove elusive, despite the declared position as its priority. Therefore, on the basis of Malaysian context, the Nigerian LIHP has to be locally contextualised and evolve based on experience, to be able to transform from its present rhetoric to reality.

The Malaysian case context shows that it is not much the partnership which explains successful partnership with the state. Of far greater importance are the implementation coordination, dynamism and pragmatic approach adjusting policy to its changing circumstances in terms of space and time. The LIHP has had effects in the partnership in innovation in Malaysia. Such implementation innovations incorporated include cross subsidisation, planning requirement regulation, build-and sale, among others. Undeniably, the Abuja case did not manifest any form of such innovations and pragmatism of implementation. Conversely, the Kuala Lumpur case it was the policy pragmatism that generate distinct outcome when compared to Abuja case.

The research findings indicate that the impact of market-led LIHP was minimal at the level of LIG in Abuja, than in Kuala Lumpur. The policy reform challenge is in the area of inclusionary zoning as well as development control in partnership could help reduce “exclusion” effects of the LIHP. The inclusionary zoning, however, depends on the quality of state governance, by ensuring that it does not differentiate between the participating markets.

There was a wrong presumption in Abuja MHS that because the private partners flock into partnership with the government, the partnership will work. However, the implementation did not resolve two important issues, namely, what had to be done for the MHS partnership to deliver housing and, what had to be done to engage the vulnerable LIG in the city. Until these two are deeply entrenched, the MHS could not achieve sustainable and equitable housing delivery in the city.

For obvious reasons of being profit oriented, market may not always treat LIG equitably for housing supply. However, the organisation of partnership between the state-market fills a vacuum in market engagement in the LIG housing provision in developing countries. Therefore, the priority for policy response is to identify ways in which the state can enhance the engagement with more enablement and empowerment environment, particularly the ones around the LIG households. The researcher can cite for instance one striking differential basis between Kuala Lumpur and Abuja was financing availability. In contrast to Abuja, Kuala Lumpur context indicated that availability of financing was very supportive in building the LIG participations. Thus, the policy implication is the need to design a framework of ensuring the availability and accessibility to housing finance among the LIG.

Similarly, in relation to land, the supply of land adopted between Kuala Lumpur and Abuja are very different as shown earlier. The physical and location factors combined, contributed to what was made available to the market for development. Thus, for example, the policy challenge in Kuala Lumpur depends on the desired private developer on greater co-operation from the DBKL. In Abuja, where land was not a constraint, the role of FCTA and its governance need to have a policy that is strengthened enough to ensure that land endowments is exploited to the maximum benefit of common, particularly the marginalised LIG cohort.

10.5 Future research direction

Future researches on LIHP and enablement paradigm using the institutional analysis promises to generate further interesting findings. Meanwhile, comparative experiences in enablement and LIHP should continue to be made. Besides, the study of Kuala Lumpur and Abuja draws the attention on the need for additional investigation on the most effective methods of enablement in the PPP/enablement housing policy. Currently, the debate continued on whether the formal market enablement will lead developing countries towards having an inclusive housing policy reaching out to the target beneficiaries of LIG.

The future studies of enablement need to consider the expansion of the range of housing policy strategies, beyond the current path dependent one in existence. Undoubtedly, housing policy strategies take many forms involving profits, non-profits, community based and government organisations. It engages in a wide variety of different relationships with the state. Thus, the further research need should be in terms of the variation in these forms of the approaches. This study can hope to provide general findings about how the LIHP and LIG challenges are contained within a given domain. Equally, the further research such as this in comparative terms will articulate the voices of these actors involved. Their

strengths in housing the LIG uphold and the streamlining the associated contradictions to LIG housing.

Additionally, the cross-national comparisons undoubtedly miss the crucial aspects of change over time in LIG housing delivery. Hence, there is a need for longitudinal comparisons to understand the extent of which, over the periods of the policy implementation, produces an inclusive or exclusive outcomes, as suggested by Ntema & Marais (2012).

The evidence in this study provides does not yet enable to draw the full conclusions in comparing enablement and housing policy paradigm shift, yet, it does yield interesting insights that will spawn further theoretical and empirical work. In addition, further research on the possibilities of restructuring the enablement to be more state driven. It will have greater state support and more reliance on state institutional framework. This would also be of great benefit from a research perspective. Further studies of how the enablement might be able to earn market support and participation would be of great interest, and then could impact favourable on the LIG in the housing market system. Naturally, research on how best to govern, specifically partnership (Ball & Maginn, 2005), as enablement strategy would be of great importance and value.

Finally, there is a need for studies to undertake longer-term panel data to show the pattern and trend of the impact of market-led LIHP on LIG, not only in these countries under study but in other developing country context. Perhaps, developing such broader perspectives should create more realistic LIHP, that could build a bridge of societal integration in general and specifically through housing policy in these countries.

Many such possible further avenues of enablement research are thus available. It is the hope of this researcher that this study has made a contribution in moving the LIHP debate forward, especially, on how best to realise a pertinent state, market and society partnership alternatives. LIHP, indeed, represents to the researcher an intriguing issue, similar to earlier expressions made by Peattie (1979) and Ortiz (1996). This is the important concern on how to solve a significant portion of Malaysia and Nigeria, and similar developing countries housing problems. A possibility very much deserving of further study is one that is too promising to ignore.

10.6 Limitations of the study

In conducting this study, there were limitations observed and this subsection reports on such limitations. Expectedly, the researcher made all efforts necessary to resolve such challenges, to ensure that the study is completed. Firstly, the leading challenge was the confidentiality of the phenomenon investigated both at the levels of the public and private sectors. The controversies associated with the partnership activity, the data associated with it, were considered highly confidential. Similar to the experience of Mukhija (2004), therefore, the details of the activity data were limited to a level the partnering stakeholders were comfortable to release both at document searches and at the time of the interview sessions. In other words, crucial documents were not released by the managements of the stakeholder partners at both case studies. The socio-political context associated with the partnerships implementation was also quite controversial among the stakeholder agencies. To tackle this challenge, the researcher made a frantic effort in persuading the concerned stakeholders to release the documents needed. Accordingly, within the limited that has been made available, is what the researcher had to work with.

The next limitation of this study was the limited number of interviews both in Kuala Lumpur and Abuja. Although there were many private developers participating under the strategy, part of the reasons mentioned above, many of the private developers declined to participate in the study. Similarly it was difficult for the researcher to obtain their cooperation to participate in the study. This study planned to interview the respective embedded case study housing estate developers in each case study city. However, when it was not possible, the researcher extended to other developers participants under the strategy. For all that, in fact, in Kuala Lumpur case, the researcher could only enlist cooperation of just one developer, who accepted on condition that to be reported in the study as anonymous. Notwithstanding, of their limited participation in the study, this challenge has not much affected the depth of the study, since the entire partnership strategy content was formally documented and the limited implementation context obtained suffice to validate the research puzzles.

Finally, the current study must duly acknowledge the account that the current market-led LIHP is partially limited. Its focus narrowed on the experience of the state partnership with formal market. It is indeed, on a limited number of partnering private developers with government agencies. However, market-led driven LIHP under partnership strategy represents a wider phenomenon. Wherein, the partnering between state and market serve as a focus point to understand the LIHP and LIG housing, under the paradigm. The role of market in housing delivery is not new, but the degree to which this enabling agency became the singular facilitator. The partnership is currently being under thorough examination. Thus, this study reported on only one aspect of it. It is hoped that, this study, in attempting to gauge the effectiveness of market-led LIHP, has been relatively useful in

providing a basis for a broader understanding of the institution. This is towards understanding the different types of LIHP practiced in the two countries.

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Appendices

Appendix A-Household questionnaire, Kuala Lumpur Malaysia



Questionnaire of the study
Department of Estate Management,
Faculty of Built Environment,
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MALAYSIA.

LOW-COST HOUSING POLICY: A COMPARATIVE STUDY OF MALAYSIA AND NIGERIA

PhD Thesis

Bawa Chafe Abdullahi

HOUSEHOLDS STRUCTURED QUESTIONNAIRE IN JOINT VENTURE PARTNERSHIP LOW-COST HOUSING PROJECTS

The purpose of this study is to compare the institutional experiences of Malaysia and Nigeria in Public-Private Partnership (PPP) in the low-cost housing strategy. We intend to point out the mechanisms, modalities and affordability of the partnership and the extent to which it has facilitated in housing the low-income households in the two countries. We also like to give you absolute assurance that the responses will strictly use for this study and be kept confidential. We are therefore soliciting for your objective responses to our questions. Finally, we are highly grateful for your cooperation and assistance in this regard.

Background/ Respondent profile

House address.....

1. What is the ethnicity of the respondent?

a. Malay	b. Chinese	c. Indian	d. Others (Specify)

2. What is the religion of affiliation of the respondent?

(a) Islam	(b) Buddhism	(b) Hinduism	(d) Christianity	(e) Others (Specify)

3. Who is the head of the household?

(a)Father	(b)Mother	(c)Father passed away	(d)Single parent	(e)Bachelors	(f)Others(Specify)

4. What is the head of household age range?

(a) 18- 25	(b) 26- 40	(c) 41- 50	(d) 51- 58	(e) > 58

5. What is the size/ number of the household?

(a) 1- 2	(b) 3-4	(c) 5-6	(d) More than 6

6. How many of your household members are between the ages of:

(a) <1- 6	(b) 7-12	(c) 3- 17	(d) 18- 25	(e) 26- 40	(f) 41- 50	(g) 51-58	(h) >58

7. Is the head of household employed? (a) Yes ☐ (b) No ☐ (If b. go to q.9).

8. If yes, in which sector is he employed?

(a) Government	(b) Private	(c) Self-employed

9. Please choose the class that reflects the head of household monthly income range at the time you purchase the house?

(a) <RM750	(b) RM751-1200	(c) RM1201-2500	(d) RM2501-3500	(e) >RM3500

10. Please choose the class that reflects the head of household monthly income range now?

(a) <RM 750	(b) RM751-1200	(c) RM1201-2500	(d) RM2501-3500	(e) >RM 3500

11. If no, who is supporting the family?

(a) Parents	(b) Siblings	(c) Extended family/ Social relations	(d) Social welfare/ Government	(e) Pension	(f) Others (Specify)

Status of house occupation

12. For how long have you lived in the house?

(a) < 1	(b) 1-5	(c) 6- 10	(d) >10

13. Are you occupying the house as (a) Owner occupier ☐ (b) Tenant ☐ (If a. Go to q.15)

14. If you are a tenant, from whom do you rent the house?

(a) Government	(b) Private developer	(c) Employer	(d) Individual owner	(e) Others (specify)

15. If you are an owner occupier, when did you purchase the house (in years)?

(a) < 1	(b) 1-5	(c) 6- 10	(d) >10

16. From whom did you purchase the house? (If d. go to q.17).

(a) Government	(b) Private developer	(c) Employer	(d) Individual owner	(e) Others (specify)

17. If purchase made from an individual owner, at what price did you buy the house?

(a) RM25,000-35,000	(b) RM36,000-45,000	(c) RM46,000-55,000	(d) RM56,000-75,000	(e) RM76,000-100,000

18. To what extent are you satisfied with the house you are occupying?

(a) Very satisfactory	(b) Satisfactory	(c) Neither Satisfactory nor Unsatisfactory	(d) Unsatisfactory	(e) Very Unsatisfactory

19. To what extent are you satisfied with these common estate facilities provided on the estate?

	(a)Very satisfactory	(b) Satisfactory	(c)Neither Satisfactory nor Unsatisfactory	(d)Unsatisfactory	(e)Very Unsatisfactory
Religious place of worship					
Children's playground					
Parking space					
Shopping/ community centre					

20. Do you own a vehicle? (a) Yes ☐ (b) No ☐ (If b. proceeds to q.22).

21. If Yes, which of the following?

(a) Car	(b) Lorry	(c) Van	(d) Motorbike

22. Are you satisfied with the location of your house in relation to your place of business/ employment?

(a) Yes ☐ (b) No ☐

Source of financing

23. How did you finance the purchase of your house? (If a or e, proceeds to q.25)

(a) Personal saving	(b) Bank Loan	(c) Employees Provident Fund (EPF)	(d) Employer financing/ loan	(e) Family/ relations assistance	(f) Government loan	(g) Others (specify)

24. If it is a loan, how are you paying back?

Monthly salary deduction	Monthly instalment payments	Yearly instalment payments	Others (specify)

25. At what price, did you purchase the house?

(a)RM25,000-35,000	(b)RM36,000- 45,000	(c)RM46,000-55,000	(d)RM56,000-75,000

26. How much were you required to offer as upfront payment before the purchase of the house?

(a) 1-5 %	(b) 6- 10 %	(c) 11- 20 %	(d)21- 35 %	(e)36- 49 %	(f) >50 %

27. If it is a loan, on what terms? (Except for respondent of q. 23 a & e).

(a)Offered collateral a	(b)Offered guarantor a	(c) Employer offered as a guarantor	(d)Government loan	(e) Others (specify)

28. Did you/ are you facing problem with the payment of the loan? (Except for respondent of q. 23 a & e).

(a) Yes ☐ (b) No ☐

29. Was housing financing available at the time you sought for it?

(a) Yes ☐ (b) No ☐

30. Do you enjoy any housing allowances from your employer?

(a) Yes ☐ (b) No ☐

Appendix B- Household questionnaire, Abuja, Nigeria



Questionnaire of the study
Department of Estate Management,
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University of Malaya, Kuala Lumpur,
MALAYSIA.

LOW-COST HOUSING POLICY: A COMPARATIVE STUDY OF MALAYSIA AND NIGERIA

PhD Thesis

Bawa Chafe Abdullahi

HOUSEHOLDS STRUCTURED QUESTIONNAIRE IN PPP LOW-COST HOUSING PROJECTS

The purpose of this study is to compare the institutional experiences of Malaysia and Nigeria in Public-Private Partnership (PPP) in the low-cost housing strategy. We intend to point out the mechanisms, modalities and affordability of the partnership and the extent to which it has facilitated in housing the low-income households in the two countries. We also like to give you absolute assurance that the responses will strictly use for this study and be kept confidential. We are therefore soliciting for your objective responses to our questions. Finally, we are highly grateful for your cooperation and assistance in this regard.

Background/ Respondent profile

House address.....

1. Who is the head of the household?

(a)Father	(b)Mother	(c)Father passed away	(d)Single parent	(d)Others (Specify)

2. What is the head of household age range?

(a)< 25	(b) 26- 35	(c) 36- 45	(d) 46- 55	(e) 56- 65	(f)> 66

3. What is the size/ number of the household?

(a) 1- 2	(b) 3-4	(c) 5-6	(d) More than 6

4. How many of your household members are between the ages of:

(a) 1- 5	(b) 6-18	(c) 19- 25	(d) 26- 45	(e) 46- 55	(f) >56

5. Is the head of household employed? (a) Yes ☐ (b) No ☐ (If No go to q.9).

6. If yes, in which sector is he employed?

(a) Government	(b) Private	(c) Self-employed

7. Please choose the class that reflects the head of household annual income range at the time you purchase the house?

(a) <N50,000	(b)N50,001-75,000	(c)N75,001-100,000	(d)>N100,000

8. Please choose the class that reflects the head of household annual income range now?

(a) <N50,000	(b)N50,001-75,000	(c)N75,001-100,000	(d)>N100,000

9. If no, who is supporting the family?

(a) Parents	(b) Siblings	(c) Extended family/ Social relations	(d) Social welfare/ Government	(e) Others (Specify)

Status of house occupation

10. For how long have you lived in the house?

(a) < 1	(b) 1-5	(c) 6- 10	(d) >10

11. Are you occupying the house as (a) Owner occupier ☐ (b) Tenant ☐ (If a. go to q.12)

12. If you are a tenant, from whom do you rent the house?

(a)Government	(b)Private developer	(c) Employer	(d)Individual owner	(e)Others (specify)

13. If you are an owner occupier, when did you purchase the house (in years)?

(a) < 1	(b) 1-5	(c) 6- 10	(d) >10

14. From whom did you purchase the house? (If d. go to q.14).

(a)Government	(b)Private developer	(c) Employer	(d)Individual owner	(e)Others (specify)

15. If purchase made from an individual owner, at what price did you buy the house?

(a) N<2,000,000	(b) N2,000,000-3,499,999	(c) N3,500,000-4,999,999	(d) N>5,000,000

16. To what extent are you satisfied with the house you are occupying?

(a)Very satisfactory	(b) Satisfactory	(c)Neither Satisfactory nor Unsatisfactory	(d)Unsatisfactory	(e)Very Unsatisfactory

17. To what extent are you satisfied with these common estate facilities provided on the estate?

	(a)Very satisfactory	(b) Satisfactory	(c)Neither Satisfactory nor Unsatisfactory	(d)Unsatisfactory	(e)Very Unsatisfactory
Religious place of worship					
Children's playground					
Parking space					
Shopping/ community centre					

18. Are you satisfied with the location of your house in relation to your place of business/employment?

(a) Yes ☐ (b) No ☐

Source of financing

19. How did you finance the purchase of your house? (If a,b or c, proceeds to q.19)

(a) Personal saving	(b) Bank Loan	(c) FMBN/ Mortgage financing	(d) Employer financing/ loan	(e) Family/ relations assistance	(f) Others (specify)

20. If it is a loan, how are you paying back?

Monthly salary deduction	Monthly instalment payments	Yearly instalment payments	Others (specify)

21. At what price, did you purchase the house?

(a)N1,500,000-1,999,999	(b) N2,000,000- 2,499,999	(c)>N2,500,000

22. How much were you required to offer as upfront payment before the purchase of the house?

(a) 1-5 %	(b) 6- 10 %	(c) 11- 20 %	(d)21- 35 %	(e) 36- 9 %	(f) >50 %

23. If it is a loan, on what terms?

(a)Offered a collateral	(b)Offered guarantor	a (c) Employer as a offered guarantor	(d)Others (specify)

24. Did you/ are you facing problem with the payment of the loan?

(a) Yes ☐ (b) No ☐

25. Was housing financing available at the time you sought for it?

(a) Yes ☐ (b) No ☐

26. Do you enjoy any housing allowances from your employer?

(a) Yes ☐ (b) No ☐

Appendix C- Public sector questionnaire, CHKL, Kuala Lumpur, Malaysia



**Questionnaire of the study
Department of Estate Management,
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University of Malaya, Kuala Lumpur,
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AND NIGERIA**

PhD Thesis

Bawa Chafe Abdullahi

The purpose of this study is to compare the institutional experiences of Malaysia and Nigeria in Public-Private Partnership (PPP) in the low-cost housing strategy. We intend to point out the mechanisms, modalities and affordability of the partnership and the extent to which it has facilitated in housing the low-income households in the two countries. We also like to give you absolute assurance that the responses will strictly use for this study and be kept confidential. We are therefore soliciting for your objective responses to our questions. Finally, we are highly grateful for your cooperation and assistance in this regard.

GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Department of Economic Planning & Development Coordination

1. How is the land for public-private partnerships provided to the private developers?
2. How do you secure the development land for PPP low-cost housing?
3. What types of infrastructure provided are to be provided on the housing estate (roads, drainage, water, sewerage, and electricity)?
4. Who is responsible for the provision of the infrastructure on the housing estate?
5. How do you ensure the standard/ quality of houses produce by the private developers?
6. How are the PPP contract enforced, in the case of any violation of the PPP terms of agreements?
7. On what conditions/ terms the development land is provided to the private developers?
8. Has there been any violation of such terms of the PPP contract agreements?
9. What are the mechanisms of dispute resolutions in the PPP contracts put in place by your organisation?
10. Is there any legislation on dispute legislation?
11. How is the minimum guaranteed profit determined?

12. How do you determine the percentage of profit to be paid by the private developer to your organisation?
13. Do you have policy guidelines determined the eligibility of the prospective buyers?
14. Is this department involved in the selling/ allocation of the PPP low-housing units to prospective buyers?
15. What are the benefits derived by your organisation from the PPP projects?
16. From your experience, what are the major challenges of PPP projects in housing the low-income households?
17. What are the steps to take in improving the performance of partnership projects in the future?



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GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Department of Physical Planning (DPP) & Department of Urban Planning (DUP)

1. What are the policy issues to consider in PPP planning approval procedures?
2. What are the sources of these issues/ regulations from the planning regulations of your organisation?
3. What are the developments permitted in the form of “one package development” allowed to the private developers on the PPP projects?
4. From what has been approved to the private sector partner, how do you ensure compliance?
5. What types of infrastructure provided are to be provided in the PPP projects (roads, drainage, water, sewerage, and electricity)?
6. Who is responsible for the provision of the infrastructure for the PPP projects?
7. From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
8. . What are the steps to take in improving the performance of PPP low-cost housing projects in the future?



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GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Legal department/ unit

1. Is your department/ unit responsible for drafting the joint venture (JV) agreement?
2. Has there been any violation of such terms of the PPP contract agreements?
3. What are the mechanisms of dispute resolutions in the PPP contracts put in place by your organisation?
4. Is there any legislation on dispute legislation?
5. From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
6. What are the steps to take in improving the performance of PPP low-cost housing projects in the future?



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GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Housing Department

1. What are the roles of your department in selling/ allocation of PPP low-cost housing projects?
2. Are there policy guidelines in identifying eligible low-cost housing beneficiaries formulated by the government or your organisation? Yes/ No
3. If yes, what are these guidelines set, defining the eligibility of the beneficiaries of the PPP low-cost housing?
4. Do you operate registration process in selling the PPP low-income housing to the beneficiaries? Yes/ No
5. If yes, how do you operate the registration system?
6. In your opinion, what do you feel of the registration process operated by your organisation?
7. If no, how do you sell / allocate the PPP low-income housing?
8. From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
9. What are the steps to take in improving the performance of PPP low-cost housing projects in the future?

Appendix D- Public sector questionnaire, FCTA/FCDA, Abuja, Nigeria



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GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Economic planning unit/ Joint venture- privatisation unit

- 1 How is the land for public-private partnerships provided to the private developers?
- 2 How do you secure the development land for PPP low-cost housing?
- 3 What types of infrastructure provided are to be provided on the housing estate (roads, drainage, water, sewerage, and electricity)?
- 4 Who is responsible for the provision of the infrastructure on the housing estate?
- 5 How do you ensure the standard/ quality of houses produce by the private developers?
- 6 How are the PPP contract enforced, in the case of any violation of the PPP terms of agreements?
- 7 On what conditions/ terms the development land is provided to the private developers?
- 8 Has there been any violation of such terms of the PPP contract agreements?
- 9 What are the mechanisms of dispute resolutions in the PPP contracts put in place by your organisation?
- 10 Is there any legislation on dispute legislation?
- 11 How is the minimum guaranteed profit determined?

- 12 How do you determine the percentage of profit to be paid by the private developer to your organisation?
- 13 Do you have policy guidelines determined the eligibility of the prospective buyers?
- 14 Is this department involved in the selling/ allocation of the PPP low-housing units to prospective buyers?
- 15 What are the benefits derived by your organisation from the PPP projects?
- 16 From your experience, what are the major challenges of PPP projects in housing the low-income households?
- 17 What are the steps to take in improving the performance of partnership projects in the future?



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GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Planning department/ unit

- 1 What are the policy issues to consider in PPP planning approval procedures?
- 2 What are the sources of these issues/ regulations from the planning regulations of your organisation?
- 3 What are the developments permitted in the form of “one package development” allowed to the private developers on the PPP projects?
- 4 From what has been approved to the private sector partner, how do you ensure compliance?
- 5 What types of infrastructure provided are to be provided in the PPP projects (roads, drainage, water, sewerage, and electricity)?
- 6 Who is responsible for the provision of the infrastructure for the PPP projects?
- 7 From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
- 8 . What are the steps to take in improving the performance of PPP low-cost housing projects in the future?



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GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Legal department/ unit

- 1 Is your department/ unit responsible for drafting the joint venture (JV) agreement?
- 2 Has there been any violation of such terms of the PPP contract agreements?
- 3 What are the mechanisms of dispute resolutions in the PPP contracts put in place by your organisation?
- 4 Is there any legislation on dispute legislation?
- 5 From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
- 6 . What are the steps to take in improving the performance of PPP low-cost housing projects in the future?



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GOVERNMENT INSTITUTIONS SEMI-STRUCTURED INTERVIEW

Housing Department

- 1 What are the roles of your department in selling/ allocation of PPP low-cost housing projects?
- 2 Are there policy guidelines in identifying eligible low-cost housing beneficiaries formulated by the government or your organisation? Yes/ No
- 3 If yes, what are these guidelines set, defining the eligibility of the beneficiaries of the PPP low-cost housing?
- 4 Do you operate registration process in selling the PPP low-income housing to the beneficiaries? Yes/ No
- 5 If yes, how do you operate the registration system?
- 6 In your opinion, what do you feel of the registration process operated by your organisation?
- 7 If no, how do you sell / allocate the PPP low-income housing?
- 8 From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
- 9 What are the steps to take in improving the performance of PPP low-cost housing projects in the future?

Appendix E- Private sector developer's questionnaire, Kuala Lumpur, Malaysia



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PRIVATE DEVELOPERS RESPONDENTS SEMI-STRUCTURED INTERVIEW

Name of firm.....

Location.....

1. Mention the low-cost housing scheme constructed by your firm?
2. Give the number of low-cost housing flats built by your firm according project(s)?
3. What are the terms conditions of the PPP contract entered with the government?
4. How do you source finance for the construction of the estate?
5. On what terms do you access such construction financing?
6. What are the planning regulations that your firm must comply before planning approval is granted?
7. What is the unit selling price of the low-cost flat from your firm?
8. How do you recover the proceeds of sale of the low-cost housing from the purchasers?
9. Do you pay the government the land value of the land granted to you for the PPP project?
10. What is the nature of minimum guaranteed profit (MGP) payment made to the government of the PPP project executed by your firm?
11. How long does it take your firm to secure approval of the following?
 - a. Planning permission
 - b. Building plan

12. Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the local planning authorities?
 - a. Yes b. No (If No, proceeds to question 14)
13. If yes, explain the nature of the concessions enjoyed from the local planning authority?
14. Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the electricity authority?
 - a. Yes b. No (If No, proceeds to question 16)
15. If yes, explain the nature of the concessions enjoyed from the electricity authority?
- 10 Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the water authority?
 - a. Yes b. No (If No, proceeds to question 18)
- 11 If yes, explain the nature of the concessions enjoyed from the water authority?
- 12 Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the telephone authority?
 - a. Yes b. No (If No, proceeds to question 20)
- 13 If yes, explain the nature of the concessions enjoyed from the telephone authority?
- 14 Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the other authorities?
 - a. Yes b. No (If No, proceeds to question 22)
- 15 If yes, explain the nature of the concessions enjoyed from these authorities?
- 16 Did your firm enjoy incentives / relaxation as institutional supports on low-cost housing development from the government on faster plan approval?
 - a. Yes b. No (If No, proceeds to question 24)
- 17 If yes, the nature of the faster plan approval granted to your firm?
- 18 Did your firm enjoy incentives/ relaxation as institutional supports on low-cost housing development from the government for land acquisition?
 - a. Yes b. No (If No, proceeds to question 26)
- 19 If yes, explain the nature of the incentives on land allocation granted to your firm?
- 20 Did your firm enjoy incentives/ relaxation as institutional supports on low-cost housing development from government on infrastructure subsidisation?
 - a. Yes b. No (If No, proceeds to question 28)
- 21 If yes, explain the nature of the infrastructure subsidisation granted to your firm?
- 22 Did your firm enjoy incentives/ relaxation as institutional supports on low-cost housing development from government on planning standard?
 - a. Yes b. No (If No. proceeds to question 30)
- 23 If yes, explain the nature of the planning standard granted to your firm?
- 24 From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
- 25 . What are the steps to take in improving the performance of PPP low-cost housing projects in the future?

Appendix F- Private Sector developer's questionnaire, Abuja, Nigeria



**Questionnaire of the study
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PRIVATE DEVELOPERS RESPONDENTS SEMI-STRUCTURED INTERVIEW

Name of firm.....

Location.....

- 1 Mention the low-cost housing scheme constructed by your firm?
- 2 Give the number of low-cost housing flats built by your firm according project(s)?
- 3 What are the terms conditions of the PPP contract entered with the government?
- 4 How do you source finance for the construction of the estate?
- 5 On what terms do you access such construction financing?
- 6 What are the planning regulations that your firm must comply before planning approval is granted?
- 7 What is the unit selling price of the low-cost flat from your firm?
- 8 How do you recover the proceeds of sale of the low-cost housing from the purchasers?
- 9 Do you pay the government the land value of the land granted to you for the PPP project?
- 10 What is the nature of minimum guaranteed profit (MGP) payment made to the government of the PPP project executed by your firm?
- 11 How long does it take your firm to secure approval of the following?
- 12 Planning permission
- 13 Building plan

- 14 Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the local planning authorities?
 - a. Yes b. No (If No, proceeds to question 14)
13. If yes, explain the nature of the concessions enjoyed from the local planning authority?
14. Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the electricity authority?
 - a. Yes b. No (If No, proceeds to question 16)
15. If yes, explain the nature of the concessions enjoyed from the electricity authority?
- 16 Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the water authority?
 - a. Yes b. No (If No, proceeds to question 18)
- 17 If yes, explain the nature of the concessions enjoyed from the water authority?
- 18 Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the telephone authority?
 - a. Yes b. No (If No, proceeds to question 20)
- 19 If yes, explain the nature of the concessions enjoyed from the telephone authority?
- 20 Did your firm enjoy concession from fees and financial contribution specifically for constructing low-cost housing from the other authorities?
 - a. Yes b. No (If No, proceeds to question 22)
- 21 If yes, explain the nature of the concessions enjoyed from these authorities?
- 22 Did your firm enjoy incentives / relaxation as institutional supports on low-cost housing development from the government on faster plan approval?
 - a. Yes b. No (If No, proceeds to question 24)
- 23 If yes, the nature of the faster plan approval granted to your firm?
- 24 Did your firm enjoy incentives/ relaxation as institutional supports on low-cost housing development from the government for land acquisition?
 - a. Yes b. No (If No, proceeds to question 26)
- 25 If yes, explain the nature of the incentives on land allocation granted to your firm?
- 26 Did your firm enjoy incentives/ relaxation as institutional supports on low-cost housing development from government on infrastructure subsidisation?
 - a. Yes b. No (If No, proceeds to question 28)
- 27 If yes, explain the nature of the infrastructure subsidisation granted to your firm?
- 28 Did your firm enjoy incentives/ relaxation as institutional supports on low-cost housing development from government on planning standard?
 - a. Yes b. No (If No, proceeds to question 30)
- 29 If yes, explain the nature of the planning standard granted to your firm?
- 30 From your experience, what are the major challenges of PPP low-cost housing projects in housing the low-income households?
- 31 What are the steps to take to improve the performance of PPP low-cost housing projects in the future?

Appendix G- The list of names of all the individuals in stakeholder organisations, as well as some information on their background and position at the time of the interview

Area of case study-Kuala Lumpur (Malaysia)			
Interviewee	Position	Organisation	Department
Wan Mohd Ghazali	Senior Deputy Director	CHKL/Public sector	Economic Planning
Hj Mohd Yusoff	Deputy Director	CHKL/Public sector	
En Azrin	Planning officer	CHKL/Public sector	
Puan Iznah	Project Officer	CHKL/Public sector	
Zulkifili Ibrahim	Project Director	Dwitasik/private sector	
Anonymous		Private sector	
Area of case study-Abuja (Nigeria)			
Engr. Umar G. Jibrin	Director	FCDA/Public sector	Mass Housing
Engr. Momoh	Deputy Director	FCDA/Public sector	Mass Housing
Arc. Shehu A.Bammali	Assistant Director	FCDA/Public sector	Mass Housing
TPL Yahaya Abubakar	Assistant Director	FCDA/Public sector	Urban & Regional Planning
Arc. Bashir	Managing Director	APIC/FCTA Parastatal	
Mr Ayo Bello		CITEC/Private sector	
Engr. Johnson	Project Manager	Kabusa Garden/Private Sector	
Mr Oladapo Popoola	Head/Admin. Finance	Yayale Ahmed/private Sector	
Yakubu Sunday	Property Manager	Saraha/private Sector	

Appendix H- Abuja FCC development phases and the embracing districts

Phases	Embracing Districts
I	Central Business District (CBD) (AO), Maitama (A5&6), Wuse I (A2), Wuse II (A7&8), Garki (A1) & II (A3) and Asokoro Planned population:230,000
II	Katampe, Mabushi, Utako, Wuye, Durumi, Gudu (B1), Jabi, Kado, Jabi, Daki Biyu, Kaura, Duboyi, Gaduwa, Dutse and Kukwaba National Park Planned population:585,000
III	Bunkoro, Gwarinpa I, Gwarinpa II, Mbora, Industrial Area I, Institutions and Research centres, Industrial Area II, Galadimawa, Dakwo, Lokogoma, Wumba, Wupa, Dape, Karmo, Pyakesa, Okanje, Kabusa and Saraji. Planned population: 640,000
IV	Karsana North, Karsana East, Karsana South, Karsana West, Ido Gwari, Idu-Sabo, Kado Kafe, Kodo, Wupa, and S. Gida Planned population:1,700,000

**Appendix I- CHKL conditions of JV partnering with the private developers
(excerpts from a sample of the JV PA document)**

1. The developer is required to pay 10% of the land value to the CHKL on signing the agreement. Thereafter, the developer pays the remaining total land value allocated for the project; according to the schedule contained in Table below, extend within the period of the development.

Schedule of land value payment to be observed by participating private developer in CHKL JV, Kuala Lumpur

Period	Percentage of payment
Upon signing agreement	10%
12 Months	30%
24 Months	30%
36 Months	30%

2. Payment of minimum gross profit (MGP) and any additional profit made by the developer to CHKL. The dateline for the MGP was set in within one month after the issuance of certificate of practical completion. Non-prompt payment of the MGP attracts 10% interest beginning from the due date on a daily basis not exceeding six months.
3. Acceptance of substitution of payment of land value, MGP and additional profit (if any) in kind to CHKL. These values are converted to the values of equivalent to the residential units from the development accompanied with a special discount of 10% of the public sale price of such units.
4. The completion of the development within a period of 36 months.
5. When it is squatter enclave, the developer is responsible to pay all the quit rents, assessment and all other costs and expenses as well as outgoings in respect of the land.

Appendix J- FCTA conditions of partnering with the private developers (excerpts from a sample of the MHS LA document)

1. To complete the specified number of housing units within eighteen months (FCDA) or three (3) years (defunct MFCT) from the date of the agreement, on the land granted, depending on the scheme.
2. The housing development should be in conformity with the approved plan and with all specifications contained in the Development Control manual of the FCDA.
3. The private developer is entitled for a six month extension after the expiration of the period of completion.
4. The failure of the private developer to complete the development within the specified periods entitled the FCDA to take over the land and improvements made. However, the developer is entitled to be given compensation from the FCDA/FCTA.
5. Additionally, there is a broader clause that allows the FCDA/FCTA to take over the possession of demised premises upon breaches of any terms of the lease agreement.
6. The FCDA/FCTA undertook the responsibility to provide primary and arterial infrastructures to the estate, whereas the private developers provide the secondary and tertiary. However, where the FCDA/FCTA failed to fulfil its mandate, the private developers were at liberty to provide the prerequisite infrastructures to make the estate habitable at the firm expense.
7. The arising disputes between the parties is agreed to be referred to an arbitration panel, each nominating one arbitrator and the third appointed by them to preside.

Appendix K- Pre-and post-qualification requirements process for participation in Abuja MHS

Requirements	Specific details
Pre-qualification	
1. a. Payments	i. An assessment fee of N250,000 ii. 2.5% of project cost from a recognized bank in Nigeria as performance bond.
b. Legal	i. Duly registered as a corporate body in Nigeria. ii. Statutory bodies to produce the statue of creation. iii. Free from legal impediments iv. Producing certificate of registration; Memorandum and Articles of Association and three years evidence tax payments and company Audited accounts for three years. v. Sworn affidavit on a commitment to develop the land within the stipulated time.
c. Technical Staff	i. Must have registered professional staff in the professions of Architecture, Civil/Structural Engineering, Electrical Engineering, Planning, Quantity Surveying and Land Surveying. ii. The names and their credentials must be given.
d. Financial	i. Project feasibility reports. ii. Project Financial forecast and cash flow projections. iii. Sources and evidence of the project finance. iv). Memorandum of Understanding (MOU) between the Developer and the project Financiers. v. Evidence of equity capital
e. Development proposals	i. Conceptual Layout of proposed development. ii. Preliminary Architectural drawings. iii. Preliminary engineering drawings
Post-qualification.	
2. a Payments	i. For Land, amounts according to the scale of development as follows at the FCC and Satellite Towns FCC- Large- 6-10 hectares –N10,000,000 Medium- 3-5 hectares- N 6,000,000 Small 1-2 hectares–N 3,000,000 Satellite Towns- Large- 11-20 hectares –N5,000,000 Medium- 6-10 hectares- N3,000,000 Small- 2-5 hectares– N2,000,000
b. Technical	To submit the respective documents for approval under i. Planning drawings- site appraisal, topographical maps of the plot, general land use plan, density distribution plan, detailed site development plan, building coverage/block layout plan and environmental impact analysis. ii. Architectural drawings- building plans, elevations and sections, structural designs of building types, services design and block models. iii. Engineering drawings- road, water supply, wastewater, storm water drainage, electrical distribution and telecommunication duct networks.
c. Financial	Project cost estimates by i. Cost of building ii. Cost of secondary and tertiary engineering infrastructure iii. Proposed selling prices of the housing units iv. Completion period not exceeding 36 months

Source: FGN (2009:1596-1599)

Assigned responsibilities between the FCDA/FCTA and private developers from the signed DLA

RESPONSIBILITIES	
FCDA/FCTA	PRIVATE DEVELOPER
<ul style="list-style-type: none"> ■ Land allocation to the selected private developers at nominal values. ■ Assessment of improvements on the land and subsequent payment of compensation of interests in the allocated land by the FCDA. ■ Undertaking to construct primary and arterial infrastructure to the housing estates subject to availability of financial resources. ■ To provide standards and guarantee approvals from Development control, once the development documents plans appropriately done within one month of submission. ■ Coordination, supervision and monitoring of the scheme implementation. ■ Issuance of C of O titles to the purchasers of the houses sold by the private developers once the prerequisites fees and deferred charges settled. 	<ul style="list-style-type: none"> ■ Submissions of the requisite development documents for approval. ■ Carrying out the development in conformity with the supplied Abuja Development Control Manual. ■ Developing secondary and tertiary infrastructure on the estate. ■ At liberty to provide primary and arterial infrastructure to provide their housing estates accessibility, where the FCTA/FCDA fails to provide. ■ Land to be exclusively used for the mass housing and not to assign or sublet a whole or a part. ■ Payment of compensation to whose interests acquired, especially villages to be displaced ■ To produce and supply the list of purchasers of the disposed units for the issuance of C of O.

Source: Generated from different records on MHS in Abuja

Appendix L- Conditions for obtaining estate development loans by developers from Federal Mortgage Bank of Nigeria (FMBN) as Estate Development Loan (EDL)

To qualify for an estate developer's loan from the FMBN, an Estate Developer has to meet the following conditions:

- Loan is for residential housing estate development only at an interest rate of 10% p.a. (on annuity basis) and for a tenor not exceeding 24 months subject to revision.
- The bank finances infrastructural facilities up to 70% for private developers only, while housing corporations and Government owned development projects are to provide 100% infrastructure.
- The proposed estate must have a good title that can be assigned, leased or sub-leased to individual allottees/purchasers of the units therein.
- Housing units under the proposed project must not be more than N15million so that they can be affordable to NHF contributors. These units should be in line with type plans specified by FMBN.
- There must have been firm commitments from buyers/allottees of the housing units. An accredited Mortgage Loan Originator (e.g. PMI) is to be identified in order to facilitate the introduction of the project to prospective buyers/allottees who must be contributors to NHF.
- A financial projection to suit the proposed financial arrangement of the project must be provided. The projection must include developers' equity participation in the project at the present rate of 10%.
- Estate Development Loans to be secured with the title document (i.e C of O or R of O) for the property to be developed and an additional security for a value of the 1st tranche only. Developers with the lease agreement are to meet the following requirements:
 - ❖ That it shall be registerable as well as give the developer power to lay out, partition, allocate, assign and sublet housing units including apartments, flats in blocks, detached and semi-detached bungalow, terraces etc. as well as service plots. This must be done in accordance with approved building plan/site layout.
 - ❖ That the development lease should be stated that the individual titles will be submitted directly to FMBN (or financier).
 - ❖ That the developer will be able to pledge and mortgage the land /development to FMBN or any other financier thereon to raise funds to meet the obligation under the development lease agreement.
 - ❖ The tenor of the lease should be for a minimum of 5 years with an assurance of renewal for a further term of 5 years or more.
 - ❖ The financier or FMBN should have first charge over the land /development on it.

The below listed document should be submitted with the loan application package:

- Certificate of incorporation
- Photocopy of Article and Memorandum of association of the company with true copies of FORM Co2 and Co7.
- Detailed profile of the company
- Audited accounts with the signature, seal and certificate stamp of the Auditors, for the previous three years.
- Photocopy of tax clearance certificate for three years.
- Photocopy of registered title documents on the land for the proposed project.
- Approve building and layout plan by the relevant body/authority.
- Resolution of the state Executive council as well as a motion of the State House of Assembly approving the application for a loan from FMBN for State Housing Corporations.
- The company's board resolution to borrow signed by the Chairman and Company Secretary.

Source: <http://www.fmbn.gov.ng/vault/edl-faqs.pdf>