

Assessment of public-private partnership in affordable housing provision in Cross River State, Nigeria

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Housing is the second basic need of man after food. Throughout a man's life, securing a place to call his/her own greatly occupies man's thoughts. In recent years, the Cross River State Government has made efforts to assist its workforce in acquiring housing of their own at reduced price and through housing loan that runs over a long period of time. Recently, the state government through its partnership with Aso Savings and loan powered by Millennium Investment Trust Limited have been able to provide over 400 affordable housing units to the State's Civil Servants through the Public-Private Partnerships (PPP) initiative. In order to assess the role played by PPP in the provision of housing units in Akpabuyo Local Government Area (Akpabuyo Housing Estate) to Civil Servants in the state, the study evaluated the perception of people that acquired the housing units on the nature of the Loan and the drive carried out by the PPP in housing provision. Snowball sampling technique was employed to sample 180 respondents. The result showed that all the respondents were pleased and satisfied with the role played by PPP in housing provision. It also showed that 89 per cent of the respondents were highly satisfied with the mode of selection and payment for the housing units, while 11 per cent were of the opinion that the process was characterised by irregularities such as favouritism. One-way analysis of variance showed that the mode of payment for the housing units varied by income ($p<0.05$); implying more housing stress to low-income earners. The study suggests that a more unified and progressive mode of payment should be implemented by the government to enable civil servants in the state access the loan for housing.