

Effectiveness of Sites and Services Schemes in Low and Medium Income Housing Provision in Nigeria

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ABSTRACT

This work examines the effectiveness of Site and Services schemes in Low and Medium income housing provision in Nigeria. Site and Service Schemes represent a major innovation in shelter policy in developing countries and have been sponsored by international and local aid agencies for more than a decade. Such government projects deliver a package of shelter-related services. Typically, such projects represent a sharp break with pre-existing government shelter policies in that they attempt, in principles, to focus directly on lower-income group and to deliver shelter and services with small or no subsidies. This study describes the background of Sites and Services, reviews recent evaluation of sites and services projects, presents an analytical model of the sites and services paradigm (which is used to examine how major project outcomes are influenced by project design), recapitulates housing demand in developing countries (which is relevant to designing appropriate sites and services projects). Conclusively, the management of sites and services scheme should be revisited, redesigned and made in line with the socio-cultural attributes of the local communities where they are to be sited because a universal approach may not be suitable for all communities in Nigeria, given the diversity of value, culture and social values as well as natural environmental settings.

Keywords: Site, Services schemes, low and medium income, housing provision

INTRODUCTION

Rapid growth of urban areas in most developing countries in the last few decades had led to shortfall in many sectors, primarily housing. The problem has been two-fold; on one hand, the majority of the people moving to the urban areas have lacked the necessary assets and financial holdings in order to acquire a “decent house”. On the other hand, the designated government agencies and bodies have not provided sufficient housing units which are affordable for the poor majority in the urban areas. The proliferation of slums and squatter settlements has been a result of this scenario. But a growing understanding of the dynamics involved in the development and expansion of squatter settlements has led to a number of motivated housing schemes in various developing countries to solve the “dilemma” of housing. The realization that to provide a “complete” serviced house by government agencies is not possible or simply cannot be afforded by most low-income families prompted a shift in focus from supplying a fully serviced house to that of providing only serviced land. The key characteristic of the approach is the beneficiaries “sweat equity” and other internal resources (community, financial and so on) in the actual construction and development of the house.

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Governments in Nigeria have attempted to confront the nagging problems of accommodating an increasing number of Nigerians. In this wise, various programmes and policies have been articulated and implemented to address housing problems. These include rent control, public land ownership, development of subsidized housing estate for the low and medium income groups, direct and indirect subsidies to the middle and upper income people, housing loan schemes; establishment of housing corporations, building societies and Federal Mortgage Bank of Nigeria (FMBN), employers housing schemes (Aribigbola and Ayeniyo, 2012) and recently, National Housing Policy (NHP) and the National Housing Fund (NHF). In view of the above expression of interest by government in the provision of housing for the Nigerian masses, the strategies adopted were of little benefits to the low and medium group (Onibokun, 1985). There is therefore, the need for a dynamic approach to combat the problem of housing shortage in the face of the growing population and dwindling resources of the country. This, more so, since past effort seemed not to have demonstrated meaningful effect or impact on housing provision in the country. Thus, many Nigerians still live in very poor housing environments. The above and other issues have called for an approach capable of facilitating, promoting and enhancing increase in housing construction.

Site and service schemes becomes the by word for solving the problem of poor housing condition and squatters settlement. A squatter settlement is and has always been considered illegal and in order to relocate and rehabilitate the squatters, plots of land (or site) with infrastructure on it (or services) were provided, and the beneficiaries had to, in most of the project, build their own houses on such land. The key components of a housing scheme are the plot of land, infrastructure (like roads, water supply, drainage, electricity or a sanitary network), and the house itself. Various inputs that go into them include finance, building material/technology and labour. Thus, the site and service approach advocated the role of government agencies only in the preparation of land parcels or plot with certain basic infrastructure, which was to be sold or lead to the intended beneficiaries.

The next step of actual house building was left to the beneficiaries themselves to use their own resources, such as informal finance or family labour and various other types of community participation modes to build their house. The beneficiaries could also build the house at their own pace, depending on the availability of financial and other resources. This adopted the basic principle of the development of a squatter settlement but without the “squattling” aspect. Housing has been widely acknowledged globally as one of the basics of human existence. Regardless of economic status, where to live is of paramount importance to human existence. The rapid population growth, uncontrolled urbanization, slow pace of construction and dwindling income have continued to complicate the problem of Nigerian cities and the issue of urban housing especially for the poor and low-income households, who constitute over 70% of the Nigerian urban population (Opoko, 2004). The low income group, according to FGN (1991) on National Housing Policy, is ‘all wage earners and self employed people whose annual income is N5,000 or below as of 1988 or whose annual income is 20% or below the maximum annual income of the salary grade level within the civil service structure at any given time whichever is higher, about 70% of Nigerians fall into this category. The 1991 housing policy definition of low income group

was varied by that of 2002 which redefines the low income group as 'all employees or self employed persons whose annual income as at the year 2001 is N100,000 or below (i.e. the equivalent of salary grade level 01-06 in government work), this group takes about 90% of the Nigeria population and characterized with living at high density housing environment by virtue of the extent of their income power. Going by the view of Nigerian Institute of Social and Economic Research (NISER) (2003), the poor was described as the share of Nigerian population below the national poverty line and this increased from 42.8% in 1992 to 65% in 1996. It was estimated that about 70% of Nigerian urban populace live below the national poverty level Omoujine (2000).

Nigeria experience poverty level above 50%. This was corroborated by Federal Republic of Nigeria (1991) which categorizes the non poor (rich) Nigerians to have taken 82.8% of Nigerian population in 1980, this was dropped to 41.8% in 1996 while the proportion of those in the core poor increased from 3% in 1980 to 25.2% in 1996. The proportion of those who are moderately poor rose from 14.2% in 1980 to 33.0% in 1996. As a result of the failure of the complete house approach to effectively meet housing needs of the people, government experimented with core housing during the 4 National Development Plan period (1980-1985), referred to as Shagari houses, the programme adopted two housing design prototypes. The one-bedroom core, intended for low-income people and the 3 bedroom units which was intended for middle income households.

The realization that providing a "complete" serviced house by government agencies is not possible or simply cannot be afforded by most low-income families prompted a shift in focus from supplying a fully serviced house to that of providing only serviced land otherwise called site and service. The 2002 World Summit on Sustainable Development (WSSD) in Johannesburg, South Africa recognizes the importance of sites and services schemes likewise the various housing policies of Nigerian Government from 1991 National housing policies up to date. This implies or suggests that the sites and services approach can be useful or be regarded as a viable alternative in solving housing related problems of Nigerian poor. If it is effectively adopted, sites and services scheme can make housing affordable and also solve housing related problems of Nigerian poor.

Affordability is one of housing related problems of Nigerians (Egunjobi, 1994) which can be minimized through sites and services. Housing affordability is the ability to back up a desire for housing units with adequate financial resources such that other basic needs like food, transportation, education, health etc do not as a result suffer. When this ability is lacked in any household, such household is noted to have affordability problem (Egunjobi, 1994). Indeed the term housing affordability is both income and price related concept. Income is the determinant of affordability of housing from demand side while price is the determinant of housing affordability from the supply side. Income here refers to the disposable income i.e. the gross income minus all expenses in other basic needs. Price includes both the total production cost and the expected profit at the developer's point of view. But at the public developer's point of view, price is equivalent to all costs incurred in the production of housing because it should not be seen as profit oriented activity, but rather a social service. Therefore price is equal to overall production cost of housing at

government perspective (Bello, 2007). Since infrastructure cost account for 30 - 40% of building housing estate (Majule, 2007), the Nigerian government should lead in building comprehensive public and robust infrastructure in order to open non discriminatory access to infrastructure to all people in Nigeria and serve as a good enabling synergy for housing construction by low income group in Nigeria. Based on the foregoing, this study explores the effectiveness of sites and services schemes in low and medium income housing provisions in Nigeria.

NIGERIAN CITIES AND INFRASTRUCTURE DEVELOPMENT

Sustainable development of the cities is one of the basic conditions for sustainable national development since the cities are recognized as veritable engines of growth (Egunjobi 1998). These entail the fact that sustainable development is futuristic in nature because it has to do with living standards that go beyond the basic minimum but having due regard for long-term existence. In reality, the condition of Nigerian cities is central to any successful transition to sustainable development in Nigeria. Development is sustainable only when cities are rationally planned in terms of development and management of structures and infrastructure services needed to meet the basic needs of the citizens. Development of Sites and Services Scheme without a corresponding management of the same cannot assure sustainability. The housing sector is a key component of the urban economy.

Housing investment in Nigeria has been found to account for between 1% and 8% of the Gross Domestic Product (GDP) while the flow of housing services account for an additional 5% to 10% of the GDP (Majule, 2007). Government housing policy will therefore impact greatly on the performance of housing sector in particular and on the economy in general. Any urban housing scheme without infrastructure will not be habitable. Facilities such as well-drained roads, water supply, and electricity and telephone services are needed to make for a healthy living. However in Nigeria most housing construction tends to precede the provision of infrastructure in most projects. On-site infrastructure is not integrated into the city wide network because of lack of institutional capacity and adhere regulations thereby resulting in slum development.

Housing is more than shelter and investment in infrastructure system could go a long way in encouraging housing investment by the private sector. Ideally, housing scheme should respond to quantitative, qualitative, sociological and physiological needs of human being. Infrastructure cost account for about 30% to 40% of total cost of building housing estate and the rest is accounted for by building and other auxiliary facilities (Majule, 2007). Adequate infrastructure is a prerequisite for opening up access to investment flows, increasing the competitiveness of production and services and sustaining the nation's economic growth. It will also improve access and coverage of basic services and increase the supply of land for housing development. With respect to housing estate development in Nigeria, infrastructure needs are considered at two levels viz: Off-site and on-site infrastructure. The former refers to the network that links the development to the city wide such as link roads, electricity and water mains, telephone and telecommunication cables etc. while the latter refers to those facilities provided *in situ* that make for efficient functioning of the

estate. A developer preoccupies himself with the provision of on-site building facilities while the city administrator is expected to provide the off-site facility from the common fund earlier contributed by the developer tagged development levy. That is the existing situation in Nigeria.

Sites and Services Scheme Programme

Site and services scheme is a programme carried out either by the government or private organization which involves facilitating a particular area with the essential infrastructural amenities so that private individuals or corporate bodies can carry out developments in such area at affordable cost. Site and service scheme basically relates to the need of establishing the dwellers as an active participant, in the total process of housing. It is one of the housing scheme requirements carried out mostly by governmental bodies as municipal services because in nature it is not more capital intensive compared with other schemes. Plots of land (or sites) with infrastructure on it (or services) were provided, and the beneficiaries had to, in most of the schemes build their own houses, ranging from the subdivided plots only to a serviced plots of land with a “core” house built on it. Site service scheme allowed the owner of land to construct the house with a variety of building materials depending on his desires and preference as well as his income.

In this scheme, residential plots are laid out with major infrastructural facilities such as road, schools, open spaces, health centers etc. incorporated in the layout. It offers landless housing aspirants the opportunity and hope of a services plot of land with prospect of home ownership as incentive towards house building. Site and service scheme are the provision of plots of land either ownership or land lease tenure along with a bare minimum of essential infrastructure needed for habitation (Pealtic, 1982). The legal framework for site and services scheme in Nigeria is in the National Housing Policy (FGN, 1991). This policy document spells out one of the strategies for assisting low income group to ‘provide sites and services to facilitate home ownership and orderly urban and rural development page 11 section 24 (ix) and for all income groups with emphasis on the low income group in the major cities in Nigeria (page 16 section 3.7.2).

In the schedule of housing functions to public authorities, the National Housing Policy of 2004 (section 3.4.1a) (FGN, 2004) assigned the responsibility of production of residential sites and services to the Local Governments (but this responsibility was pursued by majority of local government authority in Nigeria). This is however expected to be complemented by private sector that are expected to participate in the development of estates and houses for sale or for rent, or shared ownership. The philosophy behind the site and services facilities hinged on the fact that the medium and high income earners could easily source for funds and construct their own houses whereas the low income group may not find this easy. It was hoped that if the government develop sites and provide essential services, low income group could get allocation after paying some fees to cover what has been spent on the land and service provided and it will now be the task of the allottees to complete the houses at their pace and financial capability.

Comparison of Government Agencies and Private Developers' Sites and Services

The nature and procedure for site and services development by government agencies show wide divergences from what operates in the private land market where development is maximally managed at market prices. Site and services as a method of housing delivery entails enormous outlay in terms of funding, particularly with respect to escalating costs of various input. Essentially, there are four stages in the provision of sites and services. These include preparation of layout, which primarily involves the sub-division of parcel of land into plots and provision of services (like standard roads, drainage channels, electricity, water supply etc before allotting of plots), construction of houses and occupation by owners. Of the four stages, the various governments have taken the responsibility for the first two which are very important and vital to the orderly and efficient development of residential communities. This contrasts what obtains in the private land market where the procedure is based on the philosophy of quantity, that is to say, 'supply of developable land and quantity' which deals with the provision and improvement of infrastructure at the later stages of further development by the allottees. This is not unrelated to the thinking of having shelter first in order to secure tenure of land and later enhancing quality and comfort through incremental development as resources become available. One can see the sharp differences between governments direct involvement in the two stages while the allottees in the case of the private land market takes responsibility from the onset. This issue has great import in the viability of sites and services projects. On table 1, the Federal Housing Authority as government agency in its wisdom has developed sites in many urban occupations particularly at the State capitals to ensure affordability, in most cases, bulk of the plots were for residential housing.

It is demonstrated that the choice of sites in towns like Abuja, Rivers Kano, Kaduna, Benue, Imo, Lagos and Sokoto have helped to assist the pattern of urban development (table 1). Some funds have also been disbursed to provide services like water, road, electricity, and recreational facilities in many other locations. Recent visit to some of these sites have shown that some efforts have been made by the Federal Housing Authority to keep in line with the philosophy of the Housing Policy as regards site and services approach to solving housing problems in Nigeria. However, certain features of the site and services programme by the government or its agencies as opposed to the private land market also constitute a cog in the wheel of progress. One of the major problems of the site and services schemes relates to procedural problem, that is, plotting services. The Federal Housing Authority has often involved itself in mass beckoning which often leads to loss of beacons largely due to late physical development of the derelict and allotted plot(s) and sometimes allocation of plots not chosen by applicants; this should be given urgent attention. The second issue is related to unrealistic plot sizes, which often are out of tune with the actual needs of some allottees. This has often resulted into the emergence of bushy areas, and ill-maintained surroundings of dwellings arising from financial incapability of the allottees. In some cases, allottees are known to have sub-leased part of their plots to others for re-densification and in fact non-development of prime locations within layouts is common. All these hampers the processes of creating viable sites for housing development and

development agencies need to be more cautious of these habits. Thirdly, many funds have been wasted in the provision of infrastructure (Amdii, 1993). The plots are not usually of the same size and where such occurs; large quantities of infrastructure are required. Such a practice should be left to the private land market where variations in plot sizes are tolerable. In the face of increasing government shedding of its involvement in direct housing supply, the situation with government layouts contributes to the elimination of the low income group from government 'housing' schemes. This is so because; high density houses required by the low income group by virtue of their low income are neither tolerated nor lucrative to allottees of government plots. By the provision of most building regulations, only about 35% of such plots are permitted for development -as against 65% in private areas (Amdii, 1993). The elimination of the low income earners because of the prices of the sites tend to defeat the blossom objectives of governments' attempts to meeting demand for land as a basic need. As at now, the housing market is characterized by the interplay of market forces and the pricing system itself which is beyond the control of the government, this is because in real market situation pricing can not be influenced by external forces irrespective of any legal mechanism that may be in place. A more mundane factor that has compounded the problem of the low income group hinges on location question.

The National Housing Policy has stressed the utilization of housing location as a virile "instrument for population distribution in order to minimize associated problems of transportation and services" National Housing Policy, 1991, p.12). On the contrary, Site and Services have been located in areas farther away from the hub or centers of the towns-a factor that may be understood in terms of where land is available at affordable rate. Although sites and services scheme has been successful in meeting housing needs of low-income families in other countries Like Kenya, Ghana, South-Africa, Pakistan, Indonesia and Cuba, it failed in the Nigerian case because it could not effectively bring within the reach of the low income group. This was mainly as a result of the high infrastructural standards employed, inequitable distribution of infrastructural facilities and limited scale of the project compared with demand. And as such, the scheme benefited more of the higher income group to the detriment of the low income group.

Effectiveness of Low and Medium Income Housing Provision in Nigeria

Governments have been developing sites and services schemes in most cities in Nigeria, but they have been paying little emphasis on the management of such schemes. Sites and Services must have futuristic approach to ensure sustainability. The past systems of mere lay-outing by private developers or lay-outing with part-provision of facilities by government is not keeping to the rule of sites and services scheme hence can not guarantee sustainable development. Apart from acquisition and preparation of layout drawings of the site, the infrastructural facilities should be provided to guarantee the first aspect of the scheme-development, and then followed by proper monitoring to ensure continuous functioning of such facilities otherwise called scheme management (Lawal, 2000). It is only when these two aspects are achieved that we can say that there is sustainability. The alarming scenario about most site and services schemes in Nigerian cities is that of scheme availability with non functionality. Sites are laid-out but the facilities are either not provided or when provided,

they are provided in part and vandalized due to late allocation and occupation. Even when provided in full, they are not functioning, because availability does not guarantee functionality. When infrastructures are provided, there will be facilities provision but it is only when such facilities are functioning that we can call such a service. Facilities availability ensure services. For example, when public water supply facilities are provided in a scheme, in terms of provision of supply pipe network that would be termed infrastructure provision or availability of facility. Services is said to be rendered when the water is constantly flowing in such pipe network, but when water is not flowing therein, there is no service. This translates to the fact that most of the schemes in Nigerian cities are having site and facilities but not with services i.e. with technical infrastructure without utilities. It is also a known fact that the value of land in terms of plot on any site and services scheme is a factor of the extent and level of the facilities and services provided in such schemes. Even the site itself in the form of layout are adjusted and violated so that the scheme originality disappears as the scheme is ageing. The planning provisions were violated and at times tampered with impurity. The first and second phase of federal government sites and services indicated that the schemes has bulk for medium density and majority of them are at beaconing stage of development (table 2 and 3).

Inherent Advantages of Sites and Services Scheme to Nigeria

The underlying principle of sites and services project is that authorities would provide the land and the infrastructural facilities, while the individual and his family who are allocated the serviced plot proceed to build their houses in accordance with approved plans but of their own choice (National Housing Policy, 1981). According to Aribigbola and Ayeniyo (2012) in sites and services scheme, the government or its agency will be able to provide infrastructural serviced plots for individuals who are then encouraged to erect their own type of buildings. In the approach, the scheme land is furnished with access roads, drainage, water, sewage, electricity and a variety of other individual as well as community services. The scheme generally entails public financial commitment for land acquisition, planning, design and installation of basic infrastructure, such as paved roads, water and electricity before the sites are allocated on leasehold basis, to the public for housing development (Izeogu, 1987). With the strategy, the low income groups will have easy access to land which may not be as easy as getting a completed house by purchase.

By phasing construction over a length of time, the owner can improve his dwelling according to his financial capacity. In the wake of this, the National Housing Supply will increase and this helps to reduce the acute housing shortage in the country generally. Another important area in which the strategy offers good prospect relates to effective and efficient urban planning, development and management. With Site-and-Services Scheme, plots will be well laid out and services provided, thus, providing a framework for monitoring and controlling development. Besides, the strategy will reduce the direct involvement of government in housing construction, thereby reducing the prohibitive costs of building government housing estates on the part of government and reducing the cost of construction through the economy of scale. The strategy also helps to reduce wastages and conserve government resources. In addition to the above, the approach affords the low-income

household the opportunity of benefitting from infrastructural facilities and services such as pipe-borne water, paved roads, health facilities, and in some cases water-borne sewage. This is capable of solving the problem of sub-standard housing, over crowding, lack of utilities and poor environmental conditions associated with spontaneous development in most of the urban centres in Nigeria; but as good as this programme would have been in solving housing problems of low income group.

Lessons for Low and Medium Income Housing Development

The lessons to be learned which will be beneficial to the Nigerian cities is that all of the projects were based on the understanding that poor people possess inherent capabilities, which can be judiciously harnessed if given necessary support. Successes recorded by the projects have also buttressed this notion. Housing for the poor should be seen as both a product and a process (Agbola, 1998) and an effective vehicle for individual actualization of community development, cohesion and empowerment. In the process of building their houses, residents will have ample opportunity for social interaction and support. Skills acquired in the process of building also give people confidence and opportunities for employment and income generation. Evidence from these countries has confirmed that for housing to impact on the low income people, the people have to be involved in such housing scheme. This partnership has to be initiated right from the conception stage of the scheme and the people carried along through the various stages of design, specification, implementation and post construction stages.

The participation of the poor in legal housing will integrate them better into society, thereby enhancing their self esteem as well as their bargaining power, as revealed from the case-studies. It will also engender a high level of residents' satisfaction with their houses and neighbourhoods. This is because they will participate at all levels of the project. Close interaction between households and support groups enabled both groups to work together in identifying best options to meeting household needs. Housing should not be seen as a wasteful drain of scarce resources, rather it should be seen as a vital catalyst for poverty alleviation, income generation and empowerment amongst other benefits. There is need for programme designers/promoters to be familiar with realities and challenges of housing in the areas where they wish to intervene. For planning to be realistic and successful, it has to be based on realistic data which is the product of sustained research, development and documentation. The projects enjoyed technical support from dedicated professionals in the Cuban case; about 630 architects were gainfully employed.

Professionals in Nigeria do not give the focus on low-income housing thus giving rise to increase in the level of unemployment amongst architects, use of quacks by prospective home owners and their associated menace. It is often believed that low-income people cannot pay. However, evidence from the case studies show that low-income housing can be a legitimate source of income for professionals. Although the returns from provision of housing for the poor may not be much, but, when the rate of turnover is considered, the income accruing from low-income housing can be substantial and sustained. This is bearing in mind the magnitude of low-income housing needs in the country. Adopting this strategy has benefits; it will provide job for architects. It will ensure proper development

of housing with expected improvement on quality of life. With more people being able to afford the services of architects, there will be more effective demand, which will lead to more housing developments without associated linkages.

Table 1: F.H.A Sites and Serviced lands

State	Location	Residential	Commercial	Religious	No of Plots	Total
Abuja	Asokoro	10	08	-	18	
Abuja	Maitama	30	27	-	57	
Abuja	Kado I	08	36	01	45	
Abuja	Kado II	15	-	-	15	
Abuja	Karu I	-	03	-	03	
Abuja	Karu II	19	-	-	19	
Abuja	Kubwa I	14	57	-	71	
Abuja	Kubwa II	36	42	04	82	
Abuja	Kubwa III	04	10	02	16	
Abuja	Kubwa IV	12	32	01	45	
Abuja	Gwarpinpa II	1157	721	18	1896	
	Lugbe	1231	302	14	1547	
	Lugbe Ext.	17	02	-	19	3833
Lagos	Festival Town	2366	1673	34	4073	
Lagos	Ipaja Town	250	27	-	277	4350
Rivers	Rumubeme	07	16	-	23	
Rivers	Trans Amadi	200	48	-	248	271
Kano	Sharada	337	97	2	436	436
Kaduna	Goni Gora	30	05	02	37	37
Benue	Markurdi	31	-	-	31	31
Sokoto	Runjin Sambo	05	02	02	09	09
Imo	Egbeada	43	-	-	43	43
Imo	Irete Owerri	912	04	-	916	916

Source: Federal Housing Authority, Abuja, Nigeria (2010)

Table 2: Federal Governments sites and services project progress Chart for phase I

State	Location	Consultant	Density	Medium	High	No. of Plots	Stage of Development	Site Area
Kwara	Ikorin	Molaj Consultant	low 140	623	-	163	Beaconed	147.27
Imo	Owerri	Hambi Plan	184	532	-	716	Beaconed	102.48
Kano II	1 Takun-	URD (DIV)	23	179	134	393	Beaconed	85.74
Takun-	Tawa	in house System						
Tawa		Planning group						
Sharanda	Sharada		99	26	125		Beaconed	
Anambra I	Trans-	URD (DIV)						
	Ekulu	in House	141		141		Progress	29.91
Enugu II	Onitsha		49	59	106			44.98
Ondo	Akure	Molaj Consultant	189	420	608		Beaconed	116.05
Lagos	Isheri-	City Beautiful					Beaconed	240.69
	Olofin	Association	332	152	787	1271	provision of Infrastructure in progress	
Rivers II	Eoji	URD (DIV)						
	Reemuene	in House	15	120	49	184	Beaconed	24.02
Lagos I	Abesan	Franktai						
	Site II	Associates	224	1,292	284	1800	Beaconing in progress	271
Lagos II	Abesan	Plutran Planning						
	Site I	Consultant	90	802	197	1907	Beaconing in progress	160
Lagos III	Isheri	City						
	Olorin	Beautiful					Beaconing in progress	285
	Phase II	Association					Submitted	
Oyo I	Maniya II	Environ State	68	69	202		final drawing	
	Ayunre	Planning	65	85	31	164		119
Oyo II	Iwo Road	Con. Urban					To submit	
		Dev. Consult	46				draft final	50

Bauchi	Bauchi Town	URD (Div) in House	41	133	106	208	Final drawing submitted	58.34
Borno	Maidugrui Phase I	Urban Design Associate					Submitted final Drawing	100

CONCLUSION AND RECOMMENDATIONS

Sites and services scheme is an approach which has been adopted by many developing countries, including Nigeria to provide housing for the poor and under-privileged in the society who cannot afford the rising cost of constructing houses and because of the high standards established by the government. Housing for poor households is increasingly becoming an emotive issue and a major source of concern not only to the poor but also the affluent. Inadequate housing is a major and visible dimension to poverty. Hitherto, the poor were seen as a helpless bunch that could not do anything for themselves. The government should not only be concerned about development of site and services scheme but should be particularly concerned about the functionality and proper maintenance of the facility provided to the scheme because inability of these will not make the impact of the scheme to be fully felt. Nigerian government should, therefore, ensure monitoring of development of sites and services scheme and avoid rather than encouraging land hoarding because it hinders development. This is reflected in the case of Lekki scheme where some plots of land have changed hands many times and still remain bare.

There is no doubt in the fact that Lekki scheme has been converted to a speculative scheme and government is encouraging this by theoretically indicating in the title document that the land should be developed by allottee within 2 years or else it will be forfeited. In reality government has been aiding this attitude by collecting 10% consent fee from the people from transferring such plots over the years. Therefore, the resultant effects is that the land remain bare while title changes hands in multiple time. Also, the incessant practice of partitioning part of a plot to another semi-allottee illegally should be checked by the appropriate authority because this is a negative reflection. The practice of spontaneous destruction of informal housing and settlements in the major urban area should be stopped, and be replaced with a more urban poor friendly policy of upgrading and provision of sites and services for informal housing. Destroying informal housing put up through self-help efforts by poor urban residents is not consistent with the concept of poverty alleviation, it simply aggravates poverty by rendering more people homeless, endangering their health and livelihood by further depleting their meager capital.

In so far as all the foregoing recommendations require land for their effective implementation, the general complain of people about the 1978 land use Act currently much vilified for the multiple ways it has inhibited land development in the country, should be expunged from the constitution and be replaced with a properly redesigned legislation. Conclusively, the management of site and services scheme should be revisited, redesigned and made in line with the socio-cultural attributes of the local communities where they are to be sited because a universal approach may not be suitable for all communities in Nigeria, given the diversity of value, culture and social values and natural environmental settings.

The government should encourage beneficiaries of site and services scheme to pull resources together to speed up development process and to reduce the housing development costs.

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