

ASSESSMENT OF THE IMPLEMENTATION OF THE FEDERAL GOVERNMENT SITES AND SERVICES SCHEME IN SOUTH-SOUTH GEOPOLITICAL ZONE OF NIGERIA (2015-2025).

***Ikenna Kenneth Onyali & Esther Ifeanyichukwu Oladejo**

Department of Estate Management, Faculty of Environmental Sciences, Nnamdi Azikiwe
University, Awka, Nigeria.

Article Received: 19 November 2025, Article Revised: 09 December 2025, Published on: 29 December 2025

***Corresponding Author: Ikenna Kenneth Onyali**

Department of Estate Management, Faculty of Environmental Sciences, Nnamdi Azikiwe University, Awka, Nigeria.

DOI : <https://doi-doi.org/101555/ijarp.7473>

ABSTRACT

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. The Federal Government of Nigeria introduced the Sites and Services Scheme in 1986 as a viable means of increasing supply of serviced plots at affordable costs in order to achieve housing delivery. The concept was adopted and first domesticated in Nigeria by the Federal Ministry of Works and Housing in 1986. The underlying principle of Site and Services Scheme is that the authorities would provide the land and the infrastructural facilities, while the individual allottees proceed to build their houses in accordance with the approved building plan. The aim of this study is to assess the implementation and effectiveness of the Federal Government Sites and Services Scheme in South-South Geopolitical Zone of Nigeria between 2015-2025. In order to achieve the aim of the study, questionnaires backed with interviews were used to elicit information from 208 respondents comprising, Land officers, Estate Officers, Town Planners, Surveyors, Architects, Builders, Civil Engineers, Structural Engineers and Quantity Surveyors. These respondents are real estate professional staff of Federal Ministry of Housing and Urban Development in South-South, Nigeria. The total population of the study (208) was adopted as the sample size since it is a manageable size. Descriptive statistical tools comprising tables, mean, variance and standard deviation were used in the data presentation and analysis. Inferential statistical tools

were used to draw conclusions from data. The statistical technique used in testing the hypothesis is one-way analysis of variance (ANOVA). The findings reveal that the Federal Government sites and services scheme in South-South Nigeria is yet to effectively achieve or realize its prime objectives of increasing the supply of serviced plots of land for residential development due to the following reasons: Poor funding/budgetary constraints, delay in payment of compensation and encroachment of sites, Poor location of sites, fraudulent/double allocation of plots, Conflicts with State Government, Inter-Departmental Conflicts, Inadequate Manpower, among others. The study recommends that Federal Government should take up whole or partial funding of provision of infrastructural facilities in Site and Services Scheme as a sure way of increasing the national housing stock and as a poverty eradication strategy.

KEYWORDS: Assessment, Implementation, Government, Sites, Services Scheme.

INTRODUCTION

In Nigeria, like most developing countries, the population of towns and cities is increasing at an explosive rate. It has not been possible to stem the movement from rural to the urban centers, particularly the rapidly growing ones. In the same vein, the rate of natural population increase in the cities have been consistently high. However, most of the urban newcomers have to live in squatter colonies on the periphery of central business district (CBD) which refers to as a transitional zone (Basorun, 2006). These urban squatter areas are oftentimes characterized by decayed infrastructure such as abandoned housing, obsolete water and electricity facilities and poor sanitation with varying degrees of harassment by environmental health officers under city authority (UNCHS, 2006, 2010; Ogu, 2001 and Olarenwaju, 1996). Under the pretext of decaying structures, these areas are often officially denied environment services hence, threatening the quality of the environment and health of the inhabitants (Alakinde and Olorunfemi, 2013).

According to Gupta (2022), uncontrolled rapid growth of urban areas in majority of developing countries, has led to emergence of large number of physical, social, economic and environmental problems. Mismatch between demand and supply, has led to shortfall emerging in many sectors. Besides acute shortage of basic infrastructures, urban areas are facing massive deficit/shortage of housing to provide adequate, affordable and appropriate shelter to the urban migrants. The proliferation of slums and squatter settlements has been a result of this scenario.

In the face of rapidly growing population and rural-urban migration, uncontrolled, unregulated and mushroom growth of urban slums have emerged as a critical urban issue. Issue of managing urban slums has been engaging the attention of various governments in position, at the local, state and national levels, for finding appropriate solutions to minimize the origin and growth of such slums; for making cities more clean, green, inclusive and providers of more livable space for the urban residents, including the poorest of the poor to lead a dignified life.

Accordingly, over the years, various schemes have been conceptualized, evolved and implemented by the governments and parastatal agencies, globally and locally, to overcome the problems related to slums and housing shortage in the affordable category. One of such innovative schemes which has received wide acknowledgement and following has been the "Sites and Services Scheme" (Aribigbola and Ayeniyo, 2012). It is a government initiative in third world cities under which land is prepared and infrastructural services provided (Sumila, 2016).

Many countries in South America, Asia and Africa took up this concept, and with the World Bank strongly advocating this approach and providing key finance for a number of projects. The idea received widespread approval (Aribigbola and Ayeniyo, 2012).

In adopting the strategy, the World Bank hoped to achieve the following goals:

- i). The eradication of poverty which the Bank argues is a common cause of civil upheavals and violence. McNamara, the then Governor of the Bank, was reported to have said "if cities do not deal with poverty, poverty will begin to deal with cities".
- ii). The Bank pointed out that "housing is used as a tool for macroeconomics development", which leads to higher national productivity and a greater flow of income by using the under-utilised materials, labour and financial resources.
- iii). The third goal is in the wider context of a more rational pattern of urban growth where Sites and Services plays a part of providing orderly, more efficient alternatives to squatter invasions (Rukaiyatu, 1995).

Sites and Services Scheme therefore became an approach adopted by many developing countries, including Nigeria, to provide housing for the poor and under-privileged in the society with assistance from the World Bank (Usoro, 2015). It is a scheme designed to solve the problem of acute shortage of housing in developing countries caused by rapid urbanization and high rate of population growth. It was conceived out of the need for an

approach that will promote and enhance rapid housing provision to solve the housing problem particularly of low-income families who could not afford the rising cost of constructing houses and of the high standards of housing development established by the government (Alakinde and Olorunfemi, 2013).

Sites and Services Scheme is therefore a national programme and is mainly implemented by Federal, State and Local government focusing on the development of human settlements with regard to provision of basic infrastructural facilities. The approach links the user's ability to pay land prices and cost of rudimentary and upgrading infrastructures affordable to all levels of income earners. Moreover, recreational, educational and health facilities cannot be left out while amenities that make life easy are highly essential (Alakinde and Oluwaseyi, 2013).

Consequently, the Federal Government of Nigeria adopted the Sites and Services Scheme in 1986 as a viable means of increasing supply of serviced plots at affordable costs in order to achieve sustainable housing delivery. The concept was adopted and first domesticated in Nigeria by the Federal Ministry of Works and Housing in 1986 (Oniemola, 2014).

However, the implementation of the Federal Government Site and Services Scheme has been ongoing for a long time now but there seems not to be much progress with respect to adequate provision of infrastructure and home ownership by the programme, indicating that a critical gap exists between the programme's target and reality.

Against this backdrop, this research paper aims at assessing the implementation of the Federal Government Site and Services Scheme with a view to assess its effectiveness and performance in South-South Geopolitical Zone of Nigeria.

Historical and Concept of Site and Services Scheme

According to Keke, et al, (2018) Site and Services first made applicable on a large scale in Madras (now Chennai) in 1972 when the World Bank engaged Christopher Charles Benninger to advise the Madras Metropolitan Development Authority (MMDA) on their housing sector investment. The approach linked the user group's ability to pay with land prices and the costs of rudimentary and upgradable infrastructure. The fundamental idea was to market plots with essential infrastructure at market prices, to avoid the resale of subsidized housing, directed at low-income groups. Since the 1970s and following the first Habitat conference in Vancouver (1976) and John F.C Turner's "Housing by people", 'participation' and 'self-help' have become the buzzwords of the low-cost housing debate, Slum upgrading and sites-and-services are the two main approaches that are used to introduce these elements

into practical policies. This approach, first developed by the World Bank, was more in harmony with the natural processes of shelter acquisition and introduction of the poor themselves. Proposed public programs capitalize on the untapped energies and resources of the poor through “progressive development” schemes which simply serviced housing sites or provided housing that was affordable by low-to-moderate income households and which could progressively upgrade over time. The key to making such projects work was to bring down the cost of shelter and infrastructure from the high and unaffordable levels prescribed by most governments. The first major scheme planned by Benninger, at Arambakkum in Chennai, created about 7,000 shelter units, within the paying capacity of the urban poor. Within five years the MMDA created more than 20,000 units and the approach became a major strategy of the World Bank to tackle a variety of shelter problems globally. Considering the distinct advantages of the scheme, the World Bank supported and funded “sites and services” projects globally for adoption as a mechanism to promote housing for the slum dwellers. Many countries in South America, Asia and Africa took up this concept, and with the World Bank strongly advocating this approach and providing key finance for a number of projects, the idea received widespread approval. In India, the scheme was made applicable in 27 major cities between the period spanning between 1977 and 1997.

The central concept of the sites-and-services scheme is a shift of focus from the provision of complete house to the provision of a serviced plot and the delegation of the responsibility for the construction of the house to the allottee (Pealtic, 1982). The purest form of a sites-and-services scheme is an urban residential land subdivision where the developer sells or leases serviced plots, i.e. land with basic infrastructure (roads, water supply, drainage, a human waste disposal system, electricity) to a specific target group: low-income households. The infrastructure may be available on the plot or be shared by a number of households. The allottee is responsible for the construction of the house for which the project extends loans. The beneficiaries usually have to meet definite criteria: they should fall in a particular income bracket and have a regular income or a fixed employment to ensure loan recovery; they cannot own any other urban property and they must have lived in the city for an extended period to prevent the schemes from becoming magnets for rural migrants (Yap,1998).

Sites-and services schemes are usually developed by the public sector, since the profit margin on serviced land subdivision projects for low-income groups tends to be too small to interest private developers (Yap,1998).

Here, the government or its agency provides infrastructural serviced plots for individuals who are then encouraged to erect their own type of buildings. This is in line with the underlying principle of sites and services scheme as provided by the National Housing Policy (1991 and 2011) whereby the 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 house in accordance with approved plans but of own choice.

In the opinion of Onibokun et al (1989), three important considerations are central to the concept of Site and Services Scheme:

- (i) The projects must provide a package of benefits that is widely acceptable and affordable by the beneficiaries.
- (ii) The cost of the project must, to a great extent, be recoverable; and
- (iii)The programme must be capable of being replicated to meet the demands of others for urban housing and community services.

Thus, in view of the housing problems in Nigeria, like other developing countries of the world, housing provision for the urban poor has, therefore, moved more than never before towards self-help schemes, particularly of the Sites-and Services type, as a strategy of mass housing (Aribigbola and Ayeniyo, 2012).

With the strategy, the low income groups will have easy access to land which may not be as easy as getting a completed houses 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.

Research Methodology

Field Survey was adopted as the research design for the study. The study adopted both Primary and Secondary sources of data collection.

Primary data was collected through the use of oral interview, personal observations and questionnaires designed specifically for the study. Secondary data were collected through text

books, journals, internet sources, official publications, official gazettes, information from the Federal Ministry of Housing and Urban Development etc.

The study population for this study comprised of 208 respondents from the Federal Ministry of Housing and Urban Development in South-South, Nigeria which consists of 32 Land officers, 23 Estate Officers, 31 Town Planners, 28 Surveyors, 20 Architects, 17 Builders, 21 Civil Engineers, 18 Structural Engineers and 18 Quantity Surveyors. The total population of the study (208) was adopted as the sample size.

Descriptive statistical tools comprising tables, mean, variance and standard deviation were used in the data presentation and analysis. Inferential statistical tools were used to draw conclusions from data. The statistical technique used in testing the hypothesis is one-way analysis of variance (ANOVA).

RESULTS

A. Extent of Completion

The likert scales used for the extent of completion of the sites and services scheme are 0–20 percent completed (0.00–1.00); 21–40 percent completed (1.01–2.00); 41–60 percent completed (2.01–3.00); 61–80 percent completed (3.01–4.00); 81–100 percent completed (4.01–5.00). The responses of the respondents are presented in tables 1.

Table 1: Extent of Completion of the sites and services scheme in South-South, Nigeria.

S/N	State	FG. SSS	Mean	Remark
1	Akwa Ibom	Mbierebe Obio	1.40	21–40 percent completed
		Ikot Abasi	2.80	41–60 percent completed
		Eket	3.00	41–60 percent completed
2	Bayelsa	Amarata-Onapa	3.20	61–80 percent completed
		Ekeki -Yenegoa	3.00	41–60 percent completed
		Nembe	2.00	21–40 percent completed
		Ekeremor	2.00	21–40 percent completed
3	Cross River	University satellite town Calabar	4.20	81–100 percent completed
		Ikot Ene Obong, Calabar	2.40	41–60 percent completed
4	Delta	Agbor	1.80	21–40 percent completed
		Asaba Extension	4.80	81–100 percent completed
		Kwali	1.60	21–40 percent completed
5	Edo	Egba–Abraka	1.20	21–40 percent completed
		Ugbowo Benin City	2.20	41–60 percent completed
6	Rivers	Borikiri	4.20	81–100 percent completed
		Woji	5.00	81–100 percent completed
		Rumueme	4.80	81–100 percent completed
		Rumudomaya	4.00	61–80 percent completed

Source: Researcher's Field Survey, 2025

B. Extent of Development

The likert scales used for the extent of development of the sites and services scheme are: Not at all developed (0.00–1.00); somewhat developed (1.01–2.00); moderately developed (2.01–3.00); mostly developed (3.01–4.00); fully developed (4.01–5.00). The results are presented in table 1a below.

Table 1a: Extent of Development of the federal sites and services scheme.

S/N	State	FG. SSS	Mean	Remark
1	Akwa Ibom	Mbierebe Obio	1.40	somewhat developed
		Ikot Abasi	2.80	moderately developed
		Eket	3.00	moderately developed
2	Bayelsa	Amarata-Onapa	3.00	moderately developed
		Ekeki -Yenegoa	3.00	moderately developed
		Nembe	2.00	somewhat developed
		Ekeremor	2.00	somewhat developed
3	Cross River	University satellite town Calabar	3.80	mostly developed
		Ikot Ene Obong, Calabar	2.60	moderately developed
4	Delta	Agbor	1.80	somewhat developed
		Asaba Extension	4.80	fully developed
		Kwali	2.20	moderately developed
5	Edo	Egba–Abraka	1.20	somewhat developed
		Ugbowo Benin City	2.20	moderately developed
6	Rivers	Borikiri	4.00	mostly developed
		Woji	4.80	fully developed
		Rumueme	5.00	fully developed
		Rumudomaya	4.00	mostly developed

Source: Researcher's Field Survey, 2025

C. Availability of Services

The likert scales used here are strongly disagree=1; disagree=2; no opinion=3; disagree=4; strongly disagree=5. Mean cutoff was obtained from the likert scales as follows:

$$x = \frac{1 + 2 + 3 + 4 + 5}{5} = \frac{15}{5} = 3.0$$

From this, mean of greater than or equal to 3.0 implies agree while mean less than 3.0 implies disagree.

Table 1b: Availability of Services in the federal sites and services schemes

S/N	Item	AIS	BS	CRS	DS	ES	RS
1	Presence of basic facilities	1.8	3.6	4.0	3.8	2.8	4.2
2	Availability of infrastructural serviced plots	1.8	2.4	2.4	3.0	2.0	4.0
3	Presence of good access roads	1.8	3.6	4.0	3.8	3.6	4.0

4	Proper drainage systems	1.8	2.4	4.0	3.8	2.8	4.0
5	Portable water supply	3.6	4.0	4.0	3.8	3.2	4.2
6	Availability of good sewage systems	2.8	3.6	4.0	3.6	3.2	4.2
7	Constant electricity	1.8	3.0	2.0	2.6	1.8	3.8
8	Availability of security services	3.2	4.0	4.0	3.8	3.0	4.2
9	Availability of individual (private) services	3.2	4.0	3.6	3.8	3.2	4.0
10	Availability of community services	1.8	3.6	4.0	3.8	2.8	4.2

Source: Researcher's Field Survey, 2025

Key for Implementation: Not at all implemented (NI=0.00–1.00); somewhat implemented (SI=1.01–2.00); mostly implemented (MI=2.01–3.00); largely implemented (LI=3.01–4.00); fully implemented (FI=4.01–5.00).

Key for Effectiveness: Not at all effective (NE=0.00–1.00); somewhat effective (SE=1.01–2.00); mostly effective (ME=2.01–3.00); largely effective (LE=3.01–4.00); fully effective (FE=4.01–5.00).

Table 2: Implementation and effectiveness of the Federal Government Site and Services Schemes in South-South, Nigeria.

S/N	Item	AIS	BS	CRS	DS	ES	RS
Assessment of Implementation							
1	Infrastructure Development and Service Provision	1.6	2.2	2	2.4	1.8	3.6
2	Land Accessibility and Allocation Efficiency	2.2	2.6	2.2	2.6	2	3.5
3	Housing Development and Occupancy Rate	1.6	2.6	2.4	2.6	2	3.5
4	Socio-Economic Impact	1.6	2.4	2.4	2.6	2	3
5	Affordability for Low- and Middle-Income Groups	1.6	2	2	2.4	1.4	3
6	Environmental and Sustainability Considerations	1.6	2	2	2.6	1.8	3
7	Policy and Governance Efficiency	1.6	2.2	2	2.6	2	3
8	Beneficiary Satisfaction and Feedback	1.6	2	2	2.4	1.8	3
Mean		1.68	2.25	2.13	2.53	1.85	3.2
Remark		SI	MI	MI	MI	SI	LI
Assessment of Effectiveness							
9	Infrastructure Development and Service Provision	1.6	2.6	2.2	2.6	1.8	4
10	Land Accessibility and Allocation Efficiency	1.6	2.6	2.4	2.8	1.8	3.75
11	Housing Development and Occupancy Rate	1.6	2.6	2.4	2.8	2	4

12	Socio-Economic Impact	1.6	2.2	2.2	2.8	1.8	3.4
13	Affordability for Low- and Middle-Income Groups	1.6	2	2	2.4	1.4	3
14	Environmental and Sustainability Considerations	1.6	2.2	2	2.8	1.8	3.25
15	Policy and Governance Efficiency	1.6	2	2.2	2.8	1.8	3.25
16	Beneficiary Satisfaction and Feedback	1.6	2.4	2	2.4	1.8	3.25
Mean		1.60	2.33	2.18	2.68	1.78	3.49
Remark		SE	ME	ME	ME	SE	LE

Source: Researcher's Field Survey, 2025

Table 3: Relationship between Federal Government site and services schemes and sustainable housing delivery in South-South, Nigeria.

S/N	Item	AIS	BS	CRS	DS	ES	RS
1	Provision of Serviced Land for Sustainable Housing Development	1.6	4.0	3.6	3.4	2.8	4.0
2	Infrastructure Development for Sustainable Living	2.0	4.0	4.0	3.4	2.8	4.0
3	Ensuring Affordability, Accessibility and long-term viability of Housing for Low and Middle-Income Groups	2.4	4.0	4.0	3.4	2.8	3.4
4	Environmental Sustainability in form of land use efficiency and infrastructure integration	3.0	4.0	4.0	3.4	3.6	4.0
5	Urban Planning and Reduction of Informal Settlements	4.2	4.0	4.0	3.4	3.6	4.2
6	Public-Private Partnerships (PPP) for Housing Development	4.2	3.6	4.0	3.4	3.6	4.0
7	Ensuring Climate Resilience	2.6	3.8	3.4	3.4	2.8	3.6
8	Social Sustainability such as community development and inclusivity	3.0	4.0	4.0	3.4	3.6	4.0
9	Policy and Governance Framework done via federal oversight and coordination with Local Governments	2.2	4.0	4.0	3.4	3.2	4.0

Source: Researcher's Field Survey, 2025

Table 4: Critical factors affecting the Federal Government Site and Services Schemes

S/N	Item	AIS	BS	CRS	DS	ES	RS
1	Funding and budget allocation	4.4	4.6	4.2	3.6	4.6	3.6
2	Inflation and cost of construction	4.2	4.0	3.6	3.6	3.6	2.8
3	Land Prices and market demand	2.6	2.2	2.0	2.4	3.6	2.8
4	Land Tenure and ownership laws	3.0	2.0	2.8	2.8	3.0	2.0
5	Regulatory approvals	2.6	2.2	2.6	2.6	3.2	1.8
6	Zoning and urban planning laws	2.6	2.0	2.2	2.4	2.0	1.8
7	Availability of basic infrastructure	4.6	4.0	4.0	3.6	4.0	4.0
8	Cost of infrastructure development	4.4	4.0	4.0	3.6	3.6	4.0

9	Maintenance and sustainability	3.8	2.4	3.6	2.8	2.6	3.2
10	Population Growth and housing demand	4.2	3.4	3.6	3.6	3.4	4.0
11	Affordability and accessibility	3.8	3.0	4.0	3.6	4.0	3.0
12	Resettlement and displacement issues	4.4	4.4	4.0	3.6	4.4	4.0
13	Government Commitment and political will	4.2	3.4	4.0	3.0	4.0	4.0
14	Corruption and mismanagement	4.0	3.0	3.8	3.2	3.6	3.8
15	Public–Private Partnerships (PPP)	3.0	2.8	2.6	2.4	2.0	2.0
16	Land suitability and topography	3.8	4.4	4.0	2.4	3.6	3.2
17	Environmental impact	3.2	4.0	2.6	2.4	2.8	3.8
18	Litigations on available sites	4.2	4.2	4.0	3.6	4.0	2.8
19	Double/fraudulent allocations	4.2	4.2	4.0	3.6	4.0	4.0
20	Encroachment of available sites	4.2	4.2	4.0	3.6	4.0	3.6
21	Conflicts with State governments	4.2	4.2	4.0	3.6	4.0	3.6
22	Interdepartmental conflicts	3.8	4.2	4.0	3.6	4.0	4.0
23	Insecurity	3.6	4.0	3.8	3.2	3.6	2.2

Source: Researcher's Field Survey, 2025

Table 5: Guideline for improving the implementation of site and services scheme in South-South, Nigeria.

S/N	STAGES OF OPERATION	ACTIVITY
1.	Land Acquisition	There should be a proper acquisition of any land acquired for site and services scheme. All acquisitions should be gazetted. Perfection and signing of exchange of letters should be properly documented. This is to ensure that all acquisitions are properly concluded.
2.	Payment of compensation	Prompt payment of compensation to original land owners/host community should be carried out after the land acquisitions so as to avoid litigations and encroachments.
3.	Survey and Site Execution	There should be a detailed design and preparation of layout plans by the town planning unit. Perimeter, parcellation and topographical survey by the cadastral survey unit should be done timely. This will help in determination of flood lines and erosion control.
4.	Needs assessment	There should be soil analysis, feasibility studies and Environmental Impact Assessment on the land/site.
5.	Provision of infrastructure	There should be timely planning, design and commencement of provision of infrastructure to site by the engineering services unit.
6.	Allocation of serviced plots for housing development	Advertisement and allocation of serviced plots should be to only financial capable allottees who are willing to commence development to site on time.

7.	Public Private Partnership arrangement (PPP)	Where the Government fails to provide infrastructure due to budgetary constraints, Public Private Partnership arrangement (PPP) either by an individual or by allottees of schemes coming together under an umbrella association should be encouraged in the development of site and services scheme. This will go a long way in reducing the infrastructure burden on the Federal Government.
8.	Revocation of undeveloped plots	Any land that is not developed at a specific time should be revoked and reallocated to any person that is ready to develop. This is to curtail land speculation and encroachments.
9.	Monitoring and Control	There should be robust monitoring team to oversee scheme implementation, adherence to town planning laws, control of developments, maintenance of infrastructure and prevention of fraudulent activities on Federal Government lands.
10.	Capacity Building	There should be training and capacity-building programs for staff and stakeholders involved in the scheme implementation to enhance efficiency.

Presentation of Hypothesis

Hypothesis One: There is no significant difference between the extent of completion, extent of development and availability of services of the various Federal Government Site and Services Schemes in South–South Geopolitical Zone of Nigeria.

Statistical Tool Used: One–way analysis of variance (ANOVA).

Reason for the choice of Tool: Five levels of observations were compared.

Decision Rule: Accept the null hypothesis if the p–value is greater than or equal to 0.05, otherwise reject it.

Table 6: ANOVA for hypothesis one

		Sum of Squares	Df	Mean Square	F	Sig.
Extent of Completion	Between Groups	146.386	5	29.277	273.067	.000
	Within Groups	19.728	184	.107		
	Total	166.114	189			
Extent of Development	Between Groups	141.739	5	28.348	269.948	.000
	Within Groups	19.322	184	.105		
	Total	161.061	189			
Availability of Services	Between Groups	51.070	5	10.214	74.484	.000
	Within Groups	25.232	184	.137		
	Total	76.302	189			

Source: Researcher's Statistical Computation, 2025

From table 6, it can be seen that the p-values of extent of completion, extent of development and availability of services are all 0.000, which are less than 0.05. The implication is that there is significant difference between the extent of completion, extent of development and availability of services of the various Federal Government Site and Services Schemes in South-South Geopolitical Zone of Nigeria. That is, the extent of completion, extent of development and availability of services significantly differ in the various states.

Hypothesis Two: There is no significant difference between the level of implementation and effectiveness of the Federal Government Site and Services Schemes in South-South Geopolitical Zone of Nigeria.

Statistical Tool Used: One-way analysis of variance (ANOVA).

Reason for the choice of Tool: Five levels of observations were compared.

Decision Rule: Accept the null hypothesis if the p-value is greater than or equal to 0.05, otherwise reject it.

Table 7: One-way ANOVA for hypothesis two						
		Sum of Squares	Df	Mean Square	F	Sig.
Assessment of Implementation	Between Groups	49.301	5	9.860	47.063	.000
	Within Groups	38.550	184	.210		
	Total	87.851	189			
Assessment of Effectiveness	Between Groups	74.138	5	14.828	69.488	.000
	Within Groups	39.262	184	.213		
	Total	113.400	189			

Source: Researcher's Statistical Computation, 2025

From table 7, it can be seen that the p-values of the assessment of implementation and effectiveness are both 0.000, which is less than 0.05. It means that there is significant difference between the level of implementation and effectiveness of the Federal Government Site and Services Schemes in South-South Geopolitical Zone of Nigeria. It means that the levels of implementation and effectiveness of the Federal Government Sites and Services Scheme significantly varies across the south-south states.

CONCLUSION

Housing Delivery by the Federal Government through the Site and Services Scheme is a welcome development, but it has suffered a lot of challenges as has been shown in this study. It is believed, however, that if the identified challenges are adequately addressed as per the solutions/ recommendations, the programme will be a successful and credible alternative approach in reducing Nigerians housing deficit estimated to be about seventeen (17) million units (Oniemola, 2014).

RECOMMENDATIONS

After a critical examination of the Federal Government Site and Services Scheme in South-South Geopolitical zone of Nigeria, a number of strategic options were offered as recommendations. They include as follows:

i. The Federal Government should take up whole or partial funding of provision of infrastructural facilities in Site and Services Scheme as a sure way of increasing the national housing stock and as a poverty eradication strategy. In this connection, the Federal Ministry of Housing and Urban Development should mount a quiet campaign to convince the Federal Government to make budgetary provisions for housing infrastructure which should be seen principally as a social service to people.

Where allottees are expected to pay fully for, or make partial contribution to the funding for the provision of infrastructure to the Sites and Services Schemes, a case should be made by the Federal Ministry of Housing and Urban Development to be allowed to receive such payments into a **Special Projects Accounts** to enable ease of disbursement, though under strict guidelines and due process. This is to avoid a situation where such monies are received into **Consolidated Revenue Account** of the Federal Government and then becomes inaccessible, thereby frustrating the well-intentioned exercise.

A typical example is the successful massive infrastructural development of the Federal Capital Territory due to its withdrawal from the **Single Treasury Account (TSA)**.

ii. Timely provision of infrastructure and prompt payment of compensation to the owners of acquired land/host community will go a long way in preventing resistance, threats and encroachment into federal Government lands/sites by land grabbers, militant youth groups, State Governments, among others. It will also encourage prompt development of houses by allottees of the scheme.

- iii. There is dire need to review the rates used in assessment of compensation payable on acquired land for site and services. Most times, the amount of compensation paid to the host communities are too small for them to accept wholeheartedly.
- iv. There is need for the Federal Government to sensitize the State Government on the provisions of Sections 49(1) and 51(2) of the Land Use Act regarding Federal Government right to manage lands in the states. This will help in reducing the constant frictions/conflicts between the Federal and State Government.
- v. In order to curtail incessant double and fraudulent land allocations, there is need for computerization and creation of electronic database of Federal Government land records. This exercise has been going on for some time under the Federal Government Land Information System (FELIS). It is intended to save files/documents that are badly deteriorated, prevent further loss and host the data of all Federal Government land records within the country in a manner that would enable faster retrieval of data and decision making. The results have been less than satisfactory due to budgetary constraints and other challenges, but there is hope for improvement, especially if adequate funds are injected in the project.
- vi. Periodic verification of land allocations should be carried out to evade fraudulent allocations. The culprits involved in fraudulent land allocations should be severely punished to serve as deterrent to others and should be made to face criminal prosecution. Also, the processing of application for land allocation should be reviewed always and be adjusted to a shortest time.
- vii. Priorities in land allocations should be based on need, ability and readiness to develop within a specific period of time depending on the distance of the area to existing built up area. Any land that is not developed at a specific time should be revoked and reallocated to any person that is ready to develop.
- viii. Public Private Partnership arrangement (PPP) either by an individual or by allottees of schemes coming together under an umbrella association should be encouraged in the development of site and services scheme. This will go a long way in reducing the infrastructure burden on the Federal Government.
- ix. Federal Government should employ more staff to fill the existing gap in manpower as a means of ensuring that its responsibilities are adequately attended to. This includes all responsibilities relating to the implementation and management of the Site and Services Programme. Also, refresher courses should be organized for officials of the schemes section to broaden their scope and knowledge and also to enhance their productivity or efficiency.

x.The existing policy documents defining the role of each Department/Unit in the implementation of Site and Services Programme in the Federal Ministry of Housing and Urban Development should be strictly implemented and adhered to by the Management of the Federal Ministry. Where there are complaints, they should be officially channeled for review.

xi.The Federal Ministry of Housing and Urban Development should organize public enlightenment programme at reasonable intervals to keep members of the public abreast of regulation and policies regarding the Federal Site and Services Scheme. This will give the public an opportunity to air their views on implementation and planning issues on the schemes and offer advice and constructive criticism if possible.

REFERENCES

1. Alakinde, M.K and Olorunfemi, S.O (2013). The reality of housing delivery through the public sites and services scheme in Ibadan Metropolis, Nigeria. *International Journal of Education and Research Vol.1, No.7, July 2013, P. 1-10.*
2. Aribigbola, A., and Ayeniyo, O.I. (2012). Sites and Services as a strategy for achieving adequate housing in Nigeria in the 21st Century. *International Journal of Humanities and Social Science*, 2 (2), 126-132.
3. Basorun J.O (2006). Basic Element of Urban and Regional Planning. Akure, Nigeria, Shalom Publishers.
4. Federal Ministry of Works and Housing, (1993). *New Housing Policy for Nigeria*
5. Federal Republic of Nigeria (1991). *National Housing Policy*.
6. Federal Republic of Nigeria (2001). *Report of the presidential committee on Urban Development and Housing*, Federal Ministry of Works & Housing, Abuja.
7. Federal Government of Nigeria (FGN) (2011) *National Housing Policy*. Abuja, FGN Press.
8. Gupta, J. K. (2022) *Site and Services-As an Option for Affordable Housing*. Available at [www. Linkedin.com](http://www.linkedin.com).
9. Keke, O.V, Chikezie, O. and Ifediora, C.O. (2018). Site and Services as a Viable Option for Accelerated Housing Development in Nigeria <http://internationalpolicybrief.org/journals/international-scientific-research-consortium-journals/intl-jrnl-of-adv-research-inpublic-policy-social-dev-and-enterprise-studies-vol3-no2-august-2018>.
10. Ogu, V.I. and Ogbuozobe, J. E. (2001). Housing policy in Nigeria: Towards enablement of private housing development. *Habitat International*, 25(4): 473– 492.

11. Olarenwaju D.O. (1996). *Social and Economic Deprivation in a Medium-Sized Urban Centre in Nigeria*. Habitat INTL. 20. No. 2 pp229-240. Great Britain, Elsevier Science.
12. Onibokun, A.G, Agbola, T and Labeodan, O. (1989). *World Bank assisted sites-and-services projects: Evaluation of Nigeria's experiment*. Physical Planning Department, NISER, Ibadan, Nigeria.
13. Oniemola, A.E. (2014). -“*Brief on the Land Use and Allocation Committee*”-a briefing document presented to the Permanent Secretary and the Minister of Lands, Housing and Urban Development.
14. Pealtic Lisa , R. (1982). *Some second thought on Sites and Services habitat international*.
15. Rukaiyatu U. A (1995). *Plot consolidation in sites and services projects. A case study of Bauchi Project*. Unpublished M.Sc. Dissertation submitted to Ahmadu Bello University.
16. Sumila, G. (2016). Success when we deemed it failure? Revisiting sites and services 20 years later. Published on sustainable cities world bank blogs.
17. UN-HABITAT, (2006). *National Trends in Housing*. Production Practices Volume 4: Nigeria, Nairobi: United Nations Centre for Human Settlements.
18. UN-HABITAT, (2010). *The State of African Cities 2010 - Governance, Inequality and Urban Land Markets*, Nairobi: United Nations Human Settlements Programme.
19. Usoro, U. (2015). Effectiveness of site and services schemes in low and medium income housing provision in Nigeria. *International Journal of Economic Development Research and Investment*. 6(2), 39-50.
20. World Bank (1976), *Sites and services projects: A World Bank Paper*, World Bank, Washington D.C
21. Yap, K.S (1998). Housing as a social welfare issue in Thailand. In J. Doling, & R. Ronald (Eds.), *Housing East Asia: Socio economic and Demographic Challenges*. (227-246). Palgrave MacMillan.