

Effective sites and services scheme as a means of solving low-income housing need in Nigerian cities

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Abstract. The importance of infrastructure and services in achieving efficient and effective functioning of cities and towns as well as promoting national economic development have been well emphasized by the political declaration issued at the 2002 World Summit on Sustainable Development (WSSD) in Johannesburg, South Africa. It has also been ascertained by empirical studies that the basis for sustainable urban development is the existence of functional and efficient sites with infrastructure and services. This work therefore examines the effectiveness of sites and services schemes in Nigerian situation and compares it with what obtained in the other selected countries of the world. This is with the aim of deriving lessons that will be of great benefit to Nigeria most especially to solve the housing need problem of poor majority living in Nigerian cities.

Keywords: Sites and services, Nigerian cities, sustainable development, low-income housing.

INTRODUCTION

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 Federal Government of Nigeria (1991) is 'all wage earners and self employed people whose annual income is ₦5,000 or below as of 1988 or whose annual income is twenty (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 re-define the low income group as

'all employees or self employed persons whose annual income as at the year 2001 is ₦100,000 or below (that is, the equivalent of salary grade level 1 to 6 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 (Omujogbe, 2000) and that 35 of 36 states in Nigeria experience poverty level above 50%. This was corroborated by Federal Office of Statistics (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 (otherwise called social housing in South Africa) during the 4th National Development Plan period (1980 to 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. At the end of the plan period, only 25% success was recorded (Gana, 2002; Okupe, 2002). 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 housing 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, that is, 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 to 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.

Nigerian cities: History, classification, development, planning and management

The main urban places in Nigeria have long historical origin. They were in the past, major centres of politics, education, economic and sometimes religious activities, and of course, continue to play many of these roles till today. The physical and social characteristics of Nigerian cities as they exist today are to a very great extent, the legacy of history. At inception, they created satisfaction for the needs of the traditional societies. Nigerian towns can be classified under orthogenetic recognition and heterogenetic recognition (Redfield and Singer, 1954). Orthogenetic represents pre-industrial and traditional towns, they are ancient cities that have been in existence before industrial revolution period and are characterized with an ethnic group with peculiar culture. They lack formal planning and this makes a noticeable effect when there is a need for urban physical development. The lack of formal planning also necessitated urban renewal programme for its development. Examples of orthogenetic cities in Nigeria are Abeokuta and Ile-Ife. Historical cities in Nigeria generally lack pre planning, they sprang and developed from villages and trade post and still retaining their old slum and semi permanent structures. Because of its orthogenetic nature, urban managers in developing countries; Nigeria inclusive does not have the necessary incentives to change the development pattern of their cities (ADB, 2008). The heterogenetic cities represent modern and industrial towns that were deliberately formed, planned and developed after industrial revolution or for a given purpose. Such cities include Abuja for nation's capital and New Bussa for industrial purpose. It can also be categorized as generative or parasitic. Generative towns ensure economic growth and prosperity for the hinterland while parasitic towns are growing fat on the proceeds of the hinterland, while giving nothing in return.

Regrettably, Nigerian cities are not playing their expected role as engines of growth, incubators of innovation and centers of social transformation, mainly because infrastructures are dysfunctional (Olabode, 2001). The growth in population and size of cities are not commensurate with that of infrastructure and service provision. 'Development in a national context refers to process of change, particularly of a structural nature, towards the enhancement of a people's socio-economic welfare and the average individual's scope for fulfilment (Onyemelukwe, 1977). It involves the society's transformation through its institutions, organizations, social rules, customary usages and attitudes-to an extent that makes the society more and more positively responsive to desired modern changes.

Certain types of plan-less and uncontrolled urbanization may actually arrest rather than stimulate development. City development involves all decisions that will bring out the economic function and physical

potentials of a city. It is the conscious direction and control of city structures with the aim of securing optimum and satisfying returns in its financial, social, political and other benefits. Cities came into the existence as product of and as focal points in the social and economic life of a community. The goal of city development is to develop a dynamic system of urban settlement which will foster economic growth, promote efficient urban and regional development and ensure improved standard of living and well being of the citizens. Only few of these cities specifically, Kaduna, Owerri and Abuja had plans before they were built, some cities like Minna, Bida, Ilorin etc had Physical Development Plan. Plan is a drawing or diagram drawn on a plane as a top or horizontal view of an object or a large-scale map of a small area or a method for achieving an end to orderly physical setting of an area. Unfortunately, such plans were not implemented probably because of lack of institutional capacity coupled with corruption by the officers concerned with their implementation. Lagos had its own Physical Development Plan prepared with assistance from UNDP Federal government of Nigeria (1991) and these were in the custody of the survey department in Lagos secretariat. Many of Nigerian cities development was attributed to their strategic locations as state capitals, local Government headquarters, or seat of specialized projects e.g. Onne and Aladja. A creative city can however not be built from scratch but it is possible to build for the creative city (Get-Jan and Roy, 2005).

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). It is the development that meets the needs of the present without compromising the ability of future generations to meet their own needs. 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 Nigerian National Urban Development Policy (2002) also identifies the provision of urban infrastructure as a national priority. The housing sector is a key component of the urban economy. Housing investment in Nigeria has been found to account for

between one (1) percent and eight (8) percent of the Gross Domestic Product (GDP) while the flow of housing services account for an additional five (5) percent to ten (10) percent 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, 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 program 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. The major impediment to infrastructure facilities which as well spread to site and services schemes in Nigeria according to Akinwale (2010) is negligence by the coordinating officers coupled with corruption.

Akinwale in his work examined the menace of infrastructure in Nigeria and discovered that attempt to enhance infrastructure failed due to negligence and corruption and that majority of Nigerians have suffered as a result of endemic corruption in the country. The 1999 to 2007 democratic government of Nigeria acknowledged corruption as bane of infrastructure and housing development and as a result renewed its efforts to improve infrastructure with anti-corruption policy and reform such as, Economic and Financial Crime Commission (EFCC) and Independent Corrupt Practice and related offences Commission (ICPC). 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.

CONCEPT OF SITES AND SERVICES SCHEME

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 federal government of Nigeria (1991), this policy document spelt it out as one of the strategies for assisting low income group; 'provide sites and services to facilitate home ownership and orderly urban and rural development page 11 section 2.4(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 Federal government of Nigeria, 2004 (National housing policy section 3.4.1a) assigned the responsibility of production of residential sites and services to the Local Governments (but this responsibility was pursued by other tiers of government 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 sites 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, 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, '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. The Federal Housing Authority (FHA) as government agency in its wisdom has developed sites in many urban conurbations particularly at the state capitals to ensure affordability, in most cases, bulk of the plots were for residential housing.

From past records of FHA, it was demonstrated that the choice of sites in towns like Abuja, Rivers, Kano, Kaduna, Benue, Imo, Lagos and Sokoto has helped to assist the pattern of urban development. 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 sites 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 sites 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. 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. 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. 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 cannot 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" (Federal Government of Nigeria, 1991:12). 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.

SITES AND SERVICES SCHEME 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 cannot 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 sites 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 ensures 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 sites and facilities but not with services, that is, with technical infrastructure without utilities.

It is also a known fact that the value of land in terms of plot on any sites 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.

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 building their houses in accordance with approved plans, but of their own choice (Federal Government of Nigeria, 1991). 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.

SITES AND SERVICES SCHEME EXPERIENCE FROM OTHER COUNTRIES

There are several examples of housing programmes from which Nigeria can benefit (Opoko, 2004). The U.N. Habitat in conjunction with building and social housing foundation in Britain has tried to identify and publicize exemplary housing programmes considered to be replicable and sustainable (U.N Habitat, 2003). The application of the sites and services scheme of some countries of the world, which do not only have serious housing problems like Nigeria, but also share similar socio-economic conditions with Nigeria will be looked into for Nigeria's consolidation:

The Pakistan experience ('KHUDA-KI-BASH')

There is an incremental Housing Scheme popularly known as 'Khuda-ki-Bash' (or God's settlement) as an expression of appreciation by poor beneficiaries of the scheme in a housing programme, which has benefited the poor in Hyderabad, Pakistan. The main aim of the scheme was to make land available to the low income at affordable price and facilitate such family's access to services over time according to their ability to pay. The planners of the scheme familiarized themselves with housing realities in the area prior to the formulation of the scheme. Basic concepts of the scheme after modification based on feedback include the following: The local authority Hyderabad Development Authority (HAD), provided technical expertise in the form of laying out the settlement, assisting householders in constructing their dwellings and service connections, monitoring and general administration of the scheme. This was facilitated via the establishment of an office in the settlement. Un-

serviced plots of land, measuring 24 ft x 30 ft were made available to the households at a price affordable by majority of the population below 50th percentage, due to high cost of services. Only potable water was provided at the initial time. The cost of a plot was Rs1, land 'grabbers' or speculators could obtain 100 compared to Rs 10,000 the price at which similar plots could be obtained in the land market. To eliminate speculators, middlemen and higher income people, prospective beneficiaries were screened through a reception area located within the vicinity of the HAD office.

Each applicant was expected to live with his family in the area for a period of about 15 days before taking possession of his allocation. It was believed that only those in dire need of accommodation would be willing to go through such rigorous screening processes. Sale or transfer of allocations was frowned at and attracted heavy penalties. Households built for themselves using what materials they could afford. There were no restrictive standards except for ventilation and daylight. Quality of design and construction was improved via a loan programme and technical advice on design and counter techniques. Other social sector facilities like health, transport, and education have been largely provided by private entrepreneurs and NGOs via the intervention of the HAD, which also provided plots for them. Between March 1986 and January 1990, a total of 2,883 (93%) houses were already developed. While 79% respondents purchased plots from HAD, 11% purchased from brokers and 10% from original owners. Keys to the success of the scheme include the low cost of land, which has been made possible by separating land and service costs, and initially charging for the former lonely, and the development of strategies for preventing speculation. In addition, the missionary zeal and dedication of the staff has been exemplary. They were very familiar with the housing issues in the area including strategies and actors, and were committed to evolving an efficient alternative. Constant monitoring of development helped in eliminating speculators and timely interventions.

The Indonesia experience (Kampung Improvement Programme)

In Indonesia, out of a total annual housing demand of 7,000,000 units, public sector intervention has been able to meet only 10% while the people's effort account for the remaining 90%. Considering the alarming rate of urbanization and the growing poverty level of the urban people, 83% of whom are engaged in the informal economy, the challenge was how to redefine official policy in order to support the people's self supporting activities and strengthen their capacities in meeting their housing needs. In the early stages, the programme that took off in Jakarta in 1969, aimed at improving public infrastructure facilities in order to improve the quality of

the housing. The policy elements in the programme included: Developing functional community institutions that will serve in mobilizing local resources for development programme; Enhancing security of tenure via people targeted subsidies as a way of motivating people to improve their houses and environment; Providing incentives for community collective effort via provision of basic public utilities/infrastructure; Developing community based economic programmes such as small credit and skill acquisition schemes in order to sustain development in the area. By 1993, the programme had been replicated in 386 cities in the marked improvement of the quality of housing of households, increase in housing stock and improved income generation opportunities within the communities. The programme successfully addressed key issues in low income housing namely: security of tenure, poverty, harnessing of peoples' abundant but often hidden resources in improving and maintaining their settlements. It is important to note that this approach involves close cooperation between government authorities and local communities.

The Cuba experience (Architects in the community programme, ACP)

Severe economic crises as a result of collapse of communism in 1990 and subsequent withdrawal of support from USSR and Eastern Europe, led to a halt in public housing programme in Cuba. Alternative approaches to housing supply, included support for self-help construction, development of locally produced building materials and technical support for the people. The ACP scheme was established in 1994, as a collaborative venture by the national Housing Institute, Habitat Cuba (a local NGO) and two local governments. It was initiated as a pilot project to undertake the above tasks aimed at improving the housing conditions and quality of life of the people. Household's interests in the scheme were assigned an architect each. The architect visits the household to formulate a design brief and take measurements, as applicable. Thereafter, he prepared 4-5 design proposals, which he discusses with the family before developing the final design. He seeks as much as practicable, the comments and views of every household member, to ensure that the final design suits the needs of all. The focus is on evolving a cost effective solution suited to each household's needs instead of repetition of prototypes. The range of services rendered by the architect include design for new houses, remodelling or expansion of existing ones, obtaining approvals and supervision of construction. The programme has provided jobs for 630 architects in 156 of Cuba's 169 municipalities where the programme has assisted over 250,000 households in realizing their housing dreams. The programme won the 2002 World Habitat Award and has

been replicated in Uruguay and is currently being explored by South Africa, Argentina and Peru. The beauty of the programme is that it is accessible, self-supporting and has provided affordable technical support to poor households. The participatory design approach used in the project provides households with the required skills and confidence which have translated into better living conditions and confidence to face the future. Good working knowledge of the circumstances of the households, cooperation with local planning authorities as well as commitment to have enhanced the success of the project.

The Kenya experience (Building Groups in Dandora)

The Dandora Community Development Project in Nairobi, Kenya, is considered one of the most successful sites and services schemes in Africa, especially with regard to reaching the target group. Conceived by the Nairobi City Council (NCC) and the Government of Kenya, it was implemented by NCC with loan and credit support from World Bank. The project consisted of 6,000 plots of about 1230 square meter with a core consisting of either a kitchen (33%) or toilet and shower (67%). These were allocated by ballot to the target group of people earning between the minimum and the median income, who were also given technical support and a soft loan to build additional rooms. The plots were serviced with access roads, security, lighting, water and sewage. There was also provision for primary schools, markets, health and community centres for the neighbourhood. A major objective of the project was community development. To this end, there were communities development workers who assisted residents with project administration and technical guidance. To ensure that the poorer households participated effectively, they were encouraged to form building groups. Buildings groups were legally registered and were assigned a Community Development Assistant each who provided support, training and advice on construction, finance and management. They were autonomous and democratic in operation. Decisions were by consensus.

The main function of the building groups included: Mobilization of savings of members through monthly collection of contributions to augment loans. Pooling together of limited finances and building materials loans available to individual members and Management of construction of members. This was done in different ways; some worked communally, others managed construction as a group, while for some, funds were released to individual members who then organized their own construction. In all cases, the group served as a monitoring group, ensuring that progress of work was commensurate with funds released, 57% of group members were women heads of households. Within two and half years of the first phase of the project, 90% of

residents were able to accomplish the set target of self-construction of one or two rooms.

The Dandora project succeeded as a result of several reasons. The local government authority played an enabling and supportive role, which served as a catalyst. The strong community development objective of the project also ensured that economically disadvantaged families, especially female-headed households were encouraged and supported to move alongside others. The project implementation provided a wide variety of options, which were broad enough to accommodate majority of the target groups, for instance, beneficiaries could supervise construction on their own sides on individual basis; or hire a skilled craftsman to do so on their behalf or even be part of a building group where more self-labour is used. Furthermore, the design and concept of the project made it unattractive to people of higher income groups. There was also transparency in the selection of beneficiaries.

LESSON FOR LOW-INCOME HOUSING DEVELOPMENT

The lessons to be learnt 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 their focus on low-income housing giving rise to increase in the level of unemployment amongst architects, use of quacks by prospective homeowners 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. The projects were broad-based and flexible enough to accommodate peculiar circumstances of a wide spectrum of poor households. Selection criteria and standards also ensured that projects reached the target group.

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. Since infrastructure cost account for between 30 and 40% of the total cost of building (Majule, 2007), then the Nigerian Government should lead in building a comprehensive public infrastructure in order to open non discriminatory access to infrastructure for all the people in the country and serve as enabler for house construction to the low income group. The Government should not only be concerned about development of sites 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. Good governance and sound public policies remain the most important aspect of the management of cities (Andrew, 2010).

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 in Lagos 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, but 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 effect is that the land remains bare while title change hands in multiple times. Also, the incessant practice of partitioning part of a plot to another semi-allottee illegally should be checked by the appropriate authority concerned because this is a negative reflection on sites and services scheme. The practice of spontaneous destruction of informal housing and settlements in the major urban areas 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 meagre 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 constitution and be replaced with a properly redesigned legislation.

Conclusively, the management of sites and services scheme should be revisited, redesigned and made in time 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 sites and services scheme to pool resources together to speed up development process and to reduce the housing development costs.

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