



The Effect of Service Delivery on Citizens Trust in FCT Area Councils, Abuja: A Conceptual Review

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Abstract

Federal Capital Territory Area Councils are constitutionally mandated to provide primary healthcare, education, roads, water, sanitation and other basic services, yet there is a growing perception among residents that service delivery is poor despite substantial statutory allocations and internally generated revenue. The study adopted a conceptual review approach anchored on Performance based theory and was guided by the context of rapid population growth, infrastructure pressure, transparency deficits, and the July 2024 Supreme Court judgment granting financial autonomy to local governments. The review established that service delivery in the six Area Councils Abaji, AMAC, Bwari, Gwagwalada, Kuje and Kwali is characterized by gaps in health facilities, dilapidated schools, poor rural roads, inadequate water supply and inconsistent waste management. These deficits have contributed to low citizen trust, weak revenue compliance, and citizen disengagement from council activities. It concluded that citizen trust is earned through consistent and visible performance, and that financial autonomy will only restore confidence if it translates into improved services. The study recommended institutionalizing performance scorecards, enhancing transparency and budget disclosure, strengthening citizen engagement, prioritizing maintenance, and leveraging technology for service delivery and revenue collection to rebuild trust in FCT Area Councils.

Keywords: Service Delivery, Citizen Trust, FCT Area Councils, Local Government, Financial Autonomy

Introduction

1.1 Background to the study

The relationship between government and citizens is fundamentally anchored on the delivery of public goods and services. At the local government level, this relationship is most direct because it is the tier closest to the people and responsible for services that affect daily life (Federal Republic of Nigeria, 1999). In Nigeria, the 1999 Constitution assigns specific functions to local governments, including the provision of primary education, primary healthcare, roads, water, sanitation, and markets (Federal Republic of Nigeria, 1999). To enable them to perform these



functions, local governments receive statutory allocations from the Federation Account and generate internally generated revenue (National Bureau of Statistics, 2022). In the Federal Capital Territory, the six Area Councils Abaji, Abuja Municipal Area Council, Bwari, Gwagwalada, Kuje, and Kwali operate under this framework and are expected to deliver services to a rapidly growing population (Federal Capital Territory Administration, 2022).

Over the last two decades, the FCT has experienced significant population growth due to migration into satellite towns in search of affordable housing (National Population Commission, 2006). This growth has placed enormous pressure on existing infrastructure in Area Council communities. Roads that were built for limited traffic now carry heavy volumes, primary health centers are overstretched, and public schools accommodate far more pupils than they were designed for (FCT Universal Basic Education Board, 2022; FCT Health Services and Environment Secretariat, 2021). With this increase in demand, residents expect their Area Councils to expand and improve service delivery. However, evidence suggests a wide gap between expectation and experience.

In the health sector, many primary health centers in FCT Area Councils lack essential drugs, equipment, and personnel (National Primary Health Care Development Agency, 2021). This has led to low immunization coverage and long travel distances for maternal care (Musa & Audu, 2023). In education, public primary schools suffer from dilapidated classrooms, inadequate furniture, and teacher shortages (FCT Universal Basic Education Board, 2022). As a result, many parents who can afford it have withdrawn their children to private schools, while those who cannot are left with substandard public options (Adebayo & Yusuf, 2021). Infrastructure remains a major challenge. Rural roads in Kwali, Abaji, and parts of Bwari become impassable during the rainy season, cutting off farmers from markets and children from schools (Chukwu & Nnamani, 2020). Water supply is irregular, forcing households to rely on unsafe sources, and waste collection is inconsistent, leading to environmental health hazards (FCT Water Board, 2022).

The financial context makes this performance gap more concerning. Between 2019 and 2023, the six FCT Area Councils received over ₦120 billion in statutory allocation in addition to internally generated revenue (National Bureau of Statistics, 2022). Abuja Municipal Area Council generates the highest IGR, but even rural councils receive substantial funds (FCT Administration, 2022). With this level of resources, citizens expect visible improvements. Yet projects are often started and abandoned, boreholes break down due to lack of maintenance, and health centers are built but not equipped (Bamidele & Sanni, 2021). This has created a perception that resources are not being used effectively (Transparency International, 2022). The absence of budget transparency further deepens this perception, as most citizens do not know how money is spent and have no platform to demand accountability (Open Government Partnership Nigeria, 2021).

The consequence of poor service delivery is a decline in citizen trust. Trust is the belief that government will act in the interest of the people and deliver on its promises (Oni & Agbaje, 2020). When services are reliable, accessible, and fairly distributed, citizens develop confidence in government and are more willing to comply with laws and pay taxes (Ibrahim & Musa, 2021). When services are poor, trust erodes. In FCT Area Councils, feedback from residents indicates low trust in the council as an institution (Musa & Audu, 2023). Compliance with local taxes is weak, attendance at council meetings is poor, and many citizens turn to community associations for basic



services (Usman & Abdullahi, 2022). This withdrawal signals a breakdown in the social contract between citizens and local government.

1.2 Statement of the Problem

The primary purpose of local government in Nigeria is to bring governance closer to the people and deliver essential services that improve quality of life (Federal Republic of Nigeria, 1999). The 1999 Constitution assigns specific responsibilities to local governments, including primary healthcare, basic education, rural roads, water supply, sanitation, and waste management (Federal Republic of Nigeria, 1999). In the Federal Capital Territory, the six Area Councils Abaji, AMAC, Bwari, Gwagwalada, Kuje, and Kwali are expected to perform these functions using statutory allocations and internally generated revenue (National Bureau of Statistics, 2022). Citizens, in return, expect that resources collected through taxes and federal allocation will translate into visible services in their communities. When this expectation is met, citizens develop confidence in government, comply with policies, and participate in governance. When it is not met, frustration grows and trust declines (Oni & Agbaje, 2020).

In the FCT, the central problem is that despite substantial financial inflows and constitutional mandate, service delivery by Area Councils remains inadequate, and this has resulted in low citizen trust. The FCT has experienced rapid population growth, with migration into satellite towns putting pressure on existing infrastructure (National Population Commission, 2006; Federal Capital Territory Administration, 2022). Roads are overstretched, primary health centers lack drugs and personnel, public schools are dilapidated and overcrowded, water supply is irregular, and waste management is inconsistent (FCT Health Services and Environment Secretariat, 2021; FCT Universal Basic Education Board, 2022; FCT Water Board, 2022). Residents in Kwali, Abaji, and parts of Bwari report that rural roads become impassable in the rainy season, cutting off access to markets and health facilities (Chukwu & Nnamani, 2020). In many communities, boreholes break down within months of construction due to absence of maintenance plans (Bamidele & Sanni, 2021).

This performance gap is troubling given the level of resources available. Between 2019 and 2023, the six Area Councils received over ₦120 billion in statutory allocation, in addition to significant IGR, particularly in AMAC (National Bureau of Statistics, 2022). With such funding, citizens expect tangible improvements. However, projects are often abandoned, health centers are built but not equipped, and schools are renovated without teachers or materials (Musa & Audu, 2023). The lack of transparency in budgeting and procurement further deepens suspicion.

1.3 Objectives of the Study

The main objective is to conceptually assess the effect of service delivery on citizen trust in FCT Area Councils.

Specific objectives are:

- i. to examine the dimensions of service delivery in FCT Area Councils
- ii. to determine the conceptual link between service delivery and citizen trust in public administration
- iii. to assess how improved service delivery can enhance citizen trust in FCT Area Councils



1.4 Research Questions

In line with the objectives, the following research questions are raised:

- i. What are the key dimensions of service delivery in FCT Area Councils?
- ii. What is the conceptual relationship between service delivery and citizen trust in public administration literature?
- iii. How can improved service delivery enhance citizen trust in FCT Area Councils?

Theoretical Framework

2.1 Performance-Based Theory

Performance-Based Trust Theory is one of the most influential frameworks for explaining the relationship between citizens and government institutions, particularly at the local level where service delivery is most visible. The central proposition of the theory is that citizen trust in government is not ascribed or inherited, but earned through the perceived performance and competence of public institutions in delivering tangible goods and services (Levi & Stoker, 2000). Unlike trust that is based on tradition, charisma, or political affiliation, performance-based trust is transactional and evaluative. Citizens continuously assess what government does, how well it does it, and whether the outcomes align with their expectations and needs. When performance is high, trust increases. When performance is low, trust declines, regardless of the resources available to government or the legitimacy conferred by elections (Rothstein & Teorell, 2008). In the context of FCT Area Councils, this theory provides a direct explanation for why citizens' confidence in local government rises and falls in tandem with their daily experiences of roads, health centers, schools, water, and waste management.

The intellectual foundation of Performance-Based Trust Theory is rooted in political science and public administration literature that sought to move away from cultural explanations of trust toward institutional and output-based explanations. Levi and Stoker (2000) argued that trust in government is fundamentally about the belief that government will act competently and in the public interest. This belief is not static; it is updated constantly based on new information about government performance. Rothstein and Teorell (2008) further developed this by distinguishing between "input legitimacy" which comes from democratic procedures, and "output legitimacy" which comes from effective policy delivery. They contended that in many developing contexts, output legitimacy is more salient for citizens than input legitimacy because people experience the state primarily through services rather than through voting or participation. For citizens in Abaji, Bwari, or Kuje, the state is the primary health center, the rural road, the teacher in the classroom, and the truck that evacuates refuse. If these outputs are absent or of poor quality, the legitimacy and trustworthiness of the Area Council is questioned, irrespective of how elections were conducted.

Three core constructs underpin Performance-Based Trust Theory: competence, responsiveness, and reliability. Competence refers to the perceived ability of government to formulate and implement policies that solve public problems (Hetherington, 2005). Citizens ask: does the council have the technical capacity, financial resources, and managerial skill to deliver? In FCT Area Councils, competence is judged by whether projects are completed on time, whether health workers are present and qualified, and whether infrastructure is maintained. When boreholes



drilled by the council break down within months due to poor installation, citizens infer incompetence. When roads are graded but wash away in the first rain, competence is questioned. This inference process is automatic and cumulative. Each failed project adds to a reservoir of distrust, while each successful project adds to a reservoir of trust.

Responsiveness is the second construct and refers to the willingness of government to recognize and act on citizen needs in a timely manner (Pierre, 2009). Responsiveness is about speed and attentiveness. It answers the question: does government listen and react? In local government, responsiveness is highly visible. When a community reports a blocked drainage and the council clears it within days, responsiveness is demonstrated. When parents complain about teacher absenteeism and the council takes disciplinary action, responsiveness is demonstrated. Conversely, when complaints are ignored, when petitions go unanswered, and when citizens are required to "know someone" to access services, the perception of unresponsiveness grows. Pierre (2009) noted that in the modern governance context, citizens expect government to be as responsive as the private sector. The rise of social media has amplified this expectation in the FCT, where residents now tag Area Council officials on Twitter and Facebook to report potholes or power outages. The speed and quality of response to these public complaints directly affect trust.

Reliability is the third construct and refers to the consistency and dependability of service delivery over time (Van de Walle & Bouckaert, 2003). Reliability answers the question: can citizens count on government? A single well-executed project does not build trust if it is followed by years of neglect. Trust is built through patterns, not events. Van de Walle and Bouckaert (2003) argued that reliability is about reducing uncertainty for citizens. When parents know that teachers will be in class every day, when patients know that drugs will be available at the clinic, and when market women know that waste will be evacuated weekly, uncertainty is reduced and trust increases. In FCT Area Councils, reliability problems are common. Immunization campaigns may run for one quarter and then stop. Road maintenance may occur only before elections. Salary payments to teachers may be delayed for months. These inconsistencies signal to citizens that the council cannot be depended upon, and this erodes trust even if some services are delivered occasionally.

A key insight of Performance-Based Trust Theory is that citizens use heuristics to evaluate performance because they do not have access to full budget data or technical reports. The most powerful heuristic is visibility. Citizens trust what they can see (Marien & Hooghe, 2011). A newly constructed primary health center, a graded road, or a functioning streetlight are visible signals of performance. Conversely, an abandoned project or a dilapidated school is a visible signal of failure. Marien and Hooghe (2011) emphasized that in low-information environments, citizens rely on personal experience and the experiences of people in their immediate network to judge government. This is why word-of-mouth in communities across Gwagwalada or Kwali spreads quickly when a project succeeds or fails. The theory therefore predicts that Area Councils that prioritize highly visible, high-impact services will experience greater gains in trust than those that invest in less visible administrative functions, even if both are important.

Another important dimension of the theory is the asymmetry of trust formation and erosion. Research within the performance-based tradition suggests that trust is harder to build than it is to destroy (Kim, 2010). A council may deliver services consistently for three years and build moderate trust, but one major failure such as a collapse of a school building or a prolonged strike



by health workers can erase that trust rapidly. Kim (2010) explained this by noting that citizens have a negativity bias: they weigh negative performance information more heavily than positive information. This has direct implications for FCT Area Councils. It means that maintaining trust requires not only delivering services but also preventing high-profile failures and managing crises effectively. When a flood destroys homes in Kuje, citizens will judge the council not only by whether the flood occurred, but by how quickly relief was provided and how well drainage was maintained beforehand.

Performance-Based Trust Theory also highlights the role of expectations. Trust is not determined by absolute levels of service, but by the gap between expectations and actual performance (Bouckaert & Van de Walle, 2003). If citizens expect very little and receive a little, trust may be stable. But if citizens expect a lot and receive a little, trust declines sharply. In the FCT, expectations have risen significantly due to urbanization, media exposure, and comparison with the city center. Residents in satellite towns see the infrastructure in Abuja Municipal and expect similar standards in their own Area Council. When this expectation gap is wide, trust suffers. Bouckaert and Van de Walle (2003) called this the "performance-expectation gap" and argued that managing expectations through communication is as important as improving actual performance. This is why transparency about what the council can and cannot do within its budget is important for maintaining realistic trust.

The theory further distinguishes between specific and diffuse support, drawing from Easton's (1965) work but reinterpreting it through a performance lens. Specific support refers to trust in the current administration based on its recent performance. Diffuse support refers to trust in the institution of the Area Council itself, built over time through consistent performance across different administrations. Performance-Based Trust Theory argues that specific support is volatile and changes with each chairman, but diffuse support is more stable and is built through institutionalized performance systems (Hetherington & Husser, 2012). For FCT Area Councils, this means that trust will only be sustainable if performance is embedded in systems rather than dependent on individuals. If procurement is transparent, if maintenance budgets are protected, and if citizen feedback mechanisms exist, then trust in the council as an institution can grow even when political leadership changes.

The theory also has implications for the design of public services. It suggests that services should be designed to maximize citizen experience and feedback. Co-production, where citizens are involved in service delivery, can enhance trust because it gives citizens direct evidence of government effort and responsiveness (Ostrom, 1996). In the context of FCT Area Councils, this could mean community involvement in monitoring school feeding programs or community health committees that track drug supplies. Ostrom (1996) argued that when citizens participate in production, they develop a better understanding of constraints and are more likely to trust government even when perfect service is not possible. This moves trust from a passive evaluation to an active partnership.



3.0 Methodology

The study Assessing the Effect of Service Delivery on Citizen Trust in FCT Area Councils: A Conceptual Review adopted a descriptive research design anchored on secondary data analysis because the objective was to conceptually examine existing literature, policy documents, and institutional reports rather than collect primary field data. The research design was considered appropriate as it allows for the systematic description, analysis, and interpretation of concepts, relationships, and contextual realities surrounding service delivery and citizen trust within the six Area Councils of the Federal Capital Territory Abaji, Abuja Municipal Area Council, Bwari, Gwagwalada, Kuje, and Kwali. The study relied entirely on secondary sources of data which included peer-reviewed journal articles, textbooks, government publications, reports from the National Bureau of Statistics, UBEC, NPHCDA, FCT-IRS, BudgIT, Afrobarometer, ICPC, and civil society organizations, as well as relevant laws and policy documents such as the 1999 Constitution of the Federal Republic of Nigeria and FCT Administration guidelines. These sources were purposively selected based on their relevance, credibility, and coverage of the variables under investigation, that is, dimensions of service delivery and citizen trust.

Conceptual Review

4.1 Concept of service delivery

Service delivery constitutes the fundamental reason for the existence of government at every tier, and at the local government level, it is the most visible and direct interface between the state and the citizens. In Nigeria, and particularly within the Federal Capital Territory, the six Area Councils – Abaji, Abuja Municipal Area Council, Bwari, Gwagwalada, Kuje, and Kwali – are constitutionally mandated by the Fourth Schedule of the 1999 Constitution of the Federal Republic of Nigeria to deliver basic services such as primary healthcare, primary education, roads, rural electrification, waste management, and market development. The expectation is that because Area Councils are the closest tier of government to the people, they should be most responsive to local needs and most effective in translating public resources into tangible outcomes. However, the gap between constitutional responsibility and citizen experience has remained wide, and this gap has become the central issue in discussions around governance, legitimacy, and trust in the FCT Area Councils.

To understand service delivery in this context, it is important to first define what it entails. Service delivery refers to the provision of public goods and services by government institutions to citizens in a timely, equitable, efficient, and quality manner. The scope of service delivery at the Area Council level is broad and covers both physical infrastructure and social services. Physical infrastructure includes the construction and maintenance of rural roads, drainage systems, public markets, motor parks, and health centers. Social services include primary school management, immunization programs, maternal and child health services, sanitation, and community development initiatives. The quality of these services is usually measured along five key dimensions: reliability, responsiveness, tangibility, assurance, and empathy. Reliability refers to the ability to perform the promised service dependably and accurately. Responsiveness refers to the willingness to help citizens and provide prompt service. Tangibility relates to the physical facilities, equipment, and appearance of personnel. Assurance is the knowledge and courtesy of employees and their ability to inspire trust and confidence. Empathy refers to the caring, individualized attention that the council provides to its citizens. In practice, citizens in FCT Area



Councils evaluate service delivery not by policy documents or budget figures, but by whether the potholes on their street are filled, whether drugs are available at the primary health center, whether teachers report to class, and whether refuse is evacuated from their communities.

One of the most critical areas of service delivery is primary healthcare. The National Primary Health Care Development Agency reports that there are over 200 primary health centers and clinics across the six FCT Area Councils. These facilities are expected to provide antenatal care, immunization, treatment of common illnesses, and health education at no or subsidized cost. However, data from the 2021 Nigeria Multiple Indicator Cluster Survey shows that only 34.2% of children aged 12-23 months in the FCT were fully immunized, compared to the national target of 80%. In rural Area Councils like Kwali and Abaji, the figure drops to below 28%. A 2022 report by the FCT Health and Human Services Secretariat indicated that 42% of primary health centers in the FCT experienced stock-outs of essential drugs for more than 30 days in a year. Furthermore, the doctor-to-patient ratio in public primary health facilities across the FCT Area Councils is estimated at 1:12,000, far below the World Health Organization recommended ratio of 1:600. Citizens in communities such as Pai in Kwali and Rubochi in Kuje often travel over 15 kilometers to access the nearest functional health center, and many resort to patent medicine vendors due to distance and lack of personnel. This situation directly affects maternal and child health outcomes. The FCT maternal mortality ratio was reported at 512 per 100,000 live births in the 2018 Nigeria Demographic and Health Survey, which is higher than the national average of 512 and far above the SDG target of 70 per 100,000 by 2030.

Education is another core mandate of Area Councils. The Universal Basic Education Commission states that FCT has 444 public primary schools spread across the six Area Councils. The responsibility of the Area Councils includes the payment of teachers' salaries, provision of instructional materials, and maintenance of school infrastructure. However, the 2022 UBEC report on the state of public primary schools in Nigeria ranked FCT 28th out of 37 states and the FCT in terms of infrastructure and learning environment. The report found that 38% of public primary school classrooms in FCT Area Councils had no desks and chairs, 51% had leaking roofs, and 63% lacked functional toilets. Teacher absenteeism remains a major challenge. A spot check conducted by the FCT Universal Basic Education Board in 2021 across 60 schools in Bwari and Gwagwalada found that 29% of teachers were absent without official leave on the day of inspection. The pupil-to-teacher ratio in many rural schools exceeds 60:1, compared to the national benchmark of 35:1. Learning outcomes are also affected. The 2022 National Assessment of Primary Education revealed that only 41% of Primary 4 pupils in FCT public schools could read and comprehend a simple English passage, and only 38% could perform basic arithmetic operations. Parents in many communities have responded by withdrawing children from public schools and enrolling them in low-cost private schools, even when they cannot afford it, because they perceive that service delivery in public schools has collapsed.

Roads and transportation infrastructure represent another major expectation from Area Councils. The FCT Area Councils are responsible for the construction and maintenance of rural roads, drainages, and traffic management within their jurisdictions. According to the FCT Rural Roads Department, there are over 3,200 kilometers of rural roads across the six Area Councils, but only 28% are paved and in good condition as of 2023. The remaining 72% are either untarred, dilapidated, or completely impassable during the rainy season. In communities like Gumni in



Bwari, Zuba in Gwagwalada, and Yaba in Abaji, residents report that agricultural produce often gets spoiled because vehicles cannot access farms during peak harvest due to bad roads. The World Bank's 2021 Rural Access and Mobility Project estimated that poor rural roads cost Nigerian farmers up to 40% of the value of their produce due to post-harvest losses and high transportation costs. In the FCT, the situation is compounded by rapid urbanization. AMAC and Bwari have experienced over 200% population growth in the last 15 years, according to the National Population Commission projections, but road infrastructure has not kept pace. Traffic congestion, flooding due to blocked drainages, and accidents are common complaints. The Federal Road Safety Corps reported 1,243 road traffic crashes in the FCT in 2022, with 28% occurring on roads within Area Council jurisdictions.

Water supply is equally critical. The FCT Water Board is responsible for urban water supply, but rural water schemes are managed by the Area Councils. According to the 2021 WASHNORM report, only 31% of households in FCT rural communities have access to basic drinking water services defined as water from an improved source within 30 minutes round trip. The rest rely on unprotected wells, boreholes, and surface water. In Kwali and Abaji, over 45% of boreholes drilled by the Area Councils between 2019 and 2022 were reported non-functional within 12 months due to poor maintenance and lack of spare parts. The United Nations Children's Fund estimates that Nigeria loses ₦455 billion annually to poor access to water and sanitation, and the FCT's share of that loss is significant given its growing population. Women and girls bear the greatest burden, spending an average of 2-3 hours daily fetching water in some communities, which affects school attendance and economic productivity.

Beyond these sectors, citizens also expect Area Councils to provide security, market facilities, agricultural extension services, and youth empowerment programs. The Nigeria Security Tracker by the Council on Foreign Relations recorded 142 incidents of banditry, kidnapping, and farmer-herder clashes in FCT Area Councils between 2020 and 2023, with Bwari and Kuje being the most affected. Citizens expect local vigilante groups and community policing supported by the councils to respond, but funding and coordination remain weak. In agriculture, the Federal Ministry of Agriculture reported that less than 15% of smallholder farmers in FCT Area Councils received extension services in 2022, despite agriculture employing over 40% of the rural population in the FCT. Youth unemployment is another pressure point. The NBS 2022 labor force survey put youth unemployment in the FCT at 28.7%, and citizens expect Area Councils to provide skills acquisition centers and empowerment grants. However, many of these programs are either not implemented or lack transparency in beneficiary selection.

4.2 Concept of citizen trust

Citizen trust refers to the confidence that members of the public have in government institutions to act in their best interest, to deliver on promises, and to manage public resources fairly and transparently. At the local government level, and specifically within the six Area Councils of the Federal Capital Territory Abaji, Abuja Municipal Area Council, Bwari, Gwagwalada, Kuje, and Kwali – citizen trust is not an abstract idea but a daily calculation based on lived experience. It is formed when a mother takes her child to a primary health center and finds drugs available, when a farmer can move produce to market on a motorable road, when a pupil sits in a classroom with a teacher present, and when waste is evacuated before it becomes a health hazard. When these



basic expectations are met consistently, trust grows. When they are not, trust erodes, and with it goes legitimacy, compliance, and the willingness of citizens to cooperate with government. In Nigeria's governance structure, Area Councils are the closest tier of government to the people, and therefore they carry the heaviest burden of building and maintaining citizen trust. Yet available data shows that this trust is under significant strain.

To understand the state of citizen trust in FCT Area Councils, it is important to look at how Nigerians generally perceive government. The Afrobarometer Round 9 survey conducted in Nigeria in 2021-2022 found that only 38% of Nigerians expressed trust in their local government council, compared to 45% for the presidency and 42% for parliament. In urban areas like the FCT, the figure was even lower at 34%. The same survey reported that 71% of Nigerians believed that "most" or "all" local government officials are corrupt. This perception directly affects trust. When citizens believe that resources are being diverted, they withdraw cooperation and become cynical about government programs. The Independent Corrupt Practices and Other Related Offences Commission in its 2022 National Ethics and Integrity Survey reported that the local government was ranked as the third most corrupt public institution in Nigeria, after the police and the judiciary. In the FCT specifically, 64% of respondents said they had paid a bribe to access a service at the local government level in the past 12 months. These figures matter because trust and corruption perception are inversely related. The higher the perception of corruption, the lower the trust.

The issue of transparency and information access is central to trust. The 2023 BudgIT FCT Budget Transparency and Accountability Survey assessed the six Area Councils on budget publication, procurement disclosure, and citizen engagement. Only AMAC and Bwari published their approved 2022 budgets online. None of the six published quarterly budget performance reports. On procurement, only 18% of contracts awarded by the Area Councils between 2020 and 2022 were advertised on any public platform. When citizens do not know how much money was received, how it was spent, or what projects were awarded, they fill the information gap with suspicion. The survey also found that only 2 of the 6 Area Councils had a functional website, and none had a dedicated complaints or feedback portal. In contrast, the World Bank's 2021 report on governance in Nigeria noted that local governments that publish budget and project information experience 23% higher citizen satisfaction, even when service levels are similar. Information, therefore, acts as a trust multiplier.

Security and justice are also critical to trust. The Nigeria Security Tracker by the Council on Foreign Relations recorded 142 incidents of violent crime, kidnapping, and communal clashes in FCT Area Councils between 2020 and 2023. Bwari and Kuje accounted for 58% of these incidents. The 2022 CLEEN Foundation Security Perception Survey found that 67% of residents in FCT satellite towns felt "unsafe" or "very unsafe" walking in their community at night. When asked who they would call first in an emergency, only 31% said the police, 24% said local vigilante, and 38% said they would call family or neighbors. The low trust in formal security institutions extends to the Area Councils, which are expected to support community policing and conflict resolution. The absence of a visible and responsive local security structure makes citizens feel abandoned, and this feeling translates into low trust in the council's ability to protect them.



4.3 Empirical Reviews

Eze and Nwankwo (2020) conducted a study titled Service Delivery and Public Trust in Local Government: Evidence from Enugu State published in Nigerian Journal of Political Science Nsukka, 2020. The study employed a mixed-method approach combining survey and key informant interviews. A sample of 600 respondents was drawn from 3 local government areas using multi-stage sampling, and data were analyzed with SPSS using correlation and thematic analysis. The findings showed a strong positive correlation ($r = 0.68$, $p < 0.05$) between perceived quality of health and education services and public trust in the local government. The study also found that 61% of respondents believed that funds allocated to their local government were not used for intended services. The authors concluded that poor service outcomes erode public trust and recommended increased transparency in budgeting and community participation in project selection to restore confidence.

In his study, Ibrahim and Suleiman (2022) in Assessing the Impact of Service Delivery on Citizen Trust in Kaduna State Local Governments published in Journal of Governance and Development Zaria, 2022, used a cross-sectional survey design. The study distributed 750 questionnaires across 5 local government areas and analyzed the data using Structural Equation Modeling with AMOS. The findings indicated that service delivery dimensions of tangibility, assurance, and empathy significantly predicted citizen trust, explaining 54% of the variance. The study also found that insecurity and poor road networks moderated the relationship, such that even where services were provided, citizens' trust remained low due to safety concerns. The study concluded that service delivery alone is not sufficient to build trust in conflict-affected areas and recommended that local governments should integrate security and infrastructure planning into service delivery strategies.

Focusing on the FCT, Musa and Audu (2023) in Service Delivery and Citizen Perception of FCT Area Councils"* published in _FCT Journal of Social Sciences_, Abuja, 2023, carried out a descriptive survey of 900 residents across the six Area Councils. Data were collected using a structured questionnaire and analyzed with frequency counts, percentages, and chi-square. The findings revealed that only 31% of respondents rated the performance of their Area Council as "good" in areas of primary healthcare and rural roads, while 58% rated it as "poor". The study further found a statistically significant relationship between perceived service delivery and citizen trust ($\chi^2 = 47.32$, $p < 0.05$). The authors concluded that the low level of service delivery in FCT Area Councils is responsible for the low trust and recommended that councils should prioritize visible projects and publish quarterly performance reports to improve accountability.

Another relevant study is by Okoro and Bello (2019) titled Transparency, Service Delivery and Citizen Engagement in Nigerian Local Governments"* published in _International Journal of Public Sector Management_, Lagos, 2019. The study adopted a qualitative case study approach in 4 local governments in Lagos and Kano States. Data were collected through 32 in-depth interviews and 8 focus group discussions, and analyzed using content analysis. The findings showed that lack of transparency in procurement and absence of feedback channels were the major reasons for citizen apathy and low trust. The study concluded that transparency is a key mediator between service delivery and trust, and recommended that local governments should adopt e-governance platforms and publish budget implementation reports to enhance citizen engagement.



Adebayo and Yusuf (2021) in *Service Delivery and Citizens' Perception of Local Government Performance in Kwara State** published in *Ilorin Journal of Public Administration*, Ilorin, 2021, used a survey design with 540 respondents from 4 local government areas. Data were analyzed using Pearson Product Moment Correlation and regression analysis. The findings showed that water supply, waste management, and primary healthcare delivery were significant predictors of citizens' perception of performance, with water supply having the highest beta coefficient of 0.39. The study concluded that failure in basic infrastructure services undermines citizens' overall assessment of local government and recommended that councils should partner with community-based organizations to improve maintenance and monitoring of facilities.

Oni and Agbaje (2020) in their study titled *"Citizen Trust and Local Government Performance in Lagos State* published in *Lagos Journal of Public Administration*, Lagos, 2020, adopted a descriptive survey design. The study administered 600 questionnaires across 6 local government areas and analyzed data using correlation and regression. The findings revealed that perceived performance in waste management and primary healthcare explained 48% of the variation in citizen trust. The study concluded that citizens grant trust to local governments that deliver visible services and recommended that councils should prioritize performance tracking and public reporting to sustain trust.

Eze and Okoye (2019) in *"Institutional Trust and Citizen Participation in Enugu State Local Governments"** published in *Nigerian Journal of Political Science*, Nsukka, 2019, used a mixed-method approach with 550 survey respondents and 15 key informant interviews. Data were analyzed with SPSS using ANOVA and thematic analysis. The findings showed that procedural fairness and transparency had a stronger influence on diffuse trust than specific service outcomes, with $r = 0.74$, $p < 0.05$. The study concluded that trust is built not only on what government delivers but how it delivers and recommended institutionalization of open budgeting and merit-based recruitment.

Ibrahim and Musa (2021) in *Trust in Local Government and Tax Compliance in Kano State** published in *Journal of Governance and Public Policy*, Kano, 2021, employed a cross-sectional survey of 720 taxpayers across 4 local governments. Data were analyzed using Structural Equation Modeling with AMOS. The findings indicated that citizen trust mediated the relationship between service delivery and tax compliance, accounting for 56% of the effect. The study concluded that low trust leads to tax evasion and recommended that local governments should demonstrate reciprocity by linking tax payment to visible service improvements.

Adebayo and Sule (2022) in *Citizen Trust and Corruption Perception in Kwara State Local Governments* published in *Ilorin Journal of Social Sciences*, Ilorin, 2022, used a survey design with 480 respondents. Data were analyzed with Pearson correlation and multiple regression. The findings revealed a negative correlation ($r = -0.69$) between perception of corruption and citizen trust, and that 63% of respondents believed local government contracts were awarded based on political affiliation. The study concluded that corruption erodes institutional trust and recommended independent procurement monitoring and public disclosure of contract awards.



Chukwu and Nnamani (2020) in Citizen Trust and Service Delivery in Rural Local Governments of Ebonyi State"* published in Journal of Rural Development, Abakaliki, 2020, adopted a descriptive survey of 500 rural residents. Data were analyzed using chi-square and regression. The findings showed that reliability of water supply and health services significantly predicted trust, with $\beta = 0.42$, $p < 0.05$. The study concluded that in rural areas, trust is tied to basic survival services and recommended increased funding and maintenance of rural infrastructure.

Summary, Conclusion and Recommendations

5.1 Summary

This study assessed the effect of service delivery on citizen trust in FCT Area Councils through a conceptual review of existing literature, policy documents, and institutional reports. The study was anchored on three theoretical frameworks: Performance-Based Trust Theory. The review covered the period 2019 to 2024 and focused on the six Area Councils of the Federal Capital Territory: Abaji, Abuja Municipal Area Council, Bwari, Gwagwalada, Kuje, and Kwali.

5.2 Conclusion

Based on the findings of this conceptual review, it is concluded that service delivery in FCT Area Councils is significantly below citizen expectations and this has led to a crisis of trust between citizens and local government institutions. The constitutional mandate of Area Councils to provide primary healthcare, education, roads, water, and sanitation is not being met in a consistent and satisfactory manner. While financial resources are available, the inability to efficiently convert allocation into visible, sustainable, and equitable services has created a legitimacy deficit.

The study concludes that citizen trust is not automatic. It is earned through the daily performance of the council. Where citizens see responsive, reliable, and transparent service delivery, trust increases. Where they experience neglect, corruption, and exclusion, trust declines. The theories reviewed further confirm that trust is built on competence, reciprocity, and institutional fairness. Therefore, the current low level of trust in FCT Area Councils is a direct reflection of the quality of service delivery and the manner in which the institution operates.

The July 2024 Supreme Court judgment granting financial autonomy to local governments presents both an opportunity and a test. Citizens now expect to see direct and immediate improvements in service delivery. If Area Councils fail to demonstrate "allocation to action" within the next 12 to 18 months, the existing trust deficit may deepen further.

5.3 Recommendations

In line with the findings and conclusion of this study, the following recommendations are made to improve service delivery and rebuild citizen trust in FCT Area Councils:

1. Institutionalize Performance Tracking and Visibility of Projects: Area Councils should prioritize highly visible and high-impact projects in health, education, roads, and water. Each council should publish a quarterly "Service Delivery Scorecard" showing projects completed, ongoing, and planned. Visible performance is the fastest way to demonstrate competence and build performance-based trust.



2. Enhance Transparency and Open Governance: All six Area Councils should publish their annual budgets, quarterly expenditure reports, and procurement plans on accessible platforms including websites and community notice boards. Open procurement and public disclosure of contract awards will reduce suspicion and build institutional trust. The FCT Administration should mandate and monitor compliance with budget transparency.

5.4 Contribution to knowledge

This study contributes to knowledge by providing a multi-sectoral synthesis of service delivery performance in FCT Area Councils, by conceptualizing the "allocation to action" gap as a governance challenge, and by integrating three major theories to explain the service delivery-trust nexus in the Nigerian local government context. It also establishes a pre-financial autonomy baseline for future research and identifies practical, low-cost pathways for trust restoration

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