



ABSTRACT

The aimed of this research is to assess the formal land accessibility challenges in Zaria Nigeria. The study adopted the use of quantitative design and data were collected through questionnaire survey from staff of the ministry of works and housing who were randomly drawn. 250 structured questionnaires were distributed to the staff of grade 5 to 7, the study adopted convenient

FORMAL LAND ACCESSIBILITY CHALLENGES IN ZARIA NIGERIA

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Introduction

It is obvious that accessing land by a common man in Nigeria is challenging and often prostrated. It is all agreed among the economist that land is a major factors of production. This presupposes that in the milieu of production, land has no substitute; and that other factors of production, namely, labour, capital, and entrepreneur can only be useful with the availability of and access to land (Lawal & Adekunle, 2019). Adam (2019) in their study posit that land is fundamental to development, growth and housing delivery in any society. However, housing provision is one of the basic needs of man in every society. The significance of decent housing in modern society cannot be overemphasized. Oladimeji (2018) opined that housing is essential to human being not just as a source of protection from the effect of sun, rainfall, and other climate conditions, but it also serves as a basic gathering point where important economic, social, and political activities are nurtured and pursued.



simple random sampling technique and SPSS software version 22 was used for data analysis and the results were presented in tables. The study revealed that the formal land accessibility challenges in Zaria, are government policy, registration fees, corruption, taxes, housing policy ranked from 1st to 5th. The study concluded government policy, registration fees, corruption, taxes, housing policy are the challenges formal land accessibility in Zaria. The lower factor are informal market and land availability in the study area. The lower challenges are informal market and land availability ranked from 11th to 12th in the study area. The study recommended that the government should regulates the cost of acquiring land to enable less privilege people to access land and this will lead to solve the issues of lands accessibility. The study recommended that favorable government policy should be formulated to address the issues of lands availability and accessible to every Nigerians. The study recommended that the government should make police to eliminate the corruption practices among the lands officers concern. The study recommended that the government and financial institution should emphasis on interest rate charges reduction so that more individual can be able to obtain loan facilities as lower interest rate.

Keys: Land, Land Accessibility, Formal Land, Challenges, Housing affordability

Therefore, rapid urban growth associated with natural population growth and rural-urban migration driven by rapid socio-economic changes and development (Adediji, 2016). However, this growth has not been matched with simultaneous provision of adequate services/infrastructure and resource development. Thus, the significant rise in population, number and size of Nigerian cities have led to the acute shortage of dwelling units, resulting in overcrowding, high rents, poor urban living conditions, low infrastructure services, deteriorating environment, increasing poverty and rise in urban insecurity (Ademiluyi & Raji, 2017). The problems of land accessibility on housing affordability in Nigeria have been well-documented (Harris, Brouchkov & Guodong,



2017). Urban authorities in the country are now faced with more problems than they can handle: increasing housing shortages in the light of rapid urbanization, pressure on existing infrastructure, widening urban poverty, outright violation of planning regulations and increasing disregard for building standards and quality (Harris et al., 2017). As a result, there is an increasing deterioration in the quality of the urban environment, leading to the growth of slums and informal settlements. In many developing countries, including Nigeria, urban crisis is escalating unabated despite a number of new policies programmes and strategies being engaged in by public and private sectors aim at addressing this problem (Okupe 2012).

Therefore, this study attempts to investigate the formal land accessibility challenges in Zaria, Kaduna State,

LITERATURE REVIEW

Concept of Land Accessibility

Access to land remains a central issue to productive activities in general and housing provision in particular. Food and Agriculture Organization of the United Nations (FSNA, 2015) observed that access to land is governed by land tenure systems. Land tenure is the relationship, whether legally or customarily defined, among people, as individuals or groups, with respect to land. In other words, land tenure system determines who can use what land, for how long, and under what conditions. Similarly, Glaeser (2017) defined access to land broadly as the process by which people individually or collectively gain rights and opportunities to occupy and utilize land (primarily for productive purposes but also other economic and social purposes) on a temporary or permanent basis.

Keeney (2018) conceived acquisition of land as comprising of availability of unusable lands, affordability of such lands, as well as by security of owner's right. From the conceptualizations above, key elements in access to land are: what processes and procedures are involved and how simple or complex are they? And how affordable or otherwise to the citizen is the cost of acquisition of land? In addition, FRN (2015) opined that the manner in which rights to land are distributed and used can be very complex. The group identified the various categories of land tenure



as private which is the assignment of rights to a private party who may be an individual, a married couple, a group of people, or a corporate body such as a commercial entity or non-profit organization. For example, within a community, individual families may have exclusive rights to residential parcels, agricultural parcels, and certain trees. According to Kothari (2018) other members of the community can be excluded from using these resources without the consent of those who hold the rights. According to Miraftab (2015) communal is a right of commons may exist within a community where each member has a right to use independently the holdings of the community. For example, members of a community may have the right to graze cattle on a common pasture. In open access specific rights are not assigned to anyone and no one can be excluded (Mitlin, 2015). This typically includes marine tenure where access to the high seas is generally open to anyone; it may include rangelands, forests, and so on where there may be free access to the resources for all. An important difference between open access and communal systems is that under a communal system, non-members of the community are excluded from using the common areas. State are property rights assigned to some authority in the public sector(Ojenagbon, 2017). For example, in some countries, forest lands may fall under the mandate of the state, whether at a central or decentralized level of government.

Land Accessibility on Housing Affordability

Land remains a central constraint of increasing the supply of affordable housing in Asia. Low and middle income households are, therefore, priced out of land markets in the vast majority of cities and have poor access to well-located land (Agbola, 2018). Similarly, Abush (2004) in his study of access to land for housing development: A review of land title registration in Accra, Ghana, used a questionnaire to obtain its data. He found that the backlog in the delivery of land and housing to Ghanaians cast doubt on government ability to give effect to the constitutional ideal of a more equitable dispensation of access to land. “The delays in, and long waiting periods for title registration increasingly lead to frustration



and friction to would-be homeowners and investors alike” (Bramley, 2015).

The situation in Nigeria is not too different from those of Asia countries and Ghana as shown above. Available literature revealed that access to land remains a complex subject in the sense that both customary rules and State participation are the dominant land tenure practices in the country. Prior to British rule, access to land was governed by customary rules with its attendant’s insecurity of tenure, incessant rancour, fraudulent sales of land, and marginalization of non-land holding family members, among others (Bratt, 2016). The challenges associated with the customary land tenure system led to the promulgation of Land Use Act of 1978 with the aim of creating cheaper and easier accessibility for Nigerians. The promulgation of the Land Use Act has not brought about any significant improvement in access to land for productive purposes in Nigeria. In the words of Creswell (2014) “therefore customary and state systems prevail in the country with the consequence of double purchase of the same land by the hoodlums locally called “Omo-oniles.” Adejumo (2018) corroborated this position thus:

The constraints imposed by the land use act, a moribund and repressive act that hinders mortgage financing and creates enormous obstacles to private sector involvement in the housing industry and which has constrained the transfer of titles and made mortgage finance extremely difficult. As a result of land use act, obtaining the certificate of occupancy (popularly known as C of O) has become a big-time avenue for large-scale corruption. Glaeser (2017) in their study of the major challenges to housing development and delivery in Anambra State identified lack of secure access to land among the multiplicity of factors inhibiting effective housing development in the state. Evidence abounds in urbanization studies in developing countries to buttress the fact that where land has been made available, even the poor have been able to provide themselves with some form of housing. “This assertion applies with equal force to Anambra State as even the very poor ones have been able to incrementally develop their residential houses even if it means one year one block until the building gets to livable stage” (Keeney, 2018).



Methodology

The study adopted the use of exploratory and descriptive design to uncover facts about its background and problems. This research was carried out in Zaria metropolis which is the big local Government of Kaduna State, Nigeria. Therefore, the target population from which sample was selected for the study are staff of grade 5 to 7 from the department of works and housing and department of lands and surveyor in Zaria local government. The sample frame is the total number of items of the study population. The sample frame of this study is the total staff of grade 5 to 7 in the two department (650) as stated by Zaria Local Government. The sample size of the study was 242 minimum as obtained from sample size table developed by Krejcie and Morgan (1970) but for the purpose of questionnaire administration 250 numbers was administered. The convenient random sampling techniques was adopted because is more reliable to this study. The method of collecting data was through personal administration of the questionnaire to the respondents. Descriptive analysis was carried out using standard deviation and mean ranking used by SPSS software.

Findings

Descriptive statistics based on mean ranking was carried out to assess the formal land accessibility challenges in Zaria, Nigeria. The results showed the ranking, mean standard deviation and remark.

Table 1: Formal Land Accessibility challenges in Zaria, Nigeria

Challenges	Mean	Std. Deviation	Ranking	Remarks
Government policy	2.8468	.39487	1	Moderate
Registration fees	2.1532	.47360	2	Low
Corruption	2.1362	.46978	3	Low
Taxes	2.0979	.41730	4	Low
Housing policy	2.0596	.41943	5	Low
Cost of acquiring Land	2.0468	.30998	6	Low
Political consideration	2.0426	.24085	7	Low



Supply of Land	2.0383	.26679	8	Low
Bureaucratic bottleneck	2.0340	.24221	9	Low
Housing provision	2.0170	.18411	10	Low
Informal market	1.2936	.67539	11	Very low
Land availability	1.2128	.44029	12	Very low

Source: Field Survey, 2021

The table indicated the formal land accessibility challenges in Zaria, Nigeria. The challenges are government policy with higher mean value of $M = 2.8468$ STD, Deviation = .39487 ranked 1st. Registration fees with mean value of $M = 2.1532$ STD, Deviation = .47360 ranked 2nd. Corruption with mean value of $M = 2.1362$ STD, Deviation = .46978 ranked 3rd. Taxes with mean value of $M = 2.0979$ STD, Deviation = .41730 ranked 4th. Housing policy with mean value of $M = 2.0596$ STD, Deviation = .41943 ranked 5th. Therefore, the lower challenges are informal market with mean value of $M = 1.2936$ STD, Deviation = .67539 ranked 11th. Land availability with mean value of $M = 1.2128$ STD, Deviation = .44029 ranked 12th in the study area. The finding of this study challenges the findings of previous studies such as Australia (Worthington & Higgs, 2011) and West Malaysia (Baqutaya, Ariffin & Raji, 2016) which indicate that the difficulty to get housing loan is the crucial factor. The previous studies show that the housing loan getting stricter which makes difficult for low income household to get the loan. This is because the financial institutions and banks want to prevent the losses. In order to obtain the housing loan, a borrower has to meet the conditions imposed by the bank, such as preparing financial statements, EPF, three-month pay slip, employment confirmation and others. This causes the low income household hard to get the loan to purchase lands.

Conclusion

The study revealed that the formal land accessibility challenges in Zaria, are government policy, registration fees, corruption, taxes, housing policy ranked from 1st to 5th. The lower mean are informal market and land availability ranked from 11th to 12th in the study area. The study



concluded government policy, registration fees, corruption, taxes, housing policy are the challenges formal land accessibility in Zaria. The lower factor are informal market and land availability in the study area. The study recommended that the government should regulate the cost of acquiring land to enable less privilege people to access land and this will lead to solve the issues of lands accessibility. The study recommended that favorable government policy should be formulated to address the issues of lands availability and accessible to every Nigerians. The study recommended that the government should make police to eliminate the corruption practices among the lands officers concern. The study recommended that the government and financial institution should emphasis on interest rate charges reduction so that more individual can be able to obtain loan facilities as lower interest rate. The study recommended that the government should make favorable policy that can address the issues of population growth in Kaduna State and Nigeria at large.

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