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AN ASSESSMENT OF CHALLENGES TO LAND ACCESSIBILITY FOR URBAN DEVELOPMENT IN MINNA

Ayoola A. Babatunde*

Abstract

Land is a central issue to man's activities. But as population and affluence grow especially in our urban centers, there is an increase in the demand for land by government, private individuals and corporate bodies. This inevitably brings about the survival of the fittest syndrome and greater number of people in the urban areas still do not have access to formal land for private use regardless of the great powers endowed the state governments by the Land Use Act of 1978 to hold in trust and administer land for the common benefit of all Nigerians. This paper therefore examines the challenges to land accessibility in Minna, Nigeria. Findings revealed that 61% of the respondents own land while 39% do not own land. Out of the respondents that own land, 67.8% have developed their lands while 32.2% of the respondents are yet to develop their lands. Lack of fund, lack of electricity, lack of access to land and shanty structures around undeveloped plots are the reasons why land owners are yet to develop their lands while inadequate fund and lack of interest are the major reasons why respondents do not own land. The study reveals that there is significant relationship between the level of income group of respondents and land ownership in Minna. It also reveals that there is significant relationship between holders of certificates of occupancy and their level of income. Finally, the paper suggests that government should ensure provision of infrastructural facilities, payment of appropriate minimum wages and allowances to workers as well as ensuring safety of lives and properties of the people with the view to accelerating urban development at the study area.

Keywords: land, land accessibility, urban development.

Introduction

Access to land has been a concern to mankind. It was in the admittance of the importance of land that in the beginning God created land to accommodate man, other creatures and physical developments. Since then, the demand for land has generated a lot of challenges, political tensions, wars and legal battles. While these continue, the poor have been at the mercy of the rich and the powerful. Generally, as population and affluence grow, there is an increase in the demand for land by government, private individuals and corporate bodies. Unfortunately, since the physical overall supply of land within a geographical area is fixed, demand always outstrips supply by a very wide margin, especially in our urban centres. This inevitably brings about the survival of the fittest syndrome. In this struggle, government has the upper hand through the exercise of their power of eminent domain, while individuals and corporate bodies meet their land requirements in the open markets. Within the open market, the corporate bodies and the rich individuals usually with higher bargaining power, dominate the transaction; while the urban poor are left with little or no choice but to occupy the less desirable areas such as marshy sites, neighborhood adjacent to refuse dumps and where they cannot find one, they encroach on government lands. (Bello, 2009).

Nigeria for instance is endowed with vast land area of 924,768 square kilometres with 20% of the total land area designated as urban land, but it is astonishing that in Nigeria, 22.6% of persons between the ages of 5 years and above own land. From this figure, 13.6% own land in urban areas in the face of the

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nation's urban population which is expected to be more than 40% of the total country's population by 2010 (NPC, 2004; National Bureau of Statistics/World Bank, 2006 ; Ukaejiofo, 2007,). In this scenario, greater number of people in the urban areas still do not have access to formal land.

The situation in Niger State is not different. Niger State has a land area of 83,266,799 Square Kilometres which is approximately 8% of the total land area of the country. With the release of 2006 figures by the Federal Government, the State has a population of 3,950,249 with some people having access to land even though increasing number are still struggling to own land and the quality of the environment in terms of infrastructural provision is deteriorating. It can be deduced from Sanusi (2006), that increasing number of people in Minna are developing unstable lands consisting of hilly slopes, river sides and other flood plains.

It is within this analytical context that this research work tends to carry out an Assessment of the Challenges to Land Accessibility for Urban Development in Minna with a view to understanding the various problems associated with land accessibility in our urban centres.

Problem Statement

Despite the fact that in Nigeria there are expanses of land yet to be developed, access to land is still generating enormous challenges. Unfortunately, since the physical overall supply of land within a geographical area is fixed, demand always outstrips supply by a very wide margin, especially in our urban centres. This inevitably brings about the survival of the fittest syndrome. In this struggle, government has the upper hand through the exercise of their power of eminent domain, while individuals and corporate bodies meet their land requirements in the open markets. Within the open market, the corporate bodies and the rich individuals usually with higher bargaining power, dominate the transaction; while the urban poor are left with little or no choice but to occupy the less desirable areas such as marshy sites, neighborhood adjacent to refuse dumps and where they can find one, they encroach on government lands.(Bello, 2009).

Pressure on land is set to increase over future decades, given the impacts of continued population growth, urbanization, globalizations of markets and activities, international investment flows, trade negotiations and climate change. As a resource becomes scarcer and more valuable, those with weak rights to this resource will tend to lose out. In this scenario, greater number of people in the urban areas still do not have access to formal land. Where land is concentrated in few hands, secure access for the poor will be limited and the consequence is likely to be inequitable patterns of income and wealth distribution. (Quan, 2006).

Niger State has a land area of 83,266,799 Square Kilometres which is approximately 8% of the total land area of the country. With the release of 2006 figures by the Federal Government, the State has a population of 3,950,249 with some people having access to land even though increasing number are still struggling to own land.

The question that readily comes to mind is what are the challenges in land accessibility in Nigeria? Other issues to consider include the causes of these problems? Is ownership of land closely tied to the economic power of the people? Are there cultural or institutional biasness? Does the level of security of lives and properties have a role to play in land accessibility? These are some of the pertinent issues to which this work tends to provide answers by examining the problems of land accessibility in northern Nigeria, with specific reference to Minna.

Study Area

Minna lies in latitude 9° 37' north, longitude 6° 37'. It is located on a plain and gentle slope valley. The city has a total land area of about 6,784 square kilometres. The present population is heterogeneous with considerable numbers of people from different parts of Nigeria. The highest proportion of the population is composed of Gwari, Hausa, Nupe and Non-natives residing in Minna. According to the 1991 census conducted by the National Population Commission (NPC) the population of

Minna was about 157,159. By the 2006 Population and Housing Census Figures, Minna has a population of 348,788. Meaning that Minna has grown by 54% in Fifteen (15) years.

Minna, as at today is made up of Chanchaga and Bosso Local Government Areas. Chanchaga Local Government is made up of Eleven (11) Wards which are Nassarawa A, Nassarawa B, Nassarawa C, Limawa A, Limawa B (Dutsen kura(Gwari & Hausa), Zarumai, Tabi, Shanu), Makera, Sabongari, Minna Central (Kongila, Keterengwari), Minna South (Kpankungu, Gbanganu, Nyikangbe, Albishiri, Barkin-sale), Tundun-Wada North (Tunga, Top Medical) and Tundun-Wada South (Sauka-kahuta, Tunga lowcost). While Bosso Local Government consists of Ten (10) Wards which are Maikunkele, Bosso Central I (New york, Radanruwa, Emir's palace), Bosso Central II (Bosso low cost, piau), Beji, Kodo, Kampala (after Maikunkele), Chanchaga- Shango, Maitunbi, Garatu- Gidan-Mangoro, Gidan-Kwanu and Shata.

Research Hypothesis

The following hypothetical statements shall be required;

Ho - There is no association between the sizes of the land of respondents and their *income group* in Minna.

Ho - There is no association between the proportion of those that have Certificate of Occupancy and their income group in Minna

Theoretical Framework

Land Defined

Land can be defined depending on the perception of an individual and the interest he has in mind at that point in time. Political scientists, Lawyers, Economists, Town Planners as well as Estate Surveyors have define land reflecting their backgrounds, interests and believes. (Oyebanji, 2003). Politically, land can be expressed to as a nation, divisions or group of people. A lawyer considers it as a portion of the earth surface over which ownership rights can be exercised. An Economist looks at it as a means of production which has alternative uses and limited in supply. A Town planner considers land as a platform or base upon which social, economic and political activities take place and therefore concerned with allocation of land to the various uses. An Estate Surveyor sees land as an economic good, which command value and therefore looks at the worth whileness of any action and use to which land is put.

Ajayi (2007), emphasizes that land is one of the planet's prime resources and source of continuous life on which most activities of man is done. Ozigbo (2005) opines that land is widely recognized as an embodiment of the fabric of the society and the pivot on which every human activity revolves. Buttressing this impression, Obansa (2007) emphasized that land is a very basic human resource but can hardly be renewed without adverse consequences. Oyebanji (2003) says that land is an important gift of nature which has been existing before the creation of man. He however stressed that land does not command good value and utility in its natural form.

Fortune-Ebie (2007) in Nuhu (2008) submitted that land is money; land is credit subject to land titling, registration and secure tenure.

Here, I am talking of land as the ready supply of suitable and usable as land may be physically available and yet not accessible. (Omirin, 2003).

Land Accessibility

Access to land refers to the ability to use land and other natural resources, to control the resources and to transfer the rights to the land and take advantage of other opportunities. (IFAD, 2010). It added that enhanced access to land include three main aspects, which are strengthening land tenure security and land rights, increasing the amount of land that people have access to and improving the productivity of land.

Omirin (2003), opines that land accessibility goes beyond the location and transportation factors that determine physical entry. She mentioned that land accessibility includes the possibility of acquiring the right to develop land either for personal use and occupation or for investment purposes. She noted that access to land is a function of physical, economic, social, institutional and contextual factors. To land users as emphasized by her, accessibility essentially comprises of four elements which are availability, affordability, security of tenure as well as ease of transaction. Bello (2009) agrees with Omirin (2003) but stresses that the issue of affordability and its twin companion - ease of transaction constitute the major hindrance to land accessibility to the Nigerian urban poor.

Nuhu (2008) believes that access to land is central to mankind shelter, food sustenance and other economic activities. But he added that secure rights to land act as catalysts for people to spend money for improved dwellings which will enable peoples' access to public services as well as sources of credit facilities.

Farvacque et al (1992) amplified by Babade (2003) categorize access to land to include private to private, public to private, private to public to private, private or public to private and customary allocation.

This research work will have holistic view of private to private and public to private forms of access to land in Minna without segregation.

Land Tenure System in Nigeria prior 1978

Several land tenure systems had been operated by various regions of Nigeria prior to 1978. Mabogunje (2003) posits that at the beginning of the 20th century, there were multiplicity of land tenure systems in the country which can be broadly categorized into two. The first in the Northern Nigeria where the colonial administration had placed all lands under the control and subject to the disposition of the governor. In Southern Nigeria, the second system recognized that land was owned by lineages or extended families. Individuals only have right to use on such family land. There were too many problems associated with these two systems. In the south for instance, speculation in land was rampant and it was difficult for government to acquire land for public purposes. Besides, there was insecurity of title and various arms of land owning families were engaging in all manner of fraudulent transactions in land. It was this scenario that led to the promulgation of the Land Use Decree No.6 of 1978.

Babade (2003), also agrees that two different tenurial systems existed in the country. He however added that the Northern Part was being ruled by the Land Native Rights Ordinance of 1916. While citing Nnamani (1989), he noted that the system was not too dissimilar to what later became the Land Use Decree. He said that the south was operating the customary land tenure and the received English law. He however, emphasized that it was easier for government to have access to urban land in the north more than in the south which in effect made government to transfer the control of land to the state governors.

Nuhu (2008) also agrees that ownership of land and other land resources within urban area is vested in the control of the State Government. He however, emphasized that there are other underlying tenure system in Minna. He argued that the Native land law of 1962 where Traditional chiefs derive authority over land still continue to play dominant role in settlements like Bosso, Fadikpe, Barikin-Sale, Dusten-Kura, Kpakungu, Maitumbi, Uguwan-Kaje, and Shango areas of Minna. He noted that peoples' access to land in these areas of Minna through the traditional chiefs constitute 55%.

"In most part of southern Nigeria, particularly the Niger Delta region, the administration of Land was carried out under the customary tenure." (Ehiorobo & Audu, 2010). Clans, villages and families defined land ownership. In Benin for example, any application for a landed property required prior approval by his Royal Majesty the OBA of Benin whereas in some other parts of the Niger Delta, Community heads administered the lands on behalf of various interest groups. Fadahunsi (2008) cited by Ehiorobo & Audu (2010) identified different classes of land holding to include Community lands, Chieftaincy lands, Kola tenancy, Pledge, Leasehold tenure, State land and further identified other forms of land tenure to include contracted and individual tenure. Land is a key resource in national economy. However in the Niger Delta region, the traditional land holding system identified above have been

thwarted by the land use act as the interest of a majority of the people have been hijacked by a few powerful individual who now control land and land resources in collaboration with multinational companies.

The Land Use Act/Land Accessibility

The Land Use Act was promulgated in March, 1978. It is presently Nigeria's highest land administration instrument. The Decree abolished the Freehold, that is, the Fee Simple Estate which was previously existing in the Southern Part of the country. And it reduced all titles to land to rights of occupancy not exceeding Ninety-Nine (99) years. Therefore, all Freeholders became Lessees of their various state governments. The Decree also limited the amount of land that could be legally held by individual to not more than half a hectare in the urban areas of any state.

The whole essence of the law was to make land readily available to all Nigerians. Unfortunately, our existing land policy anchored on the Land Use Act which vested the control of land in the State government has proven fundamentally inadequate, which is why various stakeholders have been clamouring for its review since its promulgation.(Eleh, 2009).

Omirin (2003) said that access to land in Nigeria is affected by the operation of the Land Use Act of 1978 creating more of a bottleneck. She noted that under section 1 of the Act, all lands in each state are vested in the state Governor to be held in trust and administered for the common benefit of all Nigerians. This she said divested not only private land owners of their freehold rights but also stripped traditional land management institutions and community leaders of their benefit of control over family and communal land (Citing Udo 1990, 1999). She went further to say that section 34(5) of the Act empowers state governments to extinguish all private rights in individual undeveloped land holdings in excess of 0.5 hectares and take them over without compensation for public purposes including redistribution. Also, that Section 28 and 29 provide for revocation of previously granted statutory right of occupancy with minimal compensation. She stressed that these provisions give the government cheap control of much land, but the allocation criteria are so exclusionary as to provide access to only a very small proportion of upper income earners, particularly the educated elite, the politically influential and military personnel.

Agbola (1987) as amplified by Omirin (2003) stated that, for instance, over 92 per cent of the best residential land in the government residential estate of Apapa, Lagos, is held by just 22 per cent of the upper income earners in the area. The emphasis was that land is been taken away from the poor with little or no compensation and allocated to the relatively rich, which is a serious misplacement of subsidies. She opines that private transactions to which the majority is confined are rendered more expensive by increased scarcity of land and escalating prices; the activities of unscrupulous land owing families and land touts that engage either in multiple sales of land or insist on double payments; as well as the requirement for the consent for the transfer of rights of occupancy. Furthermore, land rights can be less secure under the Act. Right of occupancy under section 28 can be revoked at any time for public purposes because of non-payment of rents and breach of conditions of the grant.

Also Ayedun et al (2011) collaborate the view of Omirin (2003), stressing that the national land policy, the Land Use Act which was promulgated in 1978 with the intention of making land readily available and accessible to all eligible Nigerians, has ended up constituting itself into clog in the wheel of housing provision in the country. The Land Use Act was promulgated with the intention of streamlining the land tenure systems in the country by vesting the ownership and title to all lands in the country on the Governors of the respective states of the Federation for the purpose of easy management and accessibility by those interested in the acquisition of lands in the country. However, the contentious issues of Governor's consent for any subsequent transaction in land and the intractable government bureaucracy and bottlenecks have made the procurement of land problematic, unnecessarily expensive and out rightly out of the reach of most of Nigerians citizens most especially in the urban centers of the country. To the average citizens of the country, the government is a distant phenomenon, very much out of their reach, their inability to procure land automatically translate to the fact that they cannot be seen to make any effort to build or construct houses of their own even on self help basis.

In Nigeria, land constitutes an important commodity for daily use and for many purposes in the lives of the people. Land has continued to influence the lives of Nigerians socially, economically and politically. It should be noted that the more complex various Nigeria communities become, the more are the physical manifestations of development, the more friction and conflicts are likely to manifest over rights in land. This shows that in Nigeria as in other developing countries generally, land remains a sensitive asset whose administration must be based on meaningful policy decisions to benefit most Nigerians.

Literature Review

According to Agbola & Olatubara (2007), affordable and easily accessible land to the urban population requires modifying the land use decree. They stressed that the land law should enable municipal and town planning authorities in any urban centre to acquire land within three (3) to five (5) kilometers of the city limits for future housing developments. They added that the existing family ownership of such lands to be acquired will be properly recorded, systematically extinguished and realistically compensated for. They noted that this will make land available for individuals and large private estate developers. They emphasized that the poor who may still not be able to afford land in required quantity and location can be assisted with a system known as "Assisted land purchase". To them, this makes the low income earners to look for suitable site, negotiate with relevant land granting body and request for loan from a land loan facility or housing finance system to pay for such land.

Nuhu (2008) said that peoples' access to land in Bosso, Fadikpe, Barikin-Sale, Dusten-Kura, Kpakungu, Maitumbi, Unguwan-Kaje, and Shango areas of Minna through the traditional chiefs constitute 55%. He mentioned that peoples' access to land in these areas through state allocation and transfer are 45% and 10% respectively. He further noted that state allocations of land which is in most cases are expensive, cumbersome and bedeviled with administrative bottlenecks are relatively not affordable to the urban poor as a result of their level of income, consequent upon which people prefer to acquire land through the traditional way which is cheaper and faster.

Methodology

In order to establish and assess the challenges to land accessibility in Minna, data is required from people with or without access to formal and informal land which is mainly primary in nature. Questionnaires were administered to residents from Eighteen (18) years and above in Minna which is the age category of people who are eligible to own land in Nigeria. There are twenty-five (25) neighborhoods in Minna and Residents that do not own land and Individual land owners, property developers or plot Allottees from ages 18 years above in the entire neighborhoods of Minna were used as the sample frame.

A total of 9,179 questionnaires were administered on the respondents across the 25 Neighborhoods. Questionnaires were administered to residents who are landlords and Tenants in the ratio 1:2. Data as diverse as the occupational structure, income group, mode of access to land and sizes of land of the respondents as well as the challenges to land accessibility (inadequate fund, lack of interest, lack of infrastructure and persistence violence in the North) were extracted from this Nine Thousand, One Hundred and Seventy Nine (9,179) respondents in the twenty-five (25) neighborhoods in Minna, Niger State.

Variables such as inadequate fund, lack of interest, lack of infrastructure and persistence violence in the North were derived from workers perception and linkert ranking of the variables to arrive at their mean values. Chi-Square Tests are employed to determine the relationship between the sizes of the land of respondents and their income group in Minna as well as the relationship between holders of certificates of occupancy and their income group.

The results of the research is presented in the subsequent section.

Findings/ Discussion

Ownership and Modes of Access to Land in Minna

In Minna, 61% of the sampled population own land while 39% do not own land. The roads of access to land which are explored by land owners at the study areas are Private purchase, local government allocation, state government allocation, inheritance and gift. Responses reveal that private purchase earned a high score of 66.3% on respondents' means of access to land. On the other hand, state government allocations, inheritance, local government allocations and others such as gifts earned scores of 13.9%, 10.9%, 7.2% and 1.8% respectively.

Occupational Structure of Respondents in the Study Area

The daily work which respondents are engaged with is expressed by data on occupation. 76.7% of the respondents that own land are Federal civil servants, State civil servants and business tycoons. Out of this figure, 57% are civil servants while 19.7% are business tycoons. It can be infer that the desire to own land in Minna is thus strongly exhibited by this occupational strata. Professionals like Engineers, Builders, constitute only 6% of those that own land. Others are dwindling with 3.8% as Bankers, 1.3% as Telecommunication experts, 2.9% in Non-Governmental Organizations, 1.6% as Artisans, 6.9% as Shop operators and others like the retired, housewife constitute 0.9%. This same trend is typical to respondents that do not own land as Federal civil servants, Business tycoons and State civil servants earned progressive high scores of 19.6%, 20.1% and 36.9% respectively. Others are dwindling.

Income Level of Respondents in Minna

The responses revealed a high score of 31.9% as respondents who earn incomes of between N30,001 to N60,000 per month and on the other hand, earners of highest income category of N150,000 and above earned a low score of 8.8% showing that majority of the respondents are the low income earners. On a whole, 59.9% of the respondents are low income earners with incomes of between N5,000 to N60,000, 24% are in medium income group with incomes of between N60,001 to N120,000 while 15.4% constitutes the high income earners who earn incomes of N120,000 and above. On the other hand, 60.9%, 23.9% and 15.3% of those that do not own land in Minna are low income, medium income and high income earners respectively.

Quantum of Land Own by Land Owners in Minna

The research reveals that half a plot (50 feet by 50 feet), One plot (100 feet by 50 feet) and Two plots (100 feet by 100 feet) are mostly owned by the respondents in Minna. Out of the 91.4% of the land owners, 20.6% own 50 feet by 50 feet size of plots, 44.0% own 50 feet by 100 feet size of plots while 26.8% own 100 feet by 100 feet size of plots respectively. The largest parcels of land are owned by the remaining 8.6% with 5.6% owing plots of 200 feet by 100 feet, 1.3% in possession of land of 200 feet by 200 feet while 1.7% of the land owners owned plots greater than 200 feet by 200 feet.

Challenges to Land Accessibility in Minna

Responses of respondents were sought using four (4) questions to show the various reasons whether those that do not own land desire to remain like that or they have difficulty in accessing land at the study areas. Variables such as inadequate fund, lack of interest, lack of infrastructural facilities and persistence violence eruption in the north were identified as problems associated with land accessibility and ranked by respondents who do not own land in Minna.

Table 1 shows the 5- point linkert scale perceptions by respondents on why they do not own land in Minna and Table 2 is the table for the Sum, Mean and Consensus Opinion of the respondents.

Table 1: Challenges to Land Accessibility in Minna

Reason	Strongly Agreed	X5	Agreed	X4	Dis-agreed	X3	Strongly Disagreed	X2	Indifference	X1	Sum
Inadequate fund	2039	(10195)	472	(1888)	298	(894)	149	(298)	524	(524)	13799
Lack of interest	1786	(8930)	343	(1372)	567	(1701)	338	(676)	448	(448)	13127
Lack of infrastructure	523	(2615)	1049	(4196)	1040	(3120)	522	1044	348	(348)	11323
Violence in the North	519	(2595)	1041	(4164)	1048	(3144)	1050	(646)	349	(349)	11302

Source: Author's Data Analysis. (2011)

Responses of respondents were sought using the above six (4) questions to show the various challenges to land accessibility in Minna.

Table 2: Sum, Mean and Consensus Opinion for respondents in Minna.

Reasons	Frequency	Sum	Mean	Consensus Opinion
Inadequate fund	3482	13799	3.96	Good reason
Lack of interest	3482	13127	3.77	Good reason
Lack of infrastructure	3482	11323	3.25	Not sufficient
Violence in the North	1064	11302	3.25	Not sufficient

Source: Author's Data Analysis (2011)

The analysis reveals that inadequate fund and lack of interest are the major challenges faced by respondents in accessing land in Minna. Since inadequate is a major factor to access to land, the research went further to establish the relationship between Income group and size of plots of respondents in Minna

Relationship between Income group and size of plots of respondents in Minna

The SPSS Package gives the summary of the cross tabulation of the income group and the sizes of land own by the respondents as well as the Chi-square Tests.

From the Tables, the X^2 - Statistical test had a value 865.575 with associated degree of freedom 25. The test showed that it is statistically highly significant ($P < 0.01$) at 1% level of significance, meaning that the hypothesis of independence between the variables is rejected. It indicates also that the sizes of land acquired are significantly influenced by the income group of the respondents in Minna.

Respondents level of development of land own in Minna

A land is not accessible unless and until is developable. The research reveals that 32.2% of lands owned by individual land owners or plot allottees and property developers in Minna are yet to be developed while 67.8% of lands owned are developed. Variables such as lack of fund, Lack of public water, lack of electricity, poor location, lack of access to land and shanty structures around plots were derived from ranking of respondents perception of the variables on why land own are yet to be developed in Minna.

Table 3 shows the 5- point linkert scale ranking of land owners' perception on reasons why lands bought or allocated in Minna have not been developed and Table 4 is the table for the Sum, Mean and Consensus Opinion of the respondents.

Table 3: Reasons for Undeveloped land in Minna

Reasons	Strongly AgreedX5	AgreedX4	DisagreedX3	Strongly DisagreedX2	IndifferenceX1	Sum
Lack of fund	633(3165)	517(2068)	222(666)	220(440)	46(46)	6385
Lack of public (mains) water	354(1770)	432(1728)	517(1551)	278(556)	57(57)	5662
Lack of electricity	677(3385)	390(1560)	285(855)	198(396)	88(88)	6284
Poor location	271(1355)	319(1276)	601(1803)	357(714)	90(90)	5238
Lack of access to land	566(2830)	304(1216)	454(1362)	245(490)	69 (69)	5967
Shanty structure around plots	336(1680)	504(2256)	431(1293)	288(576)	79(79)	5884

Source: Author's Data Analysis. (2011)

Responses of respondents were sought using the above six (6) questions to show the various reasons why the land own by them were not developed.

Table 4: Sum, Mean and Consensus Opinion for respondents in Minna.

Reasons	Frequency	Sum	Mean	Consensus Opinion
Lack of fund	1638	6385	3.90	Good reason
Lack of public (mains) water	1638	5662	3.46	Not sufficient
Lack of electricity	1638	6284	3.84	Good reason
Poor location	1638	5238	3.20	Not sufficient
Lack of access to land	1638	5967	3.64	Good reason
Shanty structure around plots	1638	5884	3.59	Good reason

Source: Author's Data Analysis (2011)

The analysis reveals that lack of fund, lack of electricity, lack of access to land and shanty structures around undeveloped land are sufficient reasons why individual land owners yet to develop their lands have done so.

Possession of Certificates of Occupancy

Security of tenure and ease of transaction are elements of land accessibility. The possession of Certificates of Occupancy by individual land owners, plot allottees and property developers can offer certain benefits. The research reveals that 39.6% of the land owners in Minna possess Certificates of Occupancy (C of O) while 60.4% do not. As to the benefits derived for possessing C of O, 49% of the land owners that possess C of O said they have been able to secure loan while 51% have not. Also, only 45.3% of those that have C of O have been able to realized high land or property sale. Security of title was the benefit derived by 87.1% of the land owners that possess C of O while C of O to 86.8% of the land owners is just proof of ownership. So, Security of land and proof of ownership constitute the major benefits derived by highest proportion of the land owners that possess C of O. It is worrisome that reasonable percentage of land owners sampled in Minna still does not possess certificates of occupancy. Hence, what is the relationship between holders of Certificate of Occupancy and Income group of land owners in Minna?

Relationship between holders of Certificate of Occupancy and Income group of land owners in Minna

The SPSS Package gives the summary of the cross tabulation of the income group of respondents and holders of certificate of occupancy as well as the Chi-square Tests.

From the tables, X^2 - Statistical test had a value of 169.048 with associated degree of freedom 5. The test showed that it is statistically highly significant ($P < 0.01$) at 1% level of significance, meaning that the hypothesis of independence between the variables is rejected. This also indicates that the possession of certificate of occupancy is significantly influenced by the income group of the respondents in Minna.

Conclusion/ Recommendations

The results of this research have confirmed that inadequate fund and lack of interest are major challenges faced by respondents in accessing land in Minna. And that lack of fund, lack of electricity, lack of access to land and shanty structures around undeveloped land are sufficient reasons why individual land owners yet to develop their lands at the study area have done so.

Consequent upon which sizes of land acquired by respondents are significantly influenced by the income groups of the respondents. Also, the possessions of certificates of occupancy are significantly influenced by the income level of the respondents. Meaning that access to land is still the survival of the fittest.

The feedback from respondents would indicate that emphasis should be placed on ensuring that appropriate minimum wage be paid to government workers so that adequate fund will be readily available and put in circulation to desiring owners of land.

Organizations, Commercial Banks and Cooperative Societies should incorporate in their policies, vibrant, non tasking land loan facility to enable low income earners secure loans which can be recovered depending on the pre-determined agreement.

The government should ensure the safety of people's lives and properties as emphasis to ensure that lack of interest to ownership of land exhibited by respondents in Minna could be overcome.

Access to land through the informal land delivery will only results in unplanned area and squatter settlements. Government should therefore be awake to her responsibility by exhibiting the will and thoughts in ensuring that site and services schemes are the direction of the executive arm of government at all times.

The Niger State Urban Development Board (NUDB) which is the development control agency in Minna should arise to the responsibility of ensuring orderly development in the state for convenience, comfort and safety of the citizens of Niger State.

The informal process of community layout should be embarked by the Niger State Urban Development Board (NUDB) as well as land department and housing corporations so that urban decay will be reduced to the barest minimum.

The land administration machineries should always continue to advice the government on the benefits to accrue from making formal land available to the people as well as enlighten and educate customary land owners of the need for compulsory acquisition.

The various fees payable by land allottees, individual land owner or property developers to government prior and after allocation of land through to the processing of certificates of occupancy should be reduced to the minimum so that the cost of land vis-avis the processing of certificate of occupancy will be affordable to the people.

Finally, the feedback from respondents would also indicate that emphasis should be placed on ensuring that infrastructural facilities are provided with the growing rate of the population in Minna so that undeveloped lands can be put to their best profitable use.

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