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ACCESS TO RESIDENTIAL LAND IN MINNA, NIGERIA: METHODS AND CONSTRAINTS

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Abstract

Access to land is central to housing delivery and, therefore, an essential element in urban development. The methods and procedures for access can have strong implications for housing and welfare. The study investigated access to residential land for private development by households in Minna, the Niger State capital. The objective was to ascertain the prevalent methods of access to land and the constraints to access. The research design was cross-sectional survey. Data was collected with structured questionnaires from 450 households and 20 consulting firms in land agency. Data analysis employed mean, frequency distribution and two-tailed independent sample t-test. The results revealed that the most common method of access to land is purchase from private landowners. In addition, the constraints to access to land manifest in affordability, security of tenure and ease of transaction. Affordability measured by general high cost of land and high cost of land relative to household income is the most significant constraint to access to land. The t-test result showed t statistic of 0.3350 and p value 0.741, an indication that there is no significant difference between households and consultants on their perceptions on the constraints to access to land. The findings suggest that the Land Use Act, 1978 is not fulfilling its goal of making land available to Nigerians. An implication of the research is its potential as framework for land market reforms.

Keywords: Access to land, constraints to access, land accessibility, urban housing market, urban land market

INTRODUCTION

Access to land is central to housing delivery and, therefore, an essential element in urban development. It is a fundamental basis for food production, human shelter and other economic activities (UN-Habitat, 2008). Due to rapid urbanisation, urban land in developing countries is under pressure. In urban housing markets and sub-markets in which households build rather than buy their homes, prevalent in developing countries, access to residential land by households is quite a sensitive issue.

Achieving secure access to land by urban households in these countries, especially for the low-income has become a critical issue. The methods and procedures for access and the constraints to access can have strong implications for housing and welfare of the urban populace.

Nwuba (2015) found that access to land is an important factor to housing affordability in Kaduna State. The earlier study of Arimah (1997) similarly found that access to land is a key determinant of the probability of homeownership in Ibadan, Nigeria. Facilitating access to land and securing the means of paying for the land is a most important prerequisite for the development of sustainable human settlement policy (Aluko, Olaleye, & Amidu, 2004). The implication is that measures to resolve the country's endemic housing problems have to adequately address the issue of access to residential land.

Access to land has been one of Nigeria's most daunting urban development problems especially with respect to housing delivery. In 1978, the Federal Military Government promulgated the famous Land Use Act with the goal of making land readily available to Nigerians. Notwithstanding, access to land remains one of the most difficult obstacles to urban housing delivery (Ogu & Ogbuozobe, 2001; Olugbenga & Adekemi, 2013; Owoeye & Adedeji, 2015; Udechukwu, 2008). Some researchers have even argued that the Act itself poses constaints to accessing land and therefore constitutes hindrance to housing delivery (Akeju, 2007; Ayedun & Oluwatobi, 2011; Bello, 2009; Ugonabo & Emoh, 2013).

Given that households are the predominant providers of housing in the country, it is important to ascertain how they access residential land and the constraints they face in doing so. Moreover, as rapid urbanisation has placed severe pressure on urban land and housing, such an investigation is more relevant in the urban than in the rural area. Existing studies in the area in Nigeria's land markets include Gbadegesin, Van der Heijden, and Boelhouwer (2016) who investigated land accessiblity factors in housing provision in Lagos, Stanley and Orobowale (2011) who studied land accessiblity for housing development in Abuja, and Babatunde, Kemiki, Abdulkareem, and Fabunmi (2014) who researched the activities of land administration machineries in Abuja and Minna. However, these studies did not focus on determining the diverse constraints that households face in their bid to access urban residential land from the perspectives of the households themselves and the consultants who act on behalf of households. The closest to the current study is Nwuba (2017) who researched the role of access to land as a constraint to homeownership in Kaduna State. Given that the study covered only Kaduna State, extending similar studies to towns and cities in other states is necessary. There are thus important research gaps in Nigeria's urban land market literature which need to be filled. Consequently, this study attempted to fill the gaps by investigating the methods of access and constraints to access to residential land in Minna, Niger State. The objective was to determine the prevalent methods of access to urban residential land by households and the constraints that households face in their bid to access land.

CONCEPTUAL ANCHOR AND REVIEW OF RELATED LITERATURE
In Nigeria as in many developing countries, the primary method of access to homeownership is a gradual building process by households. Access to residential land by households is therefore generally a prerequisite for homeownership. Thus, Nigeria's housing market is predominantly in undeveloped plots (Federal Government of Nigeria [FGN], 2009). However, there are challenges to accessing land in the country. These challenges manifest in various aspects in different parts of the country. In Rivers and Ogun States, the most important land access constraining factors are respectively high cost of land,

security of tenure, and difficulties in land transactions and transters (Chukwuemeka & Kalu, 2016; Oladehinde, Popoola, Fatusin, & Adeyeni, 2017). In Akure, Southwest Nigeria, the challenges to urban land acquisition are security of tenure and availabilty of land (Owoeye & Adedeji, 2015). Furthermore, in Lagos, Gbadegesin et al, (2016) found that security of tenure is the most important accessiblity factor while availability is the least. In Kaduna, findings from Nwuba (2017) revealed that access to land measured by affordability and ease of transaction poses constraints to homeownership. General high cost of land is the most important constraint, followed by high cost of land relative to income. On the other hand, availability and security of tenure are not constraints.

Drawing from various sources, the UN-HABITAT (2008, p5) defined access to land as 'opportunities for temporary or permanent use and occupation of land'). It stated that land access is obtained by exchange, direct occupation, through membership of a family and kin groups or by allocation by government or other land owners. Omirin (2002) land accessibility study provides a fuller understanding of the term. Omirin conceptualised land accessibility with four elements, namely, availability, affordability, security of tenure and ease of transaction. Implicit in the conceptualisation is that for land to be described as accessible to a group, the land should be usable and physically available with secure trenure and be economically affordable to the group with ease of transaction to obtain it. A growing number of Nigerian studies have employed this conceptualisation to analyse or explain access to land (See for example, Aluko, Olaleye, & Amidu, 2004; Babajide, 2014; Gbadegesin et al, 2016; Odum & Ibem, 2011; Udechukwu, 2008).

Sequel to Omirin (2002), Nwuba (2017) developed sets of variables to measure constraints to access to land based on the four elements of land accessiblity. The variables comprise two for affordability, four for availability, five for security of tenure and two for ease of transation. Omirin (2002) and Nwuba (2017) guided this study. The study evaluated the constraints to accessing residential land by households in Minna based on the variables developed in Nwuba (2017) to measure the four elements in Omirin (2002). It assessed how constraints to access to land manifest in these variables.The literature is further reviewed with respect to these four elements of land accessibility.

Availability
The availability of residential land in any city is limited to the portion of land designated by urban planning for residential development, and more specifically, the portion of it that is in the market or can be brought to the market in the short run. Useability of land is an important factor in availability. Residential land may be available from formal sources such as the government or informal sources such as private landownwers. Therefore, access to land can be obtained through various methods from these sources. Private landowners including individuals and families play important roles in the availability of urban land. Ogu and Ogbuozobe (2001) identified purchase from 'government acquired areas', acquisition from landowners and acquisition through traditional land holdings as the sources from which Nigeria's urban dwellers can legally acquire land for housing development. However, in Abuja and Minna, Nigeria, residents access land mostly by purchase from informal land markets (Babatunde et al., 2014).

Rakodi and Leduka (2004) concluded that the informal land delivery systems are the main channels of land supply for housing in African cities. Further, that the informal systems play larger role in land delivery than the formal and public-sector land systems and are effective in delivering land for housing.

As Durand-Lasserve (2006) put it, for the urban poor and the substantial segment of the low- and moderate-income groups, the only option to access land and housing is through the informal markets. In Nigeria, residential land is also accessed through group purchase from communal lands by staff cooperative societies in the public service on behalf of members. The method has advantages such as enabling access to urban land with secure tenure at reduced costs and taking away the risks which individual buyers could face due to ignorance in land market operations (Odum & Ibem, 2011). Availability of land is important in accessing land because land has to be available before it can be accessed.

Affordability

Affordability is a measure of ability to pay. It is a function of a household's disposable income. Household income and the cost of land are therefore important in accessing land. Nwuba, Kalu, and Umeh (2015) found that cost of land has a negative impact on urban homeownership affordability. This suggests that high cost of urban residential land prevalent in Nigeria's cities is a deterrent to homeownership. Similarly, Makinde, (2014) observed that high price of land is a major constraint to urban housing delivery in Nigeria. Also, Nwuba (2017) found that high cost of land is a deterrent to accessing land in Kaduna State. Aluko, et al (2004) indicated that the costs of acquiring land in the informal markets in Lagos State could be as high as four times the cost of acquiring equivalent plot of land from the state government.

Affordability is a key factor in land access. No matter how much of residential land is available in a city, a household cannot access it if it cannot afford it.

Security of Tenure

The level of investment a household will make on land will be related to the degree of their actual or perceived security of tenure. In China, Ma, Heerink, Ierland, and Berg (2013) found that perceived tenure security significantly affects investments in agricultural land. Drawing from various sources, the UN-Habitat (2008, p5) defined security of tenure in three ways. First, as the degree of confidence that land users will not be arbitrarily deprived of their rights over land. Second, "the certainty that an individual's right to land will be recognised by others and protected in cases of specific challenges", and third, "the right of all individuals and groups to effective government protection against forced evictions". However, security of tenure does not derive only from formal legal forms but also from other aspects and instruments (UN-Habitat, 2003). Moreover, to households, perceptions of tenure security are as important as legal status (Payne, 2001). Therefore, secure tenure rights should be promoted as a means of achieving sustainable urban development (UN-Habitat/OHCHR, 2016).

Land title registration with evidence of certificates of occupancy and formal documentation of land transactions are important aspects of security of tenure. Chinese households that consider land certificates important for the protection of land rights make significant investments of agricultural land (Ma et al, 2013). However, in Nigeria, land purchasers do not usually register their titles or make formal documentation of their transactions due to such factors as ignorance, high processing costs, delays and lengthy process involved, extortion of money by officials, and government insensitivity (Babatunde, et al., 2014; Olanrele & Agbato, 2014). In Lagos State, problems in land registration include high land charges, lack of institutional framework, and high cost of registration (Thontteh & Omirin, 2015). In addition, findings revealed dissatisfaction in title registration process by land market

operators in Nigeria (Babajide, 2014). Lack of security of tenure might hinder households from accessing land.

Ease of Transaction

It is important that transactions to access land should be with relative ease, otherwise access might be constrained. Ease of transaction can be considered in terms of the processes of getting through the land market and registering land transactions to obtain valid titles. The World Bank (2012) 'Doing Business' ranked Nigeria 180 out of 183 economies in registering properties with 13 procedures, 82 days and 20.8% of property value. This report corroborates World Bank (2009) report which observed that the costs for formalising land transactions in Nigeria were cumulatively the highest in the world. In addition, Aluko, et al (2004) noted that the procedure for perfection of title after purchase of land in Lagos State is cumbersome, bureaucratic, costly and lengthy. High transaction costs can cause market failure because they limit the ability to transact (Marx, 2007). Under the Land Use Act, 1978, alienation of urban land requires the consent of the Governor, a provision that renders the process cumbersome. The consequence of these difficulties is that transactions are forced outside official channels and most titles are informal. As Nwuba (2015) put it, informality predominates Nigeria's urban land markets.

In Nigeria today, access to urban residential land by households is a burning issue partly because of the significant role households play in urban housing delivery.

RESEARCH METHODOLOGY

The research was a cross-sectional survey. There were two samples – households and consultants in land agency. The survey utilised structured questionnaires adapted from Nwuba (2017). The questionnaires contained two sections, one measuring land acquisition process and the other for constraints to access to land. Households who had land were asked the source and method of their land acquisition while those who had not were asked the reasons why they did not have. On the other hand, the consultants were asked to rank variables in the frequency of the methods they use to acquire land for their clients. Constraints to access to land had four constructs measured by 13 variables structured on 5-point Likert model with 'strongly agree' rated 5 and 'strongly disagree' rated 1. A neutral point was rated 3 while 'strongly agree' and 'strongly disagree' were rated 4 and 2 respectively. All the respondents rated the constraints on the scale. The data were collected through paper by the researchers and trained assistants. Four people conducted the survey for a period of one month. To address the problems of incomplete data and non-response which are typical of surveys, the survey strategy involved continuing sampling until usable responses to cover the required sample size were obtained.

The consultants sample comprised law firms and firms of estate surveyors and valuers. Questionnaires were administered on 25 firms that were identified and agreed to participate in the survey. Twenty questionnaires were returned and used in the analysis. In addition, 450 households were sampled from a population of 80,519 regular households. The 2006 population was projected to 2016 based on the United Nations estimate of national annual average population growth rates for the period - 2.64% (2005 – 2010) and 2.67% (2010 – 2015) (United Nations, Department of Economic and Social Affairs, Population Division, 2017). The Taro Yamane Sample size formula was used to determine the sample size at 95% confidence interval. The Taro Yamane sample size formula is a simplified formula for calculating sample sizes and is given by:

$$n = \frac{N}{1+N(\text{e})^2}$$

Where n = sample size required

N = the population size

e = the level of precision

(Singh & Masuku, 2014)

Thus, the sample size for the estimated population of 80,519 households at a precision level of ±5% is

$$\frac{80,519}{1 + (80,519 \text{ x } (0.05^2))} = 398.02$$

A minimum sample size of approximately 400 households is required for the study. A sample size of 450 was consequently adopted.

The sampling design was stratified two-stage sampling scheme with equal allocation. The population was first stratified into three comprising households who had developed their land, households who had land but were yet to develop them and households who did not have land. In the second stage, cluster sampling was employed with the wards as clusters. Households were then sub-sampled in the wards through random process. The survey covered the high, medium and low density residential districts in Minna. Data analysis employed mean, frequency distribution and two-tailed independent sample t-test.

Minna is the capital of Niger State in North-central Nigeria. It was chosen for the study because as a state capital access to urban residential land is an issue of public importance. In addition, its inhabitants come from diverse cultural backgrounds. This made possible a blend of respondents that is appropriate for a study of this nature. Like in other cities in the country, the effects of urbanisation manifest in areas such as land and housing. Information from the state office of the National Population Commission indicates that the city had a population of 426,270 as of 2012. The figure is a projection from the 2006 national census population of 348,788. The two local government areas in the town, Bosso and Chanchaga had a combined regular household population of 61,940 by the 2006 national census (National Population Commission, 2010).

RESULTS

This section presents the results. It covers the respondents' demographics and the descriptive and inferential statistical analyses. The results from the analysis of the responses measured on Likert scale format were interpreted as follows:

4.50 – 5.0   Strongly agreed

3.50 – 4.49   Agreed

2.50 – 3.49   Neutral

1.50 – 2.49   Disagree

1.0 – 1.49   Strongly disagreed

Respondents' Demographic Profiles

Table 1 contains the summary statistics of the profile of the households' sample. A majority of 74% were male while 26% were female. A majority of 70% were married while 30% were single. Also, 40 – 49 years age group comprised the largest proportion with 30.4% while 50 years and above comprised the least with 13.6%. From the data, the sample has a good spread across various categories of households and is therefore a good representative of the population.

Table 1: Summary Statistics of Respondents' Demographic Profile (Households)

Characteristics	Response category	No of respondents	Percent	Cum percent
Sex	Male	333	74.0	74.0
	Female	117	26.0	100.0
Marital Status	Married	315	70.0	70.0
	Single	135	30.0	100.0
Age bracket of respondent	Less than 30	123	27.3	27.3
	30 – 39	129	28.7	56.0
	40 – 49	137	30.4	86.4
	50 and above	61	13.6	100.0
Household Income Bracket (Naira per month)	18,000 and below	3	0.7	0.7
	18,001 – 48,000	109	24.2	24.9
	48,001 - 78,000	88	19.6	44.5
	78,001 – 108,000	69	15.3	59.8
	108,001 – 138,000	20	4.4	64.2
	138,001 – 168,000	13	2.9	67.1
	168,001 – 198,000	18	4.0	71.1
	Above 198,000	35	7.8	78.9
	Did not indicate	95	21.1	100.0

Source: Authors' Field Survey, 2017

Similarly, Table 2 contains the summary of demographic profile of the consultants' sample. The firms are mostly small, which reflects the market. As much as 65% employ 10 or less staff. However, as much as 40% of the firms have rendered service in land agency for 15 to 20 years. The age group of 40 to 49 constituted the largest proportion of 45%. Again, the sample covered firms of diverse sizes and years of experience and male and female respondents across a range of age brackets and years of experience. It is therefore also considered suitable for the study.

Table 2: Summary Statistics of Respondents' Demographic Profile (Consultants)

Characteristics	Response Categories	No of respondents	Percent	Cumulative percent
Firm's staff strength	1 – 5	7	35.0	35.0
	6 – 10	6	30.0	65.0
	11 - 15	5	25.0	90.0
	16 – 20	2	10.0	100.0
No of years firm has rendered service in land agency in Minna	1 – 5	0	0.0	0.0
	6 -10	4	20.0	20.0
	11 – 15	5	25.0	45.0
	16 – 20	8	40.0	85.0
	Above 20	3	15.0	100.0
Respondent's sex	Male	15	75.0	75.0
	Female	5	25.0	100.0
Respondent's marital status	Married	17	85.0	85.0
	Single	3	15.0	100.0
Respondent's age group	Below 30	2	10.0	10.0
	30 – 39	6	30.0	40.0
	40 – 49	9	45.0	85.0
	50 and above	3	15.0	100.0
Respondent's Experience (in years)	1 – 5	6	30.0	30.0
	6 – 10	5	25.0	55.0
	11 – 15	3	15.0	70.0
	16 – 20	4	20.0	90.0
	Above 20	2	10.0	100.0

Source: Authors' Field Survey, 2017

Land Acquisition Methods

Table 3 contains the results on land acquisition means and sources from the households' data. The results indicate that households in Minna acquire land mostly through purchase from private landowners. A majority of 57.7% acquired their land through this process. This is followed by acquisition through inheritance which accounted for 25%. A small minority of 17.3% acquired their land through direct government allocation.

The results indicate also that land acquisition by purchase in the city is professionalised to a reasonable extent. A majority of 61.2% purchased their land through agents. Interestingly, however, the local land agents play the largest role, accounting for 38.1% of all land purchases and 62.3% of purchases made through agents as against formal professionals who jointly accounted for only 23.1% of all purchases or 37.7% of purchases made through agents. Law firms came a distant second with 14.4% of all land purchases and 23.5% of purchases made through agents. Firms of estate surveyors and valuers accounted for a mere 8.7% of all purchases and 14.2% of purchases made through agents. It is noteworthy that land owners still play significant role in the market, coming a close second to local agents with 37.6% of all land purchases coming directly from them.

Table 3: Summary Statistics of Land Acquisition Means and Sources (Households)

Variable	No of respondents	Percent	Cumulative percent
If you have plot of land or have built your house, how did you acquire the land?			
Direct state government allocation	34	11.3	11.3
Direct local government allocation	18	6.0	17.3
Purchase from private landowners	173	57.7	75.0
Inheritance from family/community land	75	25.0	100.0
If you purchased your land, how did you buy it?			
Through a registered estate surveyor	15	8.7	8.7
Through a lawyer	25	14.4	23.1
Through a local land agent	66	38.1	61.2
Direct from the landowner	65	37.6	98.8
Through other intermediaries	2	1.2	100.0
If you do not have a plot of land yet, what is the reason?			
I cannot afford to buy land due to high cost of land	54	36.0	36.0
I cannot afford to buy land because my income is low	87	58.0	94.0
I have not found suitable land to buy	9	6.0	100.0

Source: Authors' Field Survey, 2017

The results indicate also that land acquisition by purchase in the city is professionalised to a reasonable extent. A majority of 61.2% purchased their land through agents. Interestingly, however, the local land agents play the largest role, accounting for 38.1% of all land purchases and 62.3% of purchases made through agents as against formal professionals who jointly accounted for only 23.1% of all purchases or 37.7% of purchases made through agents. Law firms came a distant second with 14.4% of all land purchases and 23.5% of purchases made through agents. Firms of estate surveyors and valuers accounted for a mere 8.7% of all purchases and 14.2% of purchases made through agents. It is noteworthy that land owners still play significant role in the market, coming a close second to local agents with 37.6% of all land purchases coming directly from them.

In addition, affordability is a significant barrier to accessing land. An overwhelming majority of 94% of the respondents who do not have land said affordability is their problem with low income accounting for 58% and high cost of land accounting for 36%. This demonstrates that income and land cost are important determinants of access to land with income playing a more significant role.

The ranking of the methods of land acquisition for clients by the consultant agents is in Table 4. As with the results from the households' data, purchase from private landowners tops the list with allocation from local government taking the bottom.

Table 4: Ranking of methods of land acquisition for clients by consultants

Method	Rank
Direct State Government allocation	3
Direct Local Government allocation	4
Purchase from private landowners	1
Purchase from family/community land	2

Source: Authors' field survey, 2017

Constraints to Access to Land

Table 5 contains the mean rating and ranking of the constraints to access to residential land from the households' dataset. The results show that the households agreed on the average that three land accessibility elements, namely, affordability, ease of transaction and security of tenure are constraints to accessing land. Affordability is the most significant constraint. Similarly, the households agreed that nine of the thirteen variables that measured access to land are constraints. They were neutral on the rest four. General high cost of land ranked top as a constraint, followed by high cost of land relative to income of households, both variables of affordability. Difficulty in the process of registering title ranked third with a mean of 3.76. The least important variable is scarcity of residential land which ranked bottom with a rating of 2.98.

Table 5: Mean rating and ranking of constraints to access to land (Households)

Element/Variables	N	Mean	Remark	Rank
The following factors were constraints to me from getting a plot of land when I wanted to get one				
Affordability		*4.04*	*Agreed*	
General high cost of residential land	450	4.06	Agreed	1
High cost of residential land compared to my income	450	4.02	Agreed	2
Availability		*3.43*	*Neutral*	
Scarcity of residential land	450	2.98	Neutral	13
Scarcity of serviced residential land	450	3.49	Neutral	10
Lack of access roads to plots	450	3.57	Agreed	8
Lack of basic amenities in residential layouts	450	3.69	Agreed	4
Security of tenure		*3.58*	*Agreed*	
Land not having certificate of occupancy	450	3.67	Agreed	6
Land not having any title documents	450	3.43	Neutral	12
Fear of eviction by the government	450	3.50	Agreed	9
Land disputes	450	3.68	Agreed	5
Incidence of fake land title documents	450	3.64	Agreed	7
Ease of transaction		*3.62*	*Agreed*	
Difficulty in the process of buying land	450	3.48	Neutral	11
Difficulty in the process of registering land title	450	3.76	Agreed	3

Source: Authors' field survey, 2017

Interestingly, at least one variable of each of the four elements is a constraint. Although the households did not agree that availability is a constraint, they agreed that two of its variables, lack of access roads to plots and lack of basic amenities are constraints. In other words, when availability is viewed in terms of these variables, it is a constraint. The absence of these amenities can make land unusable.

The results in Table 6 indicate that the consultants agreed that affordability and security of tenure pose constraint to accessing land. They were neutral on the rest two. As with the households' results, affordability is the most significant constraint. In addition, they agreed that eight of the variables that measured access to land are constraints. They disagreed as to two – scarcity of residential land and difficulty in the process of buying land. As with the households' results, the two variables of affordability ranked top. However, they ranked high cost of land relative to household income first as against general high cost of land by the households. Also, they rated scarcity of residential land lowest to rank it bottom, a result that is consistent with that of the households. Overall, the results compare with those of the households.

Table 6: Mean rating and ranking of constraints to access to land (Consultants)

Response items	N	Mean	Remark	Rank
From your experience in Minna residential land market, please indicate how much you agree with the following as constraints to households accessing residential land for home development in the town				
Affordability		*4.30*	*Agreed*	
General high cost of residential land	20	4.20	Agree	2
High costs of residential land relative to household income	20	4.40	Agree	1
Availability		*3.28*	*Neutral*	
Scarcity of residential land	20	2.35	Disagreed	13
Scarcity of serviced residential land	20	2.75	Neutral	11
Lack of access road to plots	20	4.00	Agreed	4
Lack of basic amenities in residential layouts	20	4.00	Agreed	4
Security of Tenure		*3.77*	*Agreed*	
Land not having C of O	20	4.00	Agreed	4
Land not having any title documents	20	3.95	Agreed	7
Fear of eviction by government	20	4.20	Agreed	2
Land dispute	20	3.10	Neutral	9
Incidence of fake land title documents	20	3.60	Agreed	8
Ease of transaction		*2.75*	*Neutral*	
Difficulty in the process of buying land	20	2.45	Disagreed	12
Difficulty in the process of registering land title	20	3.05	Neutral	10

Source: Field survey, 2017

Hypothesis test

Independent sample t-test with two-tailed decision criterion was performed on the data to compare the two sample means. The null hypothesis is that there is no difference between the households and the consultants on their perceptions as to the constraints to access to residential land. Using the 5% level of significance, the null hypothesis is rejected if $p < 0.05$ and the difference is considered significant. The results are contained in Table 7.

Table 7: Independent Sample T-test for Equality of means

Constraints to access to land	t-test for Equality of Means				Std. Error Difference
	T	Df	P value. (2-tailed)	Mean Difference	
Equal variances assumed	0.3350	24	0.741	0.0708	0.211

The results did not provide sufficient evidence against the null hypothesis ($p > 0.05$). We cannot therefore reject the null hypotheses. Accordingly, we infer that there is no difference between the perceptions of the households and the consultants as to the constraints to access to residential land in Minna.

DISCUSSION OF RESULTS

The findings on methods of land acquisition are congruent with Nwuba (2017). The findings suggest that the Land Use Act, 1978 is not effectively playing its role of making land readily available to Nigerians. The failure of the Act in this respect contributes to the major role that private landowners play in urban land markets and consequently, the high cost of urban land. The implication is that to improve access to urban residential land in Nigeria, a review of the Land Use Act is essential.

In addition, the finding that the principal means households acquire land is through purchase from private landowners is consistent with Owoeye and Adedeji (2015) and Babatunde et al. (2014). As private landowners control the markets, it should be expected that affordability will be a major constraint as land prices will respond to market forces. These private landowners which include indigenous land-owning families and individuals often attempt to limit land supplies to hike prices, thereby constraining access. Moreover, some of their activities and those of their local agents such as selling same plots to more than one person sometimes with fake title documents constitute threat to security of tenure and hinder access. The situation is exacerbated by the low performance of the government in making usable residential land available and in land titling and documentation. The implication is that the government needs to play a larger role in the land markets to ease access. Provision of serviced residential lands at subsidised prices to households and streamlined and affordable processes of land titling and registration will be important measures.

The results support Nwuba (2017) on affordability and high cost of land as the most important constraints but contradict the author on the role of security of tenure as constraint. The finding on the role of high cost of land and security of tenure support Chukwuemeka and Kalu (2016) and Oladehinde, et al (2017). Similarly, the finding on availability as the least important constraint is consistent with Gbadegesin et al, (2016). It can therefore be deduced that constraints to access to urban

residential land manifest in various ways in land markets across the country. The implication is that a broad spectrum of measures is required to deal with the problems.

One significant result is the combined role of low income and high cost of land in preventing some households from accessing land. Even more significant is that low income which is not a land issue plays larger role. The finding is a demonstration that poverty and not just high cost of land is a major constraint to access to urban residential land in Nigeria. The finding suggests that to some households, no land is affordable unless it is free. The implication is that measures to expand access to urban residential land should go beyond the land markets to involve reforms in the labour markets. Measures that will enable wealth creation such as supporting the growth of small businesses and infrastructure development will be useful.

Another noteworthy result is the constraint posed by security of tenure and particularly by fear of eviction by the government. This fear is likely to have been built from previous eviction activities of government. Moreover, the failure of the government in land titling and in providing efficient processes of documentation of land transactions contributes to constraining access as it provides impetus for local land owners and dealers to engage in unwholesome practices such as faking land titles. The findings suggest that the government needs to do more to provide security of tenure to land holders and protect land rights even from itself.

It is remarkable that landowners play significant role in the markets not only as sources of land supplies but also as direct vendors. It is also instructive that the local agents play much bigger role in the market than the formal professionals. The insignificant role of the estate surveyors and valuers to whom land agency is a major area of service is surprising. The findings suggest that the populace is not sufficiently aware of the services of the professionals, particularly estate surveyors and valuers and that the professional firms find it difficult to penetrate the market. Overall, the findings imply that room exists to expand the professionalisation of the land transactions in the markets.

The results demonstrate the existence of significant barriers in accessing urban residential land by households. The fact that the results of both samples revealed these barriers makes it an issue of significant concern that requires policy attention.

CONCLUSION

The methods of access to land and the constraints to access can have strong implications for housing and welfare of the urban population. The study investigated access to land for private home development by households in Minna, Niger State to ascertain the prevalent methods of access and the constraints to access. The results revealed that the most common method of access to land is purchase from private landowners. In addition, the constraints to access to land manifest in affordability, security of tenure and ease of transaction. Affordability measured by general high cost of land and high cost of land relative to household income is the most significant constraint to access to land. No significant difference exists between households and consultants on their perceptions on the constraints to access to land.

To considerably improve access to urban residential land, the government should make substantial investments in providing serviced residential layouts and make plots available at subsidised prices to

households and provide access roads and other basic amenities to residential districts where households can acquire land to build. There is also the need to improve security of tenure through streamlined and low-cost land titling and registration.

The study has made significant contribution to the land market literature. It has provided valuable insight into the land market by analysing constraints to access using well-developed variables and integrating the views of two important stakeholders in the land market. One implication of the research is that it has the potential for framework for land market reforms.

A limitation of the study is that it is based on data from land markets in one city. Analysing data from markets in other cities may reveal different results. Future researches should consider investigating the ways to reform the land market to reduce constraints to access to urban land.

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