

ACCESS TO URBAN LAND IN ABUJA AND MINNA: CHALLENGES AND WAY FORWARD

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Abstract

This study attempts to examine the challenges to land accessibility for urban development using some selected districts in Federal Capital City (FCC), Abuja and neighborhoods in Minna of Nigeria as case study areas. The primary method of data collection employed the distribution of questionnaires to individual land owners, property developers or plot allottees and people who do not own land. Chi-Square test and Likert Scale are statistical tools employed. Findings revealed that in FCC, 43% of the respondents own land while 57% do not own land. 66% of the land owners have developed their lands while 34% have not. In Minna, 61% of the respondents own land while 39% do not own land. About 67.8% of the land owners have developed their lands while 32.2 % of the land owners are yet to develop their lands. In FCC, lack of funds and potable water are the reasons why land owners are yet to develop their lands while inadequate funds is the major reason why respondents did not own lands. In Minna, lack of fund, electricity, access to land and shanty structures around undeveloped plots are the reasons why land owners are yet to develop their lands while inadequate funds and lack of interest are the major reasons why respondents do not own land. The study revealed that there is a significant relationship between the level of income of respondents and land ownership in FCC and Minna. The paper suggests among others that government should ensure payment of appropriate minimum wages, reduction to minimum of various fees paid on allocation and perfection of land titles as well as ensuring safety of lives and properties of the people with the view to accelerating urban development within the study areas.

Keywords: Urban Land, Land Accessibility, Urban Development

Introduction

Access to land is an important aspect of household, community, and national decision-making powers. United Nation Economic Commission for Europe, UNECE (2005) submits that at least 20% of the GDP of most nations comes from land, property and construction. In Spain, for example, in 2003, 1.2 million new mortgages were registered and the amount of money circulating in the economy as a result of the mortgage system represented 56% of the Spanish GDP. In some other countries of the world, access to land is complicated. State allocation of land involves six stages of processes lasting an average of 43 months in Peru. It involves the President of the Republic as well as 207 bureaucratic steps involving 48 different government offices and at the end of it all, the property rights remain unclear, (De Soto, 1990 in Babade, 2003).

In Nigeria, access to land is a central and critical issue while many people are still struggling to own land. For instance, 20% of the total land area of 924,768 square kilometres of the country is designated as urban land, but it is astonishing that 22.6% of persons between the ages of 5years and above own land. From this figure, 13.6% own land in urban areas. (National Population Commission, 2004; National Bureau of Statistics/World Bank, 2006 ; Ukaejiofo, 2007).

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 an increasing number of people in Minna are developing unstable lands consisting of hilly slopes, river sides and other flood plains.

To have a basis for comparison, the situation in the Federal Capital Territory (FCT) which shares a common boundary with Niger state is brought into focus. Since the movement of the seat of Federal Government to Abuja in 1991, there has been a great challenge in accessing land. In Abuja, there

was conscious effort in planning the city and as such land allocation is well coordinated through relevant agencies. Despite these organized land allocation system, a good number of people are still not having access to land; while others are forced to stay far away from city in search of affordable land. The question is, what are the factors militating against land accessibility in Abuja and Minna?

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

Problem Statement

Land has been recognized as a primary source of wealth, social status, and power. It is an increasingly scarce resource in urban areas (Food and Agriculture Organization of the United Nations, 2010). This is because, as population and affluence grow, there is an increase in the demand for land by government, private individuals and corporate bodies. 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, neighborhoods adjacent to refuse dumps and where they can find one, they encroach on government lands, (Bello, 2009).

For prospective home owners in Lagos and other states of the federation, access to land will continue to remain a big problem. This is because the state government which is the custodian of state land sees it as an asset through which to make money without an input to it, hence it claims ownership of land all over the state. The huge charges by the government on documentation on land transactions which is indicative of corruption in the system makes access to land much more difficult for prospective home owners to acquire, pointing out that the issue of amount of time it takes to get approval process is another problem. (Adegboye, 2011).

Access to land is a function of physical, economic, social, institutional, and contextual factors and constraints to access can emanate from these factors (Omirin, 2003). The Author has identified on a wider view the nature and dimensions of land accessibility constraints in Nigeria. So, what are the specific challenges to land accessibility in FCC and Minna? Is ownership of land closely tied to the economic power of the people? Does the level of security of lives and properties have a role to play in land accessibility?

This paper will therefore attempts to bring out a comparison of the challenges of land access to residents' in FCC and Minna by considering private to private and public to private forms of access to land without segregation.

The Study Areas

Abuja, Nigeria's new capital city is located in the middle of the country. The Federal Capital Territory has a land area of 8,000 square kilometres, which is two and halftimes the size of Lagos, the former capital of Nigeria. As at now, the Federal Capital City (FCC) which is the study area is planned to cover an area of about 250sq.kms (25,000 Hectares) while the rest of the territory of the city region covers about 7,750sq.kms. It falls within latitude 7° 25' N and 9° 20' North of the Equator and longitude 5° 45' and 7° 39'. Abuja and the FCT have experienced huge population growth. It has been reported that some areas around Abuja have been growing at 20% to 30% per year. At the 2006 Census, the city of Abuja had a population of 1,414,201. As at today, 107 districts have been opened in Abuja. Only 13 districts have been developed so far.

Minna lies in latitude 9° 37' north, longitude 6° 37'. It is located on a plain and gently sloping 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 Eleven (11) wards in Chanchaga local government and Ten (10) wards in Bosso Local Government Areas.

Research Hypothesis

The following hypothetical statements shall be required;

HO₁: There is no association between the sizes of the land owned by respondents and their income group in FCC.

HO₂: There is no association between the sizes of the land owned by respondents and their income group in Minna.

Theoretical Framework

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. (International Fund for Agricultural Development, 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 enabled 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.

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.

Research Methodology and Data Collection

In order to establish and assess the challenges to land accessibility in Abuja and Minna, data is required from people with or without access to formal and informal land which is mainly primary in nature. Five (5) districts in Abuja which are in the FCC, phase 1 and Eight (8) Neighborhoods in Minna are selected using Stratified random sampling. The five districts in FCC are Asokoro, Central Area, Garki, Maitama and Wuse while the eight neighborhoods in Minna are Agwandaji, Minna Central, Limawa, Maitumbi, Makera, Sabongari, Tundun-Wada(North) and Tundun-Wada(South).

The National Population Commission (NPC) 2006 Population Census puts the population of the five districts in FCC to be 44,194 while the 2003 population census figures of 169,701 were adopted from Sanusi (2006) for the selected eight neighborhoods in Minna. Applying a growth rate of 3.2 percent and using the formula $Pr = P_o(1+r/100)^n$, where Pr = Required population, P_o = Initial population, r = Population growth rate and n = Time interval, 2011 projected figures were arrived at as 51,234 and 217,216 for FCC and Minna. (Fagbohun, 2007). Questionnaires were administered to residents from Eighteen (18) years and above in FCC and Minna which is the age category of people who are eligible to own land in Nigeria. The percentage populations of persons from 18 years and above for Abuja and Minna are 53.4% and 47.5% respectively gotten from National Bureau of Statistics (2009). These give sampling frames of 27,359 for FCC and 103,177 for Minna. The sample sizes were determined by using the formula:

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

Where N = Total population, e = degree of freedom. (Israel, 2009). This generated sample sizes of 1,865 and 3,096 for FCC and Minna respectively. So, 1,865 questionnaires were administered on the respondents across the five (5) districts in FCC and 3,096 questionnaires administered to the eight (8) Neighborhoods in Minna using simple random sampling. 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.

Variables such as inadequate fund, lack of interest, lack of infrastructure and persistent violence in the northern parts of Nigeria were derived from residents' perceptions; likert ranking of the variables was done to arrive at their mean values. Chi-Square Tests were employed to determine the relationship between the sizes of the land of respondents and their income group in Abuja and Minna. The results of the research was presented in the subsequent section.

Discussion of Findings

Occupational Structure of Respondents in the Study Areas: Within the Federal Capital City, Federal Civil Servants comprised 29.5% of respondents that owned land. This was followed by land-owning Business ventures which accounted for 29.2% of the respondents sampled. Area Council Civil Servants, Bankers, Professionals, Telecommunications, NGO, Artisans and Shop Operators who owned land accounted variously for 3.5%, 11.5%, 14.4%, 2.9%, 6.4%, 2.0% and 0.7% of the sampled respondents respectively. Area Council Civil Servants, Bankers, Professionals, Telecommunications, NGO, Artisans and Shop Operators who do not own land in the FCC accounted for 3.4%, 12.2%, 14.0%, 2.9%, 6.2%, 2.6% and 0.7% of the sampled respondents respectively.

In Minna, the Federal Civil Servants, State Civil Servants and Business Tycoon accounted for the highest figures of respondents that own land of the sampled respondents which are 20.2%, 36.8% and 19.7% respectively. From the response also, the frequencies for other occupations across the sampled land owners are dwindling with 3.8% as Bankers, 6% Professionals, 1.3% in Telecommunication, 2.9% in Non-Governmental Organizations(NGO), 1.6% Artisans, 6.9% Shop

operators and 0.9% constituting housewife and the retired. Bankers, Professionals, Telecommunications, NGO, Artisans, Shop Operators and Housewife/Retired who do not own land in Minna accounted variously for 3.8%, 5.9%, 1.4%, 2.9%, 1.6%, 6.8% and 0.9% of the sampled respondents at the study area.

Income Level of Land Owners at the Study Areas: In FCC, Abuja, 8.6% of the sampled land owners are low income earners, 25.6% are middle income earners while 65.6% are high income earners. But in Minna, 59.9% of the sampled land owners are low income earners, 24.7% are middle income earners while 15.4% are high income earners. This same pattern is exhibited by respondents that do not own land at the study areas.

Modes of Access to Land in the Study Areas: In FCC Abuja, 29.2% of the approximate 43% respondents that own land said that private purchase is the source of their access to land, 7.1% for local government allocations, while state allocation as mode of access to land accounted for 5.0%. From the response, it is clear that informal land market is a fundamental source of access to land at the study areas.

In Minna, the responses reveal that private purchase earned a high score of 40.1% of the approximate 60.6% respondents means of access to land and on the other hand local and state government allocations earned scores of 4.3% and 8.4% respectively on the extent from the perception of the respondents to which formal land are made available to the sampled property developers and individual land owners or plot allottees.

Quantity of Land owned by Land Owners at the Study Areas: Sizes of plots that are mostly accessible to the land owners in FCC are 45.9% of the individual land owners own 30m x 15m of plots while 30.4% of the land owners own 30m x 30m size of plots respectively.

15m x 15m (half a plot), 30m x 15m (1 plot) and 30m x 30m (2 plots) sizes of plots are mostly accessible by land owners in Minna. Out of the sampled land owners, 20.6% own 15m x 15m size of plots, 44% own 30m x 15m size of plots while 26.8% of the sampled land owners own 30m x 30m size of plots respectively.

Following from the scenario of access to land vis-avis sizes that land owners are accessible to, is there any statistical relationship between the income group of the land owners and their level of income in FCC and Minna?

Relationship between Income group and size of plots of land owners in FCC

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 Test. Table 1 shows the summary of the Chi-square test.

Table 1: Summary of Chi - Square Tests (FCC)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	255.667(a)	25	0
Likelihood Ratio	248.381	25	0
Linear-by-Linear Association	118.364	1	0
N of Valid Cases	733		

a.13 cells (36.1%) have expected count less than 5. Minimum expected count is .37

Source: Data Analysis 2011

The X^2 – Statistical test had a value 255.667 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 that the sizes of land acquired are significantly influenced by the income group of the respondents in FCC.

Relationship between Income group and size of plots of land owners 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. Table 2 is the summary of the Chi-square test.

Table 2 – Summary of Chi - Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	865.575(a)	25	0
Likelihood Ratio	855.363	25	0
Linear-by-Linear Association	553.064	1	0
N of Valid Cases	5239		

a 1 cells (2.8%) have expected count less than 5. Minimum expected count is 4.58

Source: Data Analysis 2011

The χ^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.

Table 3: Reasons for undeveloped land by land owners in FCC

Vaibles	Strongly Agreed X5	Agreed X4	Disagreed X3	Strongly Disagreed X2	Indifference X1	Sum	Frequency	Mean	Consensus opinion
Lack of fund	109(545)	73(292)	30(90)	20(40)	-(0)	967	232	4.17	Good Reason
Lack of water (mains)	48(240)	70(280)	67(201)	44(88)	3(3)	812	232	3.5	Good Reason
Lack of Electricity	35(175)	54(216)	55(165)	84(168)	4(4)	728	232	3.14	Not sufficient reason
Poor location	40(200)	24(96)	79(237)	78(156)	11(11)	700	232	3.02	Not sufficient reason
Lack of access road	35(175)	39(156)	66(198)	92(184)	-(0)	713	232	3.07	Not sufficient reason
Shanty structures around plots	40(200)	39(156)	50(150)	97(194)	6(6)	706	232	3.04	Not sufficient reason

Source: Data Analysis (2011)

Table 4: Reasons for undeveloped land by land owners in Minna

Vaibles	Strongly Agreed X5	Agreed X4	Disagreed X3	Strongly Disagreed X2	Indifference X1	Sum	Frequency	Mean	Consensus opinion
Lack of fund	215(1075)	177(708)	77(231)	72(144)	11(11)	2169	552	3.93	Good Reason
Lack of water (public)	120(600)	144(576)	177(531)	94(188)	17(17)	1912	552	3.46	Not sufficient reason

mains)

Lack of Electricity	232(1160)	133(532)	94(282)	66(132)	27(27)	2133	552	3.86	Good Reason
Poor location	88(440)	105(420)	204(612)	121(242)	34(34)	1748	552	3.17	Not sufficient reason
Lack of access road	193(965)	105(420)	155(465)	83(166)	16(16)	2032	552	3.68	Good Reason
Shanty structures around plots	144(720)	171(684)	116(348)	99(198)	22(22)	1972	552	3.57	Good Reason

Source: Data Analysis (2011)

Table 4: Reasons for undeveloped land by land owners in Minna

Vaiables	Strongly Agreed X5	Agreed X4	Disagreed X3	Strongly Disagreed X2	Indifference X1	Sum	Frequency	Mean	Consensus opinion
Lack of fund	215(1075)	177(708)	77(231)	72(144)	11(11)	2169	552	3.93	Good Reason
Lack of water (public mains)	120(600)	144(576)	177(531)	94(188)	17(17)	1912	552	3.46	Not sufficient reason
Lack of Electricity	232(1160)	133(532)	94(282)	66(132)	27(27)	2133	552	3.86	Good Reason
Poor location	88(440)	105(420)	204(612)	121(242)	34(34)	1748	552	3.17	Not sufficient reason
Lack of access road	193(965)	105(420)	155(465)	83(166)	16(16)	2032	552	3.68	Good Reason
Shanty structures around plots	144(720)	171(684)	116(348)	99(198)	22(22)	1972	552	3.57	Good Reason

Source: Data Analysis (2011)

Level of Property Development in FCC and Minna

Yet to be developed land comprised 34% and 32.2% of land owned by individual land owners or plot allottees and property developers in FCC and Minna, while 66% and 67.8% of various land owned by individual land owners have been developed in FCC and Minna respectively.

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 respondents perception as reasons why land own are yet to be developed in FCC and Minna.

Table 3 shows the 5- point likert scale perceptions by land owners to rank reasons and the consensus opinion on why lands bought or allocated in FCC have not been developed.

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

Also, Table 4 shows the 5- point likert scale perceptions by land owners to rank reasons and the consensus opinion on why lands bought or allocated in Minna have not been developed.

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

The mean responses were measured on the scale below to arrive at a consensus opinion which shows a composite index for interpretation for the weight of the reasons why the respondents have not developed the lands owned by them.

CONSENSUS SCALE: 1 – 1.50 = Indifference; 1.51 - 2.49 = Strongly Disagree; 2.50 - 3.49 = Disagree; 3.50 - 4.49 = Agree; > 4.50 = Strongly Agree

The analysis reveals that lack of fund and lack of public water from mains are sufficiently good reasons why the respondents in FCC have not developed their lands while in Minna, lack of fund, lack of electricity, lack of access to land and shanty structures around undeveloped land are sufficient reasons why respondents that have not developed their lands have done so.

Challenges to Land Accessibility in FCC and 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 FCC and Minna.

Tables 5 and 6 shows the 5- point likert scale perceptions on challenges to land accessibility by respondents that do not own land in FCC and Minna vis avis the Consensus Opinions from the respondents.

Table 5: Challenges of access to land in FCC

Variables	Strongly Agreed X5	Agreed X4	Disagreed X3	Strongly Disagreed X2	Indifference X1	Sum	Frequency	Mean	Consensus opinion
Inadequate Fund	532(2660)	213(852)	111(333)	107(214)	100(100)	4159	1063	3.91	Good Reason
Lack of Interest	54(270)	105(420)	159(477)	638(1276)	107(107)	2550	1063	2.40	Not sufficient reason
Lack of Infrastructure	210(1050)	215(860)	319(957)	214(428)	105(105)	3400	1063	3.20	Not sufficient reason
Violence in the North	160(800)	162(648)	315(945)	323(646)	103(103)	3142	1063	2.96	Not sufficient reason

Source: Data Analysis (2011)

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

Table 6: Challenges of access to land in Minna

Variables	Strongly Agreed X5	Agreed X4	Disagreed X3	Strongly Disagreed X2	Indifference X1	Sum	Frequency	Mean	Consensus opinion
Inadequate Fund	712(3560)	169(676)	109(327)	60(120)	157(157)	4840	1207	4.01	Good Reason
Lack of Interest	616(3080)	121(484)	193(579)	120(240)	157(157)	4540	1207	3.76	Good Reason
Lack of Infrastructure	181(905)	360(1440)	364(1092)	181(362)	121(121)	3920	1207	3.25	Not sufficient reason
Violence in the North	145(725)	314(1256)	326(978)	338(676)	84(84)	3719	1207	3.08	Not sufficient reason

Source: Data Analysis (2011)

The analysis reveals that inadequate fund is a major challenge faced by respondents in accessing land in FCC while in Minna, the challenges faced by respondents in accessing land are inadequate fund and lack of interest.

Conclusion/Recommendations

The results of this research have confirm that inadequate fund is a major challenge faced by respondents in accessing land in FCC while the challenges are inadequate fund and lack of interest on the parts of the respondents in Minna.

The feedback from the respondents yet to develop their parcels of land indicate that lack of fund and portable water are sufficient reasons why the respondents in FCC have not developed their lands while to the respondents in Minna, the reasons are lack of fund, electricity, road network or access to land and shanty structures around undeveloped land.

Consequent upon which sizes of land acquired by respondents both in FCC and Minna are significantly influenced by the income group of the respondents. If governments at various level will ensure that the minimum wages are paid to workers and the issue of provision of infrastructural facilities are taken seriously, it is likely that the level of income of the people vis-avis interest to owing land by the people will be greatly enhanced.

The following recommendations are pragmatic measures that will help to ensure that challenges to land accessibility are reduced to the barest minimum if not abolished in Abuja and Minna.

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

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. The relevant development control agency should also be awakening to her responsibilities so that haphazard development would be abolished at the urban areas.

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