APPRAISAL OF THE URBAN MANAGEMENT CHALLENGE OF INFORMAL LAND DELIVERY IN KARU URBAN AREA - NIGERIA

BY

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DECLARATION

I declare that the work in the thesis entitled APPRAISAL OF THE URBAN MANAGEMENT CHALLENGE OF INFORMAL LAND DELIVERY IN KARU URBAN AREA – NIGERIA has been performed by me in the Department of Urban and Regional Planning under the supervision of Prof. James Bako Kaltho and Mr. Sunday Danladi Ojibo. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this thesis was previously presented for another degree or diploma at any university.

ADAMU DANIEL **SIGNATURE**……………………….. **DATE**…….…………...…

CERTIFICATION

This thesis entitled APPRAISAL OF THE URBAN MANAGEMENT CHALLENGE OF INFORMAL LAND DELIVERY IN KARU URBAN AREA – NIGERIA by ADAMU DANIEL meets the regulations governing the award of the degree of Master of Urban Management of Ahmadu Bello University, and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This thesis is first dedicated to God Almighty, my beloved Late Father Mr. Adamu Kwanaki and my lovely mother Mrs. Esther Adamu Kwanaki.

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ABSTRACT

Difficulty of access to land through the formal land supply system has necessitated the shift to other options for accessing land in our cities. These are considered as Informal Land Delivery System (ILDS). Since land is the pedestal upon which the fabric of the city exists and operates, it is pivotal to an efficient and effective urban management. The research set out to: appraise the nature and existing characteristics of ILDS in Karu Urban Area (KUA), identify the urban management problems and prospects of ILDS in KUA, identify the strategies of coping with it, and make recommendations of intervention in the land delivery system for improvement of the urban management of KUA. Data collected and analyzed includes; land provided by the informal land delivery system in KUA, the roles of the actors in the system such as: number of plots sold by landholding households per year, average income generated per year, preference of the system by corporate developers, payment of taxes and levies, etc. The study revealed that approximately 6,396 Ha (63,960 plots of land, using standard measurement of $1000m^2$) were delivered through the ILDS. The landholding families supplied 74% of the plots of land. This has been accompanied with many challenges for the management of KUA. These include town planning, services and infrastructure provision constraints, etc. Conclusively, there is need to mitigate the challenges as KUA grows into a metropolis with complex uncoordinated systems. Recommendations were made for integrating the land supply systems towards effective urban management and sustainable KUA.

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CHAPTER ONE

BACKGROUND OF THE STUDY

1.0 Introduction

Land is the foundation of all forms of human activity. From it we obtain the food, shelter and the space to work and relax. Land is amongst man's most valuable resources. It is a means of life on which our continued existence and progress depends.

The way and manner through which people acquire land for use vary from one country to another. In Nigeria, before 1978 each region of the country operated different forms of land tenure. The Landuse Decree of 1978 became an instrument of the formal process of access to land by vesting the control of all land with the government.

In many third world cities, urban land can either be obtained formally or informally and the informal sector provides much more land to seekers than the formal sector. Yet the workings of the informal land sector are usually ignored, and are hardly understood or documented.

The rapid growth of urban areas increases demand for land. Statutory methods of land allocation have not adequately met the demand for land for all the income groups. Other informal methods of acquiring land gradually grew into prominence to meet the demand. Several actors participate in this process; including state and local governments, traditional rulers, land agents, landholding households, etc. The response of the informal sector to the ever increasing demand for land, largely for commercial and residential use, has been associated with the sale and subdivision of farm plots, resulting into a complex land management system. Appraisal of this situation has been widely suggested as necessary for improvement as has been attempted in many countries.

1.1 **Statement of Research Problem**

In Nasarawa State of Nigeria, the Government declared a group of adjoining settlements namely; Mararaba, New-Karu, New-Nyanya and Masaka as Karu Urban Area (KUA) through a law passed by the State House of Assembly in March, 2001. Karu Urban Area is about six (6) kilometres from Abuja city. The KUA has many indications of constrained land access, being one of the closest settlements. It has become home for workers and subsequently an informal sector business hub. The result of the rapid growth is a sharp increase in the demand for land largely for housing, commercial and light industrial uses.

It takes an average of two to seven years for applicants who intend to acquire urban land through the formal process to be allocated land. Available records with the Bureau for Lands, Survey and Town Planning Lafia and Karu indicate that less than 20% of urban land had been issued to developers through the formal process Yari (2002). These are limited to the sites and services schemes by the government and the resettlements program in New Karu.

Bello (2010) observed that though the Landuse Allocation Committee (LUAC) was constituted during the 2004-2007 land reforms in the FCT, it had not met once for recommending allocation of land. Karu being the closest urban area outside the FCT becomes the readily available market.

From the Republic of Chad, Djeroh (2005) states that "in the inability of coherent formal access to land and housing supply, informal settlements in N'Djamena are the solutions to housing problems of the urban poor. Rakodi (2007) studied five medium sized cities in Anglophone Africa; Eldoret in Kenya, Kampala in Uganda, Maseru in Lesotho, Gaborone in Botswana and Enugu in Nigeria. Rakodi observed that "Informal systems for land delivery, still account for over half the land supplied for housing in African cities and are a particularly important channel for the poor".

Informal land delivery has been viewed as mere problem of land management by several researches without consideration that its impact is beyond such limit. Challenges of access to land in itself is not just one amongst the causes of urban management challenges in cities, but clearly an urban management challenge itself. Land is the pedestal upon which the fabric of the city exists and operates, it is a determinant in the provision of public goods and services, it is pivotal to the operation of the urban economy and most likely the core of the urban management challenges face by the KUA. It is however arguable to predict that where informal land delivery channels supplies most of the land for urban development, as it is visible in KUA, it could be the pivot point of the city's management challenge. It therefore becomes paramount that the urban management challenges of informal land delivery are investigated and documented.

The research examines the urban management challenge of informal land delivery in KUA. The assumption is that the informal land delivery system is a critical urban management challenge and other challenges might indeed be traceable to it. It is therefore, expedient that the elements of this challenge such as; Physical, Economic and Social implication be investigated.

The study therefore attempts to answer the question:

1. How does the informal land delivery activity in KUA constitute an urban management challenge?

2. What are the roles of various stakeholders in the ILDS?

3. What are the appropriate interventions for improving the informal land delivery for effective urban management of KUA?

1.2 Aim and Objectives

1.2.1 Aim

To appraise the informal land delivery in Karu as an urban management issue. This is with a view to making appropriate recommendations to improve it for effective and efficient urban management.

1.2.2 Objectives

1. To identify the strategies of coping with informal land delivery systems.
2. To appraise the nature and existing characteristics of informal land delivery in Karu.
3. To identify the roles of stakeholders in the ILDS
4. To identify the Urban management problems and prospects of informal land delivery in Karu
5. To make recommendations of intervention in the land delivery system for improvement of the urban management of KUA.

1.3 Scope and Limitation

Urban management is a tool that aims at providing a favourable framework for actors in the urban scene to achieve the collective goal of the city. The problems of housing, sanitation, environmental decay and lack of appropriate community facilities have much to do with absence of effective mechanism that allocate land among competing (often) conflicting claims. This study will focus on the informal land delivery for residential development by the different actors in the study area. It will be limited to appraising implications of such delivery system to urban management.

1.4 Justification of the Research

The rapid urban development processes taking place in developing countries leads to swift and drastic changes in the physical, economic, social, political and administrative structures of cities. These changes are anchored on land and form a determinant to growth of the cities and investment environment. These increases pressure on land by several players in the urban area with interest in property market. Formal land delivery markets have been identified with inability to meet demand for land hence the response from other sources of land supply. The need for an efficient and effective urban land market is paramount and therefore, understanding the workings of informal land delivery system is important as it is the dominant player in urban land market in most cities in Nigeria.

The urban economy comprises three basic markets; the urban land market, the urban capital market and the urban labour market. These markets are linked and dependent on each other. The land market most directly affects the urban environment and quality of life in cities. However, urban management aims at coordinating activities, tasks and functions that ensures that a city functions for the benefits of its residents. Since land is so central to achieving the aim of city management, a study of the informal land delivery and its implication in urban management is quite crucial.

1.5 Location and Regional Setting of KUA

Karu Local Government Area of Nasarawa State is located in the North Central region of Nigeria. It shares boundaries with Abuja, the Federal Capital Territory to the west, Keffi Local Government Area to the south and Jaba Local Government in Kaduna State to the north. The proximity of the major urban settlements of Karu to Abuja makes them part of the development corridors of the Federal Capital. This brings both opportunities and constraints to the development of the area. It brought improved business activities and the creation of employment, largely in the informal sector. It also brought a lot of pressure on urban growth, housing, land and infrastructure facilities.

A dominant traffic corridor in Karu Local Government Area is the Abuja-Keffi Federal Highway. This road provides a gateway to the Federal Capital Territory from the eastern part of the country as well as the central states such as Benue, Plateau and Nasarawa. Most of the new and rapid development in Karu tends to sprawl along this highway, which stretches a distance of about 20 kilometres from FCT boundary towards Keffi. Hitherto small settlements along the highway – namely Mararaba, Ado and Masaka have now grown in size to accommodate a very large population of workers from Abuja and other migrants.

Traffic flow through the Abuja-Keffi Highway is ‘’tidal’’ with heavy movements towards the FCT during the morning peak periods and in the reverse direction in the early evening. A snapshot traffic count carried out at the FCT border in year 2000 suggests that an excess of 20,000 people enter the capital through Karu during the morning peak period [Karu Preliminary Master Plan Report 2000].

Fig I Nigeria shvowing Nasarawa State

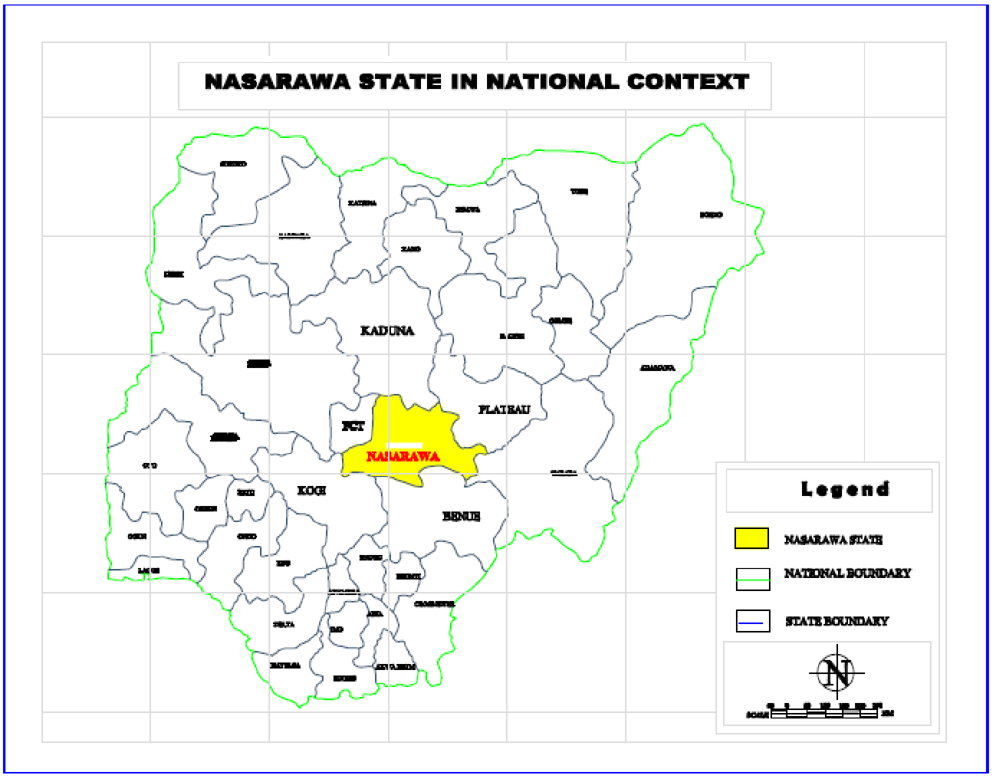


Fig.II. NASARAWA STATE SHOWING KARU LGA

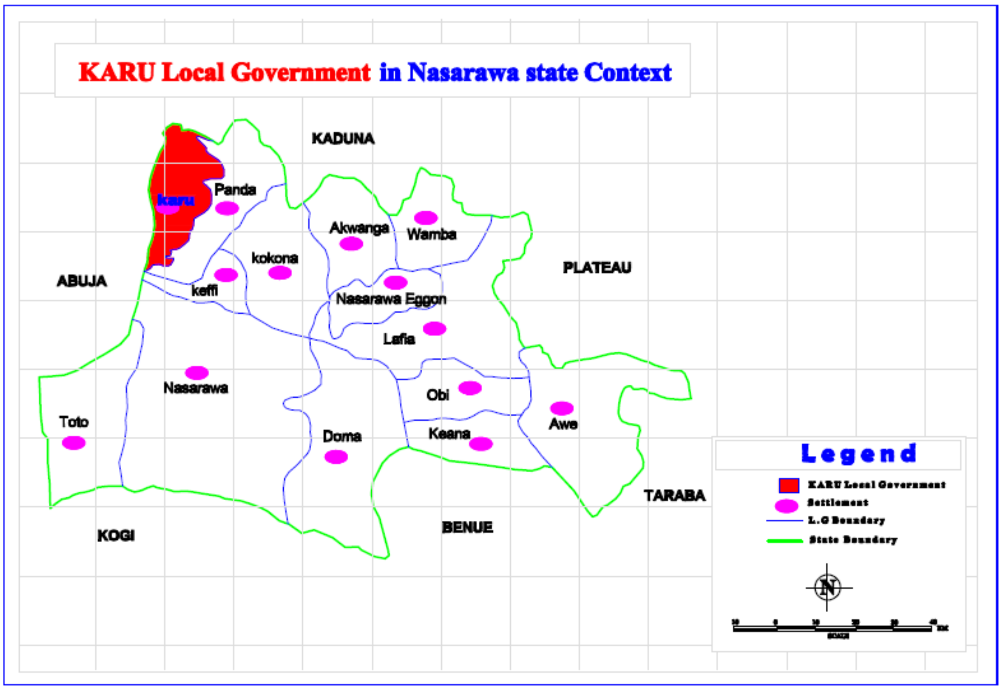
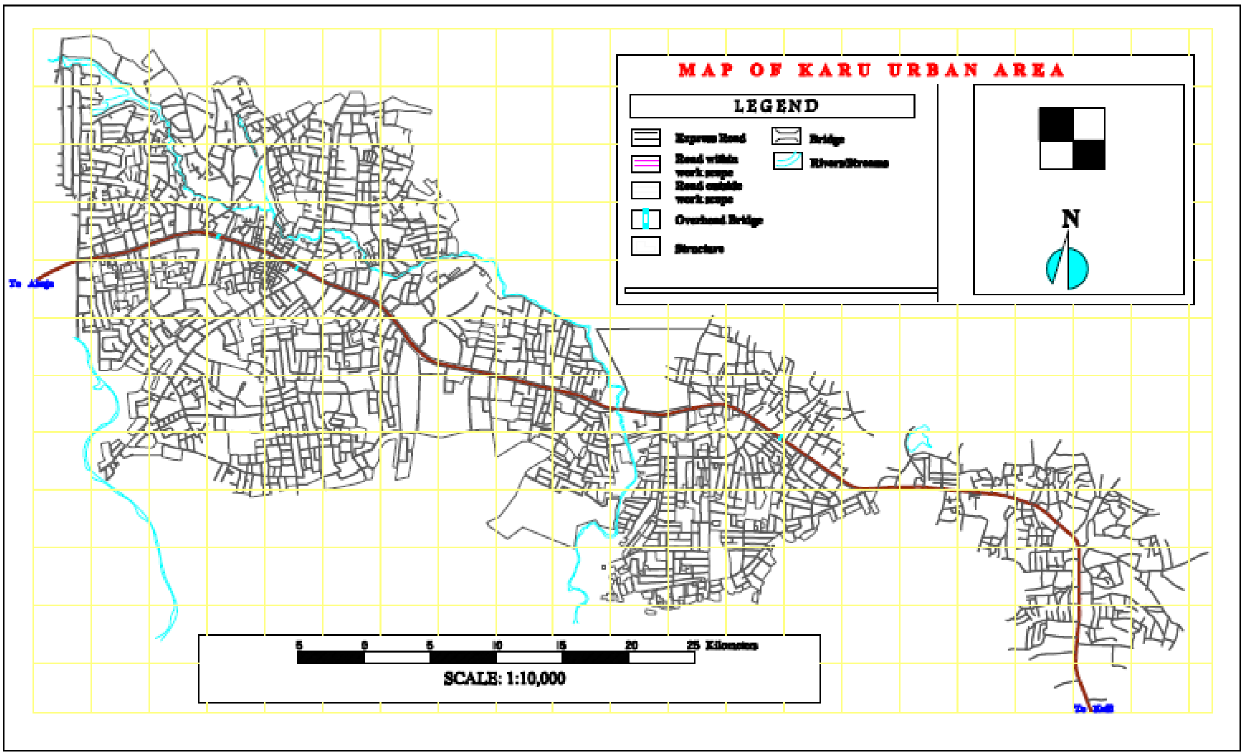


Fig.III. STUDY AREA



1.6 Climate

Karu has two distinct seasons, wet [rainy] and dry seasons. The rainy season prevails for about seven months [March – October]. The dry season occurs for about four months [November to February]. During This period the temperature and humidity are generally low. The temperature, rainfall and humidity patterns follow closely, the pattern of two dominant tropical air masses, leading to the emergence of distinct climatic regimes as follows.

Hot and humid period; April – June.

Cool and humid period; July - October.

Cool and dry period; November to January.

Hot and dry period; February – March.

1.7 Topography

The Karu urban Area has a gently undulating terrain, dissected by a network of streams. There are numerous hills and granite inselbergs in other parts of the Local Government Area. The terrain represents a break from the more hilly areas of Nyanya and Abuja Municipality. The area is generally between 300 to 500 metres above sea level, with slopes at about 4 to 10 percent gradient except around the streambeds where they are steeper.

1.8 Natural resources and implication for development

The natural environment setting of KUA provides a resources base with important implications for development. Some of these can be categorized in the following aspects:

- There are few constraints for physical expansion of the settlements due to favourable topography.
- Rich ground and surface water sources are available in the area with the potential to support urban water supply projects.
- The gentle undulating topography affords the area an effective natural drainage system.

Rapid development resulting from the high population growth and urbanization possess the following constraints:

- Loss of fertile agricultural land to urban development and expansion.
- Deforestation and loss of biodiversity;
- Large scale indiscriminate mining of construction materials – sand and laterite;
- Encroachments on marginal land especially flood plains for housing.

- Problems of soil erosion.

These problems are having negative impact on Karu’s natural resource base and will adversely affects the well being of its residents especially the urban poor.

CHAPTER TWO

LITERATURE REVIEW

2.0 The Concept of Informal Urban Land Delivery System

The concept ‘informal’ is an umbrella term, used to capture a variety of practices as which vary from one context to another. Some people refer to these practices as neo-customary, others call them quasi-customary practices, and still others call them ‘living law’. UN-Habitat- Urban Land Market (2010).

UN-Habitat (2010) the term informal urban land delivery system is used to talk about a variety of urban land transactions, exchanges and transfers that are not recognized by the state as legal, but which are nevertheless socially acceptable as legitimate by a variety of urban actors.

Antwi (2002) defined informal land delivery as transactions in land outside the government legal system for which the necessary government proscriptions for formalizations have not been met.

Kironde (1995) defined informal land delivery as a delivery system where the allocation or transference of land is outside the ambit of the procedures laid down by the government. Such land will usually be privately ‘owned’ by which we mean that the land in question is in the control of the people who, by virtue of, for example, earlier occupation or acquisition, or by virtue of customary tenure, command recognized authority over this land (irrespective of laws that may declare all land to be publicly owned). In urban areas such land is usually unplanned.

Informal land market is a hybrid of a variety of practices and contains elements of customary/civil code law and social practices adapted to suit existing urban conditions.

Although this market is, according to law, illegal, the state (or some of its agents) is often complicit in its functioning. UN-Habitat- Urban Land Market (2010).

This study therefore, considers informal land delivery system as a land delivery system that allocates, alienates, adjudicates land transaction outside formal structures of the state, but through social (customary) practices in areas declared as urban by state laws.

Like the formal urban land market, informal delivery system consists of a variety of institutions which supports, facilitate, regulate and arbitrate informal land transactions. These include state officials, such as local government councilors, traditional leaders, chiefs, community leaders, and community and family networks. Like formal markets, these regulatory bodies can be effective in facilitating exchange or can be overly restrictive and make it more difficult for (some) poor people to access land. Moreover, like formal regulations and structures, they can collapse in on themselves.

2.1.0 Process of Informal Land Delivery

The process of informal land delivery involves actors and how they manipulate formal rules to claim or contest for land property right. In what follows, this review will discuss major actors involved in the informal land delivery system, existing institutional arrangements that govern their interaction. Mahiteme (2009) identified six major actors involved in the informal land delivery through interviews and extensive field observation in his study of Kolfe_Keranio sub-city in Addis Ababa, Ethiopia. These includes: local residents, land brokers, gatekeepers, speculators, local officials and local labourers as the major actors considered to be operating in the area. In the process of land delivery, actors are highly interdependent and they play their own roles in land acquisition, transaction, development and legalization.

2.1.1 Local officials: these groups include both local politicians and professionals. A study made in 2003, mentioned corruption as one of the major causes of illegal land occupation and transaction (Shimelis, A. 2003). Another study in (1999) had already revealed that lack of clear rules and regulation, a weak institutional capacity and corruption were the primary causes for inefficient urban land use and uncontrolled land occupation. These claims were also confirmed by most of the experts in the Land Administration and Development Authority in Kolfe-Keranio. Therefore, local officials were identified as key actors in the informal land delivery.

2.1.2 Local residents: they are either the original landowners or squatters who owned plots through informal subdivision. They are usually perceived as marginal actors once they have sold their land or secured their own plot. However, they are active actors who are involved in the informal land delivery. In some cases, they became leaders of the informal delivery on their own land. They also play a key role as information centre for the newcomers who want to buy land in the area. They also act as sub-brokers by leading the new buyers to the main land brokers.

2.1.3 Land Brokers and local labourers (agents): The main activity of land brokers is to bring buyers and sellers together. The brokers usually get information about plots through the owner or by their own information networks. As information is essential in this activity, there are sub-brokers, which supply information to the main brokers. Anybody who knows a person who is going to sell his plot can be a sub-broker. Even though according to the study by Mahiteme in Kolfe-Keranio, Addis Ababa, they identify themselves as brokers, they do multiple jobs as brokers, land speculators, water vendors and as guards at construction sites. Brokers in the area have wide-ranging social interactions through which they can get information on land. This network allegedly involves even officials in the Land Administration and Development Authority.

2.1.4 Speculators/Land buyers: These include people who are involved in land subdivision and those who acquire land for housing through the informal land transaction. The formers are usually permanent speculators while the latter are temporary speculators. Temporary speculators are low-income people who acquired land from the City Administration but who have no capacity to build houses that fit to the standard required by the master plan in a given site. As an alternative, people usually sell their current plot and move to another place to get a plot at lower price. The money from the previous plot usually enables the temporary speculators to acquire a new plot and construct a house. In most cases, once they have built their own house, they will quit speculation activities. Other types of semi speculators are those who move from the centre to the periphery of the city. People may sell their houses or plots in the centre at higher price and come to buy a plot or a house at lower price and will start a new business with the leftover money.

2.1.5 Gatekeepers (Double agents): Gatekeepers are people who are employed by the City Administration to control illegal land occupation, construction and the sanitation of the neighbourhoods. The team was established in 2003 in Addis Ababa and operates both at sub-city and kebele (lowest administrative) levels. The formal duties of the gatekeepers with regard to the regulation of informal land subdivision and illegal construction are to patrol around the expansion areas and take different actions, which ranges from warning to demolition.

Djeroh (2005) in a study of N'djamena Chad Republic identify the process of informal land delivery in chad as beginning with an individual land owner who declares his interest to sale or give land for free to a friend or relative. However, where it is on request by a buyer, it still lies on the interest of the owner to sell. His work presented in the diagram below shows the process of informal land delivery in N'djamena. The actors involved in securing the land to the new owner includes; the community leader, the land officers in the Local authority, witnesses confirms the transaction and a letter of agreement is signed and sealed by both the community leader, witnesses of both the buyer and seller indicating an alienation of right over the property for a lifetime. With this process it takes an applicant few days to guarantee his tenure security and as well taking possession of the land for further development. He however, states that government does not recognize this agreement, but it's acceptable amongst the residents and social institutions in N'djamena. In case there is no development of the said land by the time government focus its interest on the area, the owner may lose the plot without compensation.

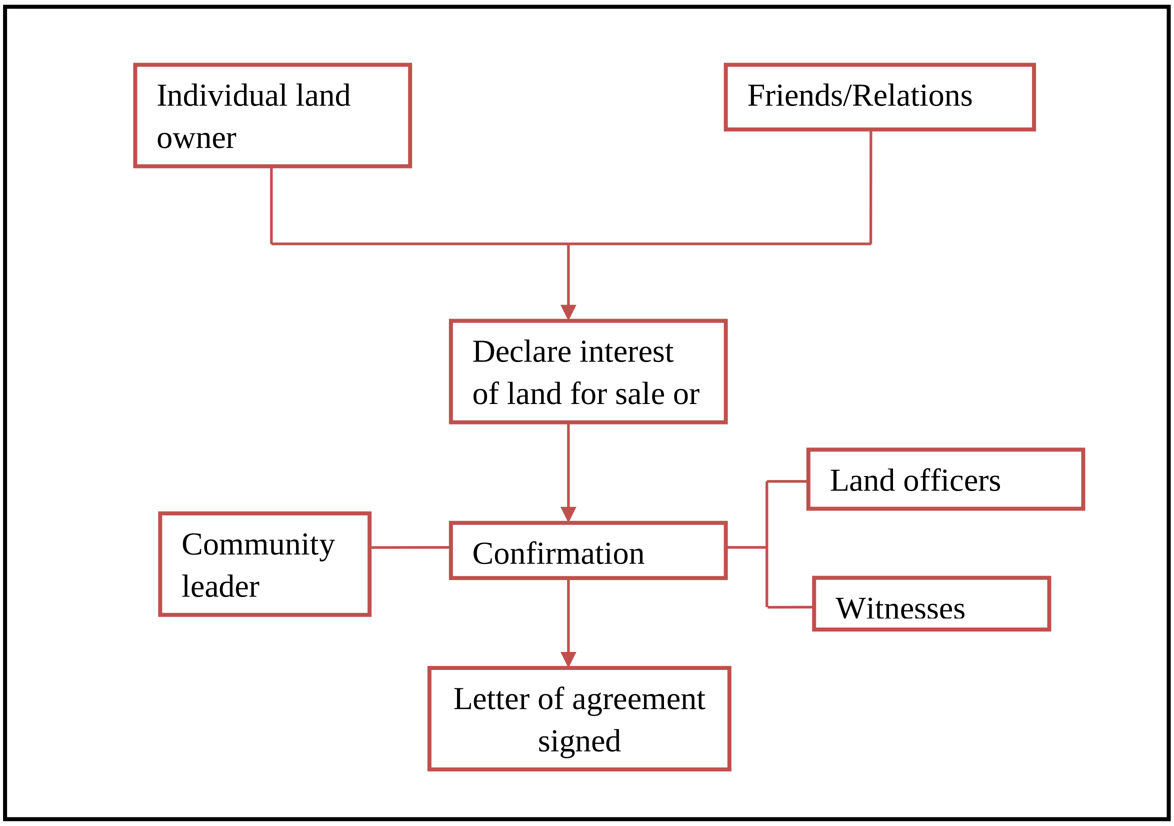


Fig.IV. Informal Land Delivery Process in N'djamena, Chad Republic

Source: Djeroh (2005) Security of Tenure in informal settlements

2.2.0 Major Determinants of Informal Land Delivery System

Informal land delivery in most sub-sahara African cities is cause be a number of factors. Gondo (2008) studied urban land informalities and institutional response in five selected settlements in Ethiopia. He came up with a matrix depicting the major determinants of informal land delivery base on three degree stages; leading cause, second and third degree causes. This is presented in fig. thus:

Table 2.0 Determinants of Informal Land Delivery System in Ethiopia

City/Town	Leading cause	Second	Third
Addis Ababa (Bole Sub-city)	- The poor lack the ability to pay for the land / the minimum required deposit. - There is no conscious effort by town and city officials to target the poor - increased rural urban migration resulting in increased demand for land versus limited supply - Inhibitive house rentals - Restrictive leasing system - increasing levels of poverty	- Lack of transparency in service delivery - Increasing cases of land related corruption - Increase in speculative behaviour leading to higher prices of land. - Over emphasis on land for investment rather than for housing the poor.	- the poor are less active / not engaged in the land delivery process. - Land delivery system biased towards the educated and government employees.
(Yeka Subcity)	- Bad governance and corruption- - Shortage of land - high land values - Increasing levels of poverty, unemployment and underemployment - Inefficient land administration procedures - High cost of building materials	- Local authorities lack financial capacity to service and pay compensation for acquired land. - Most land allocation procedure based on the bidding system which favours the most affluent. - existing standards requirements are still too high for the chronically poor. - weak law enforcement mechanisms	- Unclear land boundaries - Inconsistent policies towards dealing with informal settlers.

Adama City	- Local authorities have limited capacity to develop and deliver adequate supplies of land to the poor. - Unwarranted delays and inefficient land delivery process. - poor land administration procedures - Increase in the number of illegal land transfers - increased demand for land owing to increased rural – urban migration.	-High cost of building materials -Bureaucratic tendencies resulting in slow land delivery procedures. - the inability of the poor to afford minimum land assets. - The poor have no collateral security to borrow money from financial lending institutions. - Excessive regulation and standards - illegal purchases of land	-Corruption by city officials and land speculators. - Weak administrative control mechanisms.
Jimma City	- high cost of building materials - Increased rent seeking behavior - Weak law enforcement mechanisms - Unaffordable rentals - delays in the land delivery process and a generally inefficient land administration process. - poverty, unemployment and underemployment	- No explicit assessment procedures in qualifying beneficiaries - The desire to obtain large parcels of land	- local authorities lack adequate capacity to develop and deliver land.
Bahir dar	- Limited land supply -Required standards are still too high for the chronically poor. - Lengthy formal land delivery system - High house rentals - low household income and inability by the poor to Save	- High cost of building materials	-Local authorities have limited financial capacity to compensate for acquired land.
Ambo Town	-Lack of collateral security by the poor limiting their ability to borrow money from financial institutions.	- lack of clear legal directives on informal land transfers.	Lack of transparency and accountability in the land administration process.

	- low savings. - high cost of land - limited supply of land - inefficient land delivery process and cumbersome procedures involved. - high prices of land in the formal market - absence of affordable housing	-inappropriate land delivery policies. - municipality providing small pieces of land	

Source: Urban Land Informalities: An evaluation of institutional response options to land formalization in Ethiopian cities. Gondo. T (2008)

2.3.0 Institutional Response Options to Informal Land Delivery: Overview

2.3.1 The Ethiopia Experience:

The challenges posed by informality in the land delivery system have been dealt with in different ways by various urban local bodies across Ethiopia. Gondo (2008) identified four major response options groups. These are; No-action (Leissez-faire approach), bulldozing, law and court (coercion strategies), Negotiation (co-optation measures).

1. No action (Leissez-faire approach)

All forms of refusal to interfere, and practices that allow people to do as they wish fall into this category.

2. Bulldozing (coercion strategies)

Bulldozing is defined as all forms of coercive actions targeted at destroying illegally built physical structures. It also extends to include all legal and or non legal measures that result in the forceful eviction of illegal land owners.

4. Law and court (coercion strategies)

The use of law and courts refers to the application of law enforcement mechanism in dealing with land disputes. This also covers lawful measures that result in the relocation of illegal land occupies.

5. Negotiation (co-optation measures)

The negotiation strategy refers to all collaborative efforts that seek to bring all affected parties to the drawing board so that they can solve their problems in a mutual manner. Such an accommodative approach seek to engage and / or co-opt all stakeholder

The goal achievement matrix (GAM) tool was used to evaluate the perceived performance of each identified response option. GAM results indicate that both; No action (***laissez faire)*** and bulldozing/law and court (***coercion)*** response options have not been effective enough in dealing with challenges posed by informal land delivery channels. Negotiation (***Cooptation)*** on the other hand has been viewed as the only strategy that results in mutual solutions.

Unfortunately results on the ground indicate that most towns and cities have resorted to both *laissez faire* and *coercion* response options. For example all the 5 sampled urban areas had at some point resorted to coercive strategies through eviction or demolition of illegal structures or the uses of courts. Where resources have been inadequate, no action has been taken as with the case with the city of Bahir Dar. The ineffectiveness of the two widely applied response options has often dealt a blow to the poor who constitute the majority of those who aspire to own a piece of land.

Table 2.1 Institutional Response Options Adopted by a Sample of 5 Cities in Ethiopia and Perceived Performances

City	**Response option (s)**	**Perceived performance and /or challenges**
Addis Ababa (Bole sub-city, kole sub-city and kolfe sub-city)	- bulldozing / demolition of illegal structures - use of law and the courts to ensure compliance - Engagement of self help and religious organization in providing minimum standards in illegal settlements.	- A single campaign launched in Yeka sub-city in 1994 EC cost the authorities an equivalent of 78 736 birr. - 13440 illegal houses in Addis Ababa have been demolished. - The demolition attracted resistant and anger among the affected.
Adama city	- Demolition of illegal structures (carried 3751 demolitions within a single 5 year period). - Regularization of informal land / formalization of security of tenure	- The demolished structures were soon replaced by fresh ones. - Regularization resulted in more informality.

	(implemented in Kebele 3).	
Jimma city	- Eviction - Demolition of illegal structures - Legalization of squatter settlements - Threat of eviction	- Regularization of squatter settlements attracted more informal settlers. - Because the demolition of illegal structures is not done consistently, affected families tend to re-assemble and start all over again. - Eviction in some cases led to social and political strife.
Bahir dar	- Threat of eviction - Eviction - Demolition of illegal structures (up-scaled in 1995 in Kebeles 11 and 13). - no action	- Not evaluated and therefore not known.
Ambo Town	- demolition of illegal structures (Demolished1050 housing units)	- Has not brought desired results
Masha Town	- litigation / mediation by the municipality - Use of law and the courts (between +the period August 1/ 1997 and May 10/2000EC, 412 land related cases were filed in courts.	- Use of law and courts not effective. Of the 412 case filed only 22.5% were settled. - Delays in other parts of the judiciary proceeding a big challenge.

Source: Urban Land Informalities: An evaluation of institutional response options to land formalization in Ethiopian cities. Gondo. T (2008)

2.4.0 Dealing with Informal Land Delivery System

Gondo (2008) identified three proactive steps in dealing with informal land delivery channels in urban areas, these includes; recognition, awareness/identification and assessment.

2.4.1 Recognition

Recognizing that urban informal land delivery channels exist and that it operates in a known; legal, policy and institutional environment. It is important for land administrators to take a constructive stance on these dimensions. This would entail an appreciation of the fact that the legal, policy and institutional dimensions are not necessarily impediments, but rather constitute a container or support of any process taking shape within their fortresses.

2.4.2 Awareness and Identification

This can be characterized as a deliberate search and examine exercise. The ultimate objective of this conscious exercise is to come up with an inventory of the major and minor determinants of informality and the challenges likely to be encountered in dealing with such impediments.

2.4.3 Assessment

The resultant audit would then be assessed for its significance to the land management process. Three possible impact scenarios are 'no effect', 'positive effect' and 'negative effect'. It is important as well to document the scale of influence by quantifying the magnitude of effect. This would give land administrators a clear picture as to what to expect from the legal, policy and institutional dimensions of informal land delivery channels. This exercise alone would facilitate the prioritization of possible actions to take and would put the land administrator in a better position to determine when to be proactive / anticipatory, to take remedial action or to be reactive.

Having taken stock of the various dimensions of urban land informality, land management practitioners would then need to intelligently respond to issues that crop up during the land management process, Gondo (2008). Experience from sample regional states in Ethiopia has revealed three possible response options. Whatever response option is adopted the resultant scenario for dealing with informality in the land management process takes either of the following two forms;

i. Isolation and resistance

ii. Partnerships, cooperation, and mutual problem solving

The path that creates co-operation, partnerships and mutual problem solving is ideal (Carlsson L., and Berkes F., 2005; Natcher *et* al, 2005). Confrontation and disregard would breed antagonism and resistance from affected parties. Some practical symptoms of this include; threats, destructive criticism of land policies, manipulation and development of regressive climates in collaborative meetings and non action. Negotiated outcomes are often a characteristic of accommodative strategies. Land managers should adopt an integrative strategy that would at all times ensure collaboration with the major actors of land management Gondo (2008). Such integration usually breeds negotiated outcomes that are characterized by constructive criticisms, progressive negotiation climates, good attendance in meetings, action. Such a stance also promotes joint outcomes and will often assist the land management practitioner to create more options for mutual gain. Among the three possible response options

(1) Avoid (no action)

(2) Compete / confront and (bulldozer/law and court a.k.a coercion)

(3) Accommodate, (negotiation)

Experience drawn from elsewhere has shown that ignoring urban land informal delivery system issues as they crop up is a more attractive option as it is less taxing and less controversial. This however leads to sterile land management processes and the common manifestations of this are the complete breakdown of the land management process itself. When issues and concerns are swept under the carpet, they would often resurface in later stages of the land management process. This normally creates an unwarranted demand for attention that breeds inconveniences at various stages of the land management process (Perera, 1994; AlSayyad, 2000). This would force land management practitioners to engage into a damage control kind of an exercise.

Active and open fighting is the next attractive response option. Such a confrontational approach is geared towards subduing the root causes of the problem. The usual objective is to try by all means necessary to smoothen the terrain for land management. Experience has shown that this often breeds tangible results at least in the short term Gondo (2008). Unfortunately the land management process is often long and dirty and cannot be facilitated by such temporary and insufficient strategies. They are bound to resurface at any one stages of the land management process, leading to new battles and a possible diversion of resources to sort out these complications. The land management process itself should thrive on relationship building processes at every stage, right from the acquisition of land through to land servicing, issuance of title deeds and monitoring, evaluation and reflection. Adopting a competitive strategy would not result in a relationship building process. The major outcome of such a strategy is always a win-lose situation. What is however required is win-win situation that can only be forged through a negotiation process.

2.5.0 Other approaches in Coping with Informal Land Delivery System in Cities

Responses to informal land occupation/acquisition, informal land tenure systems, informal land transfers, and the actors involved have changed over time. Evictions were followed by curative and preventive practices Wehrmann (2002). As early as in the 1960s, it has been known that secure tenure leads to self-help activities of squatters (Doebele 1983). Therefore, over the years, legalization, physical up-grading and later on also the integration of informal settlements in the urban fabric (formalization) have become common responses to informal land occupation

(Mertins et al 1998;Ward 1998). Apart from land pooling and land readjustment, site and service projects have long been the most popular preventive measure. Since they turned out to be too costly, thus missing their target groups, current approaches rather offer sites without services. These imitate non-conformist practices by following the reversed order of urban development where occupation precedes planning, servicing and construction (Durand-Lasserve 1996 and 1998). Another preventive measure, recently introduced in Cameroon and Rwanda, is the so-called 'guided development' which is more similar to former site-and-service projects, but integrate informal actors such as traditional chiefs, sub-dividers and land developers (Durand-Lasserve 1996). The above described developments show that besides imitating non-conformist forms of land management, countries now also increasingly integrate them into their formal systems. This applies above all to customary rights. They are either recognized by national land policies or at least taken into consideration at the local level. Along with the recognition of customary and non-formal property rights goes the intervention in non-conformist activities at the land market. It becomes a common practice to establish local simplified land registers which recognize the rules of the local community such as their forms of inheritance. Often the whole settlement is registered in the formal municipal land register, by it guaranteeing tenure security to all settlers. Individual plots, however, are only registered in the local register.

Generally, sites can only be sold via a community committee, that way taking them from the market (Fourie 1998, Mertins et al 1998 and Kiamba 1998). Another way of reducing land market activities is the limitation of the size of individual plots to reduce the interest of the middle class to invest. The latter approach demands strict control-measures in order to avoid that people buy several sites connected to each other. The above described measures have in common that they aim to avoid that squatters sell their shacks once legalization has taken place and their value increased; a quite common phenomenon. It can be regarded questionable if it is right to deprive squatters of the possibility to speculate on their land.

At present, it is rarely denied that the only feasible solution is to integrate the informal sector (meaning the non-conformist activities) in the formal sector. The question, at present, is how to do so. Kombe and Kreibich (2000) who advocate the reconciliation of formal and informal (non-conform) land management argue, that roles and responsibilities have to be divided between the state and local communities and that capacities of each to fulfil these functions need to be enhanced. According to their findings from Tanzania "socially [informally] regulated land management is especially strong in the initial phases of settlement development where it is often paralleled by little effective public planning exercise. The informal instruments are, however, losing their influence in saturated settlements with increasing demand for building land, overheated land markets and excessive housing density".

Therefore, "optimal land management entails indispensably public guidance". Fourie (1997) offers a concrete solution by proposing the introduction of a local land administrator. This person should fit in the local social scene and manage change at the local level. A prerequisite for this would be good social skills and technical capacity as well as access to information concerning the range of issues that affect land delivery and sustainability. The local land administrator could then identify who 'owns' what rights and assist in the transfer of this knowledge onto maps and land records. Such a land administrator who would also be responsible for coordinating land use controls at the local level "should make it possible to plan, upgrade, develop and supply housing and basic services much more quickly and effectively and in a more sustainable manner. A land administrator would serve to bring an informal land delivery system into the wider urban management system" (Fourie 1997).

Fourie (1997) suggests that such a land administrator needs to have direct access to a land manager integrated in the formal system who should also be his supervisor. Such a land manager should among other things "manage the land information flows between the local, metropolitan and central level; ensure that maps of the area are locally available; assist with conflict management over boundaries and rights; and serve as a communication, negotiation and institutional link between the local level and other professionals and organizations." The measures that have been taken or proposed up to now almost entirely focus on nonconformist land management. Reactions to illegal practices, however, remain rare. Looking at the very nature of them and analyzing who are the actors involved, shows that illegal actors can be found mainly among more or less influential people of the middle and upper classes often belonging to the local elite. They are predominantly part of the formal system, thereby able to protect their practices and guaranteeing their continuation. McAuslan (2001) calls it "the crux of the matter". Present systems of land allocation and use in the cities benefit those who operate them: the urban elite. Habitat II meets this deplorable state of affairs by giving more attention to the improvement of the political and administrative frame conditions and the role contributed to governments which "does not stop at enabling land markets to operate efficiently and transparently governments must also direct their attention to considerations of equity in the operation of land markets and to this end, governments at all levels and civil society must be involved in working with the disadvantaged and the poor..." (McAuslan

2001, summarizing the Habitat Agenda). With this in mind, a promising first step could be the integration of the principles of good governance into urban land management.

2.6.0 Promising measures to take: Applying the norms of good urban governance to land management in human settlements

The global campaign for (good) urban governance proposes that good urban governance should be characterized by (UNCHS 2000):

i. **Sustainability** in all dimensions of urban development;

ii. **Subsidiarity** of authority and resources to the closest appropriate level;

iii. **Equity** of access to decision-making processes and the basic necessities of urban life;

iv. **Efficiency** in the delivery of public services and in promotion local economic development;

v. **Transparency and Accountability** of decision-makers and all stakeholders;

vi. **Civic Engagement and Citizenship**;

vii. **Security** of individuals and their living environment.

2.6.1 Sustainability:

· Security of tenure for all citizens;

· Integration of informal settlements in the urban fabric (formalization);

· Recognition of the various fragments of the land market and ensuring their proper coordination;

· Private-public-partnership in land management, meaning the cooperation of the public sector with the private-profit as well as the private-non-profit sector including civil society organizations (CSO), community based organizations (CBO), non-governmental organizations (NGO);

2.6.2 Subsidiarity:

· Implementation of an agreed Land (Reform) Policy at the local level (managing access, use and control over land);

· Establishment of an urban land policy embodied within the Local Agenda 21, e.g. in the form of a Local Habitat Plan of Action;

· Decentralization of urban planning (still centralized in many countries);

· Transfer of financial / tax resources such as taxes on land and buildings;

· Development of a local tax collection system;

· Establishment of municipal or local cadastral and land registration systems accessible for low-income people;

· Introduction of a simplified local land information system accessible and user-friendly to the poor (to replace the former / actual centralized, excessively technical approaches which – if existent at all – only have been used by the middle-class and/or professionals);

· Capacity building at the local level in the above mentioned fields. A technical personnel has not only to become acquainted with simplified technical methods of land administration, urban planning and financial management but has to be capable of participatory, flexible, transparent and innovative approaches, integrating the local formal and informal land and service delivery systems;

· Legal recognition and integration of informal land management in the formal provision of land and services;

· Recognition and integration of informal institutions settling or mediating land conflicts at the sub-urban level;

2.6.3 Equity:

· Efficient and equitable land policies which ensure secure access to affordable and suitable land and property ownership to all, thereby guaranteeing adequate shelter to all. As a first step to achieve this goal of Habitat II, existing national land delivery systems have to be reviewed and land management responsibilities decentralized. This process is already taking place in some countries where it is also accompanied by local capacity building programs;

· Ensuring that women and men have equal access to decision-making processes, resources and basic services and that this access is measured through gender disaggregated data, e.g. in the context of physical upgrading and legalization of informal settlements;

· Establishing quotas for women representatives in local authorities deciding on land use and ownership, on urban land policy and land reform and encourage their promotion to higher management positions within municipalities;

· Promoting equal inheritance rights for land and property, credit, natural resources and technologies;

· Protecting / recognizing (within the national context) customary land rights of indigenous people as well as non-formal land rights;

· Removing unnecessary barriers to secure tenure and to the supply of finance;

· Creating fair and predictable regulatory frameworks on land management;

· Promoting awareness campaigns, education and enabling practices regarding, in particular, legal rights with respect to tenure, land ownership and inheritance for women, so as to overcome existing barriers.

2.6.4 Efficiency:

· Development of efficient, transparent and simplified land delivery mechanism, including cadastral systems, land registration mechanisms, land transactions, legal frameworks, land valuation and taxation;

· Delivery and regulation of public services through partnership with the private profit and private non-profit (civil society) sectors, e.g. while supplying sites with or without services for the urban poor or during physical upgrading of informal settlements.

· Promotion of integrated, inter-sectoral planning and management;

· Improving the effectiveness and efficiency of local revenue collection (coming from taxation on land and buildings).

2.6.5 Transparency and Accountability:

· Regular, organized and open consultations of citizens on all matters concerning land;

· Removing administrative and procedural incentives for corruption, including mechanism to avoid that cheap land released by the public sector and designated to the urban poor is taken by officials and civil servants and sold at a much higher value on the market (often after years of speculation);

· Ensuring transparent, comprehensive and accessible systems in transferring land rights and legal security of tenure;

· All measures that improve transparency in general, such as establishing codes of conduct, promoting an ethic of service to the public by putting into place adequate remuneration for public servants, creating public feedback mechanisms, providing access to information (on land (management)) and the like.

2.6.6 Civic Engagement and Citizenship:

· Encouraging participatory approaches to land policy (and land reform);

· Introducing participatory decision-making concerning land management;

· Establishing the legal authority for civil society to participate effectively through such mechanisms as development councils and neighbourhood advisory committees;

· Making use of mechanisms such as public hearings and surveys, town hall meetings, citizen's forums, city consultation and participatory strategy development, including issue-specific working groups and participatory planning workshops;

· Local land use planning at the sub-urban level based on a dialog with the affected people;

· Empowerment of people to claim (existing) land rights through information campaigns and sensitization;

· Strengthening existing and new people's movement to facilitate participation of people in land issues.

2.6.7 Security:

· Promoting security of tenure, recognizing a variety of forms of legal tenure and providing counselling and mediation for people at risk of forced evictions;

· Implementing environment planning and management methodologies based on stakeholder involvement;

· Raising awareness of the risk of disasters and formulating local emergency management plans, based on reduction of risk, readiness, response and recovery, for natural and human-made disasters and, where necessary, relocating residents of disaster-prone areas. The examples show that there is a high potential to integrate non-conformist land management into the formal system and to fight illegal practices through the implementation of urban governance norms; above all subsidiarity, equity, transparency and civic engagement. A transparent, decentralized urban land management integrating the private profit and non-profit sector based on the principle of equity can be seen as the most appropriate answer to the current situation, allowing the integration of the positive aspects of informal land management (non-conformist activities) while reducing the negative aspects (illegal activities). In regard to tenure in Sub-Saharan francophone African countries, Durand-

Lasserve (2001) claims that “potential for change is clearly linked with the decentralization process, the emergence of municipalities with effective land management responsibilities, and the pressure exerted by populations concerned”.

However, there has to be a clear distinction of the roles and responsibilities between local, intermediate (if in place) and national levels as well as between the public and the two private sectors (private profit sector and civil society). Furthermore, there has to be a clearly defined and transparent commitment of the State concerning financial aspects of land management. At the national level, the State also has to provide a political and legal frame (national land policy) including laws and by-laws to guarantee the recognition of human rights and the norms of good (urban) governance in all matters concerning land and its management. This might require the participatory reformulation of a national land policy. Once, an adequate political, legal and institutional frame has been established, Civil Society can play an enabling role for the implementation of the new land policy.

CHAPTER THREE

MATERIALS AND METHODOLOGY

3.0 Introduction

This study focused on quantitative methods in data acquisition as well as the use of satellite imageries for analysis of the spread of informal land delivery practices in the study area. This technique provided a broad view on the issues being identified. A combination of these techniques has advantage of capturing likely variation due to; location advantages, accessibility, proximity to infrastructures, ethnic variation and cultural practices etc. on the specific implication being observed from one stratum to the other.

3.1 Data types and sources

To achieve the set aims and objectives, both primary and secondary sources of data were be explored. The primary data entails field surveys through; questionnaires, to establish ways in which people access land in the study area through the informal channels. The secondary sources of data used include; published and unpublished materials such as; base maps, records, reports, theses, articles, seminar papers, internet sources and other information necessary from Ministry of Lands, Survey and Town Planning Lafia, Nasarawa Urban Development Board, and other related agencies responsible for land administration in the area.

3.2 Data requirement

3.2.1 Primary data

Data acquired under this source include; the process of land acquisition, number of plots accessed per-anun, the socio-economic features of the residents, and physical features of the study area as well as identifying the players in the informal land market in Karu. These data were sourced through; questionnaires, satellite images and reconnaissance survey.

3.2.2 Secondary data

Data under this source include literally works and records on urban land market. Others are the map of Karu Local Government showing the study area. Sources of these data are the libraries, internet sources, Ministries of Lands, Survey and Town Planning Lafia and Karu Zonal office, Urban Development Board and others to be identified.

3.2.3 Population of the study area

The Projected population of KUA in 2011 is 138,384 (Karu Cities Alliance Initiative technical reports 2002). The sample frame used is the households, represented by the household heads as primary target respondents. An average household size of 6 which represents most urban areas in Nigeria was adopted). Base on the projected population the area under study has approximately 23064 households.

3.2.4 Sample size

A sample size of 0.04% was adopted; this represents 229 respondents spread across the four districts of KUA. This provide for random selection from the four (4) strata already identified in the study area. The social, and economic challenges were drawn in order to ascertain the impact of the informal land delivery system on each stratum and by large the entire city. This is summarized in the table below

.

Table 3.0 Sample Distribution

Strata	Projected Population (2011)	Household population	Sample size (%)	No of Respondents (Household heads)
Mararaba	4,0270	6712	0.010	67
New Karu	48297	8049	0.010	80
Masaka	39,439	6573	0.010	65
New Nyanya	10,379	1730	0.010	17
Total	**138,384**	**23064**	**0.04**	**229**

Source: Author 2012

The survey includes sampling of selected stakeholders identified for specific assessment through questionnaires as follows;

Landholding households	5
Developers	5
Intermediaries (agents)	5
Professionals	5

Twenty (20) questionnaires were administered to selected stakeholders.

3.2.5 Sampling Technique

Stratified random sampling was deployed in collecting the data. This technique has the advantage of dividing the population as well as the city into separate stratum and within each stratum separate but proportional samples were drawn. Different indicators identified were measured based on the selected stratum. For convenience, the separate strata in KUA (New

Karu, New Nyanya, Mararaba and Masaka) were used for questionnaire administration. The physical implication was measured by the use of satellite images of the study area for good visual presentation of the consequences. The economic and social challenges involved sampling opinion of the residents of the area represented by the strata (district).

Fig.V. The Four Districts of KUA Studied

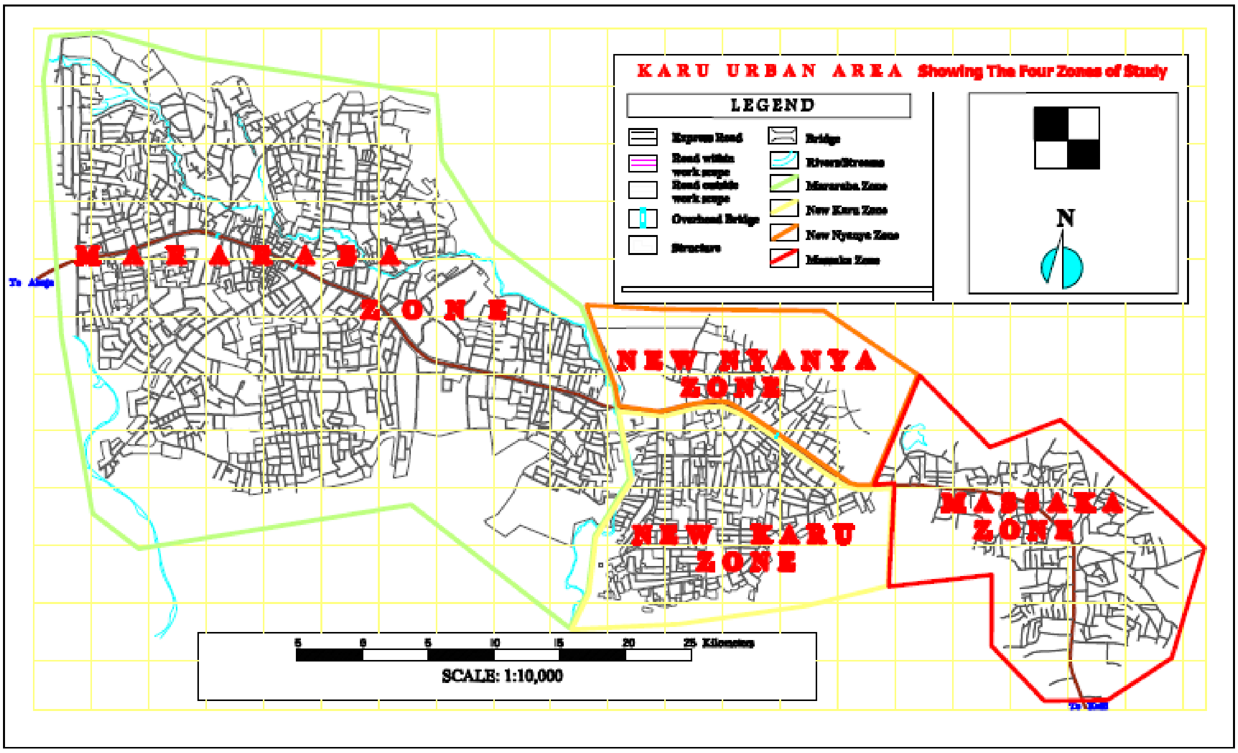


Table 3.1 Summarized Data Requirement Table

Actors in the informal land market	Data required	Data source	Instrument
Land holding households	- average no of plots sold per annun - Average income generated - Payment of transaction fee to the authorities	- Household heads - Community/Clan heads	- Questionnaire administration
Intermediaries (Agents)	- Frequency of patronage of developers - Financial gains - Roles in the transactions.	- Association of land agents of Karu	- Questionnaires Administration
Developers	- Preference of the system - Reasons for patronage - Reliability of the system - Procedures - Cost implication - Delivery time	- Housing associations (e.g. cooperatives), individuals, households, - Professional property developers	- Questionnaire administration
Professionals	- Roles in the delivery - Procedures - Financial gains	Town Planners, Surveyors, Legal Practitioners	- Questionnaire administration
Residents	- Economic implications • Cost of plots of land		- Questionnaire administration

	• Time of delivery • Empowerment - Social implications • Security of tenure • Crime Armed robbery Theft - Sanitary condition		

Source: Author 2012

3.2.7 Data Collation and Analysis

Out of 229 questionnaires administered 208 were retrieved, collated and analyzed. SPSS was used in collating the data as well its analysis. Quantitative statistical method tools were deployed to analyze data collected. These involve the use of graphs and charts. Other qualitative tools deployed involved satellite imagery sourced from google earth 2012 copy right, as well as visual observation of the area.

CHAPTER FOUR

RESULTS

4.0 Introduction

This chapter aims at presenting the result of field survey carried out through digitized imagery analysis of the study area and the administration of questionnaires. The residents and selected stakeholders in the study area provided responses which have been analyzed. Targeted issues relating to land delivery and urban management were outlined.

4.1 The Nature and the Existing Characteristics of Informal Land Delivery in KUA

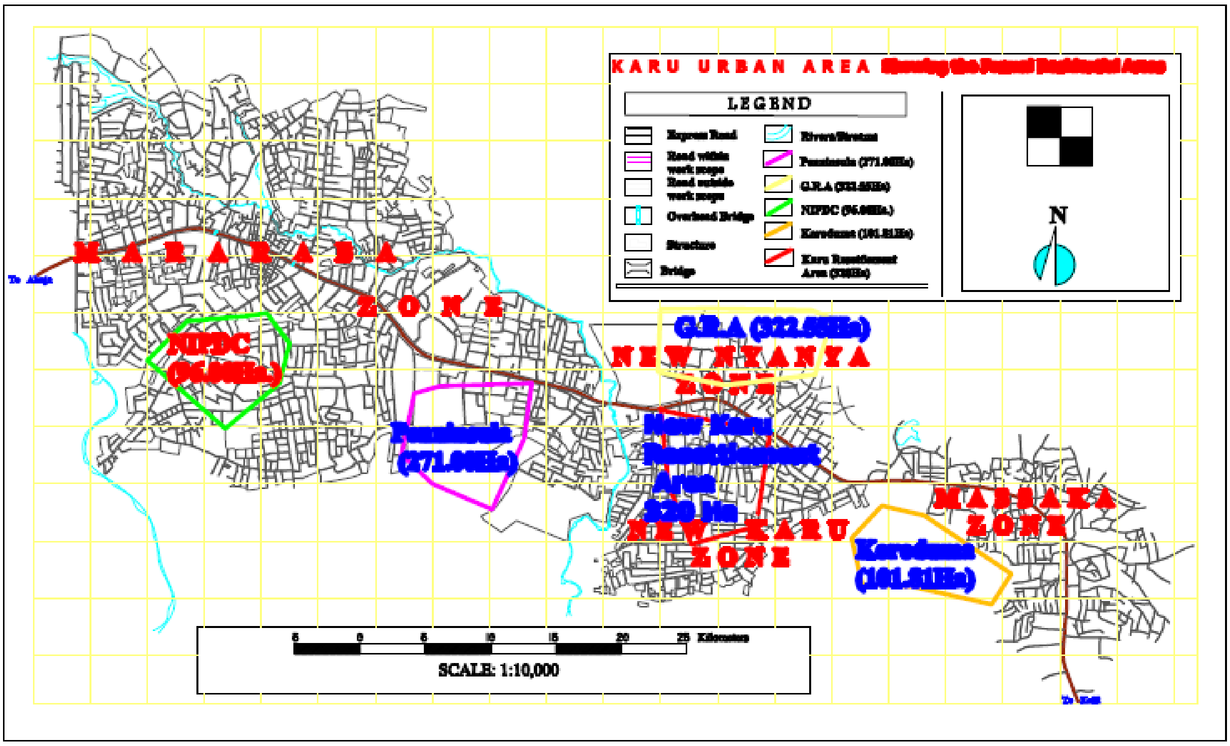
4.1.2 Physical Analysis of the Study Area

4.1.2.1 Land Supply Ratio between formal and informal sectors in KUA

Fig.5 presents five distinct layouts prepared and implemented by the government of Nasarawa state; NIPDC (Nasarawa Investment and Property Development Company) also known as Abacha Estate 96 Ha, Penninsulate Estate 271Ha, GRA 322.55 Ha and Koroduma Estate 101.81Ha. the New Karu resettlement area was also planned and accounts for about 320 Ha (source: Nasarawa State urban Development Board). The total public controlled residential areas accounts for 1,111.36 Ha.

The total built up area of KUA is estimated at 7,507.66Ha. Subtracting the public controlled area from the total built-up is 6,396Ha (63,960 plots of land, using standard measurement of $1000m^2$) with the informal actors as dominant actors in its distribution. Although, other landuses also forms part of this chunk, it is obvious that residential landuses is predominant in the area.This appraisal considered the land acquisition process, economic, and social implications of the informal land delivery system in KUA from the response of residents or property owners.

Fig.VI Land Supply Ratio in KUA (Land Supplied by formal sector)



4.1.2.2 Size of Plots Supplied

38.0% of the respondents who own their plot of land within KUA had less than 450m^2 of land. 29.8 had their lands measuring above 450m^2, with 21.6% respondents having plots of land measured 450m^2 . This shows that 38% out of 88.9% (table 1.0) of those who own land within KUA have their plots measure less than 450m^2. This depicts a dominance of high density leading to compact pattern of development which is gradually taking a horizontal dimension. This comes with attendant consequences such as; congestion, overdevelopment, overcrowding, overstretch of utilities and infrastructure.

Table 4.0 Size of Plots of Land Use for Residential Development in KUA

Size	Frequency	Percent	Valid Percent	Cumulative Percent
450 Square metre	45	21.6	21.6	21.6
above 450 Square metre	62	29.8	29.8	51.4
Less than 450 Square metre	79	38.0	38.0	89.4
Not Applicable	22	10.6	10.6	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.2.0 Residents Response Analysis

4.2.1 Land Acquisition Process

This phase discussed land ownership, periods of acquisition, factors that influenced choice of location, channels of land delivery, size of plot, channels of information on the availability of plots, type of documents supporting title and its description.

4.2.2 Status of Tenancy

From the result obtained in table 4.2, 88.9% of the respondents own their plot of land over which their houses were developed. 11.1% are renting, free accommodation or squatting with friends and relations. The simple random sampling technique used targeted housing types that are owner occupier, hence the high response on the side of owners. This strategy helps to obtain related information on acquisition which only the owners are privileged to possess.

Table 4.1 Land Ownership (Plot)

Ownership		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	185	88.9	88.9	88.9
	No	23	11.1	11.1	100.0
	Total	208	100.0	100.0	

Source: Author's field survey 2011

4.2.3 Period of Acquisition

The result in table 4.2 shows that the period that witnessed exponential patronage in plot acquisition within KUA was between 2002 – 2011, recording the highest percentage of about 42.3%, closely followed by 1992 – 2001 with 32.7%. These clearly depicts the period within which the Federal Capital relocated from Lagos to Abuja and subsequently impact as a result of difficulty of access to land within FCT and the extensive demolition exercised carried out between 2003 – 2007 in the FCT.

Table 4.2 period of land acquisition

Period	Frequency	Percent	Valid Percent	Cumulative Percent
Before 1980	2	1.0	1.0	1.0
1981-1991	29	13.9	13.9	14.9
1992-2001	68	32.7	32.7	47.6
2002-2011	88	42.3	42.3	89.9
Not Applicable	21	10.1	10.1	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.2.4 Factor Influencing Choice of KUA for Residency

Proximity to the Federal Capital City accounts for the greatest influence of the choice of KUA for residential housing development by most migrants in to the area amounting to 56.3%. 26% where influenced by cheaper cost of plot of land when compared to the prices of plots of land within FCC, as well as escape heaven from the demolition bulldozers of the

FCT. Government resettlement of indigenes account for 2.9% and other factors which could be family ties, business opportunities, etc account for 14.9%. The two central factors of cheap land and proximity to the FCC are great pull factors of KUA's flourishing land market.

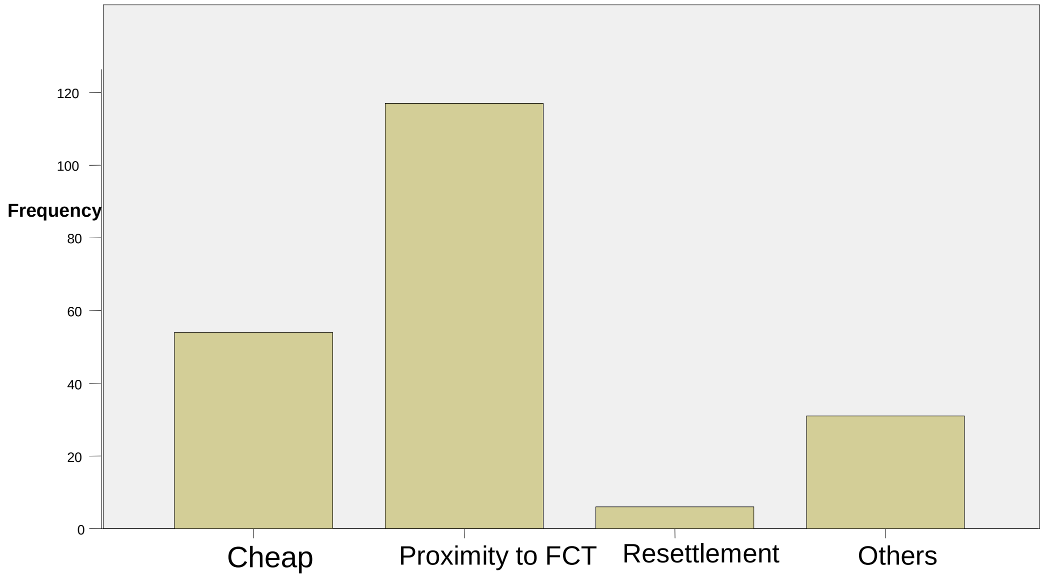


Fig.VII Factors That Influence Choice of Location

4.2.5 Channels of Plot Acquisition in KUA

74.0% of the respondents accessed their plots of land through the landholding families, thereby consisting the greatest suppliers of land in the informal delivery channels in KUA. The traditional authorities delivered 1%. Land allocated by government agencies for land administration accounted for about 2.9%. This reveals weak influence by the public authorities over access to land in the KUA.

Table 4.3 Channels for Plot Acquisition

Channels	Frequency	Percent	Valid Percent	Cumulative Percent
Bought from Landholding families	154	74.0	74.0	74.0
Allocated by Traditional authority	2	1.0	1.0	75.0
Allocated by Government	6	2.9	2.9	77.9
Gift	11	5.3	5.3	83.2
Inheritance	15	7.2	7.2	90.4
Not Applicable	20	9.6	9.6	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.2.6 Channels of Information about the Availability of Land for Sale

The table below reveals that 57.7% got information about the availability of the plots of land they acquired from friends/relatives/neighbours/land agents. 14.4% got information from relevant government agencies for land. Meanwhile, those who got information from the traditional rulers are 4.8%. 5.3% got their information from other sources such as; announcement from religious gatherings, associations etc. the channels of information reveals informality of information discharge. This suggests that privileges of information are a determinant factor to access land within KUA.

Table 4.4 Channels of Information about the Availability of Plot

Channels	Frequency	Percent	Valid Percent	Cumulative Percent
Friends/relatives/Neigh Boughs	120	57.7	57.7	57.7
Community/Traditional Leaders	10	4.8	4.8	62.5
Government Agency for Land	30	14.4	14.4	76.9
Others	11	5.3	5.3	82.2
Not Applicable	37	17.8	17.8	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.2.7 Availability of Document Supporting Ownership Claims

88.5% of the respondents attest that they had certain documents supporting their claim to ownership of their lands. 1.4% had no physical document to back their ownership over their lands but reveals oral attestation of witnesses as their form of support over their claim. This group held on to verbal communication through identification of marks or monuments or certain plants particularly palm trees planted by the perimeter of their lands.

Table 4.5 Document Supporting Ownership of Plot of Land

Supporting document	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	184	88.5	88.5	88.5
No	3	1.4	1.4	89.9
Not Applicable	21	10.1	10.1	100.0
Total	**208**	**100.0**	**100.0**	

Source: Author’s field survey 2011

4.2.8 Document Supporting Ownership of Plot

Letter of agreement which is a written document describing the intent of the seller to relinquish his right over a piece of land and an amount paid by the buyer to take over the right so relinquish by the seller accounts for 45.2% of documents held over plots of land in the sampled area. This is largely an instrument used by the informal system as prove of ownership attested to by witnesses of both the buyers and sellers. 34% had certificates of occupancy or change of ownership (C of O). The former issued by state government, while the later is issued by Local Government as the case may be. 9.1% had right of occupancy (R of O) which is a preamble to final issuance of certificate of occupancy by the State Government.

Table 4.6 Documents Supporting Ownership

Document	Frequency	Percent	Valid Percent	Cumulative Percent
Letter of Agreement	94	45.2	45.2	45.2
Certificate of Occupancy	71	34.1	34.1	79.3
Right of Occupancy	19	9.1	9.1	88.5
Not Applicable	24	11.5	11.5	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.3.0 Analysis of Economic Challenges of informal Land Delivery System in KUA

Issues discussed here were; strategies for fund raising used for plot acquisition, time taken to access lands purchased, average cost of land at the time of acquisition, payment of relevant taxes, payment of commissions, and the area's attractiveness to investment opportunities well as frequency of patronage of any available plot for sale.

4.3.1 Fund Raising Strategies Adopted by KUA Residents

Table 4.8 reveals savings from personal income as the predominant strategy of fund raising for the purpose of plot acquisition in KUA. This accounts for 56.3% of the total response. Loan from financial institutions, cooperatives, friends and associates stood at 18.8%. Other forms of fund raising which could be gift from well wishers, friends and family members only account for 0.5%. These reveal savings and loan being the predominant strategy of plot acquisition funding in the KUA.

Table 4.7 Strategy of Fund Raising for Plot Acquisition

Strategy	Frequency	Percent	Valid Percent	Cumulative Percent
Savings	117	56.3	56.3	56.3
Loan	39	18.8	18.8	75.0
others	1	.5	.5	75.5
Not Applicable	51	24.5	24.5	100.0
Total	208	100.0	100.0	

Source: field survey 2011

4.3.2 Time Taken to Access Plot of Land after Payment

38.9% of the respondents accessed their plots of land after three years from the period of payment. This however is largely attributed to those who accessed from government agencies for land. 22.1% accessed their lands and commenced development in less than 3 months from the date of payment. These respondents are predominantly those who accessed their plots of land through the land holding families and the traditional leaders. 13.9% accessed their plots of land between 4 months to 1 year. However, 8.2% accessed theirs between 1-3 years after payments were made.

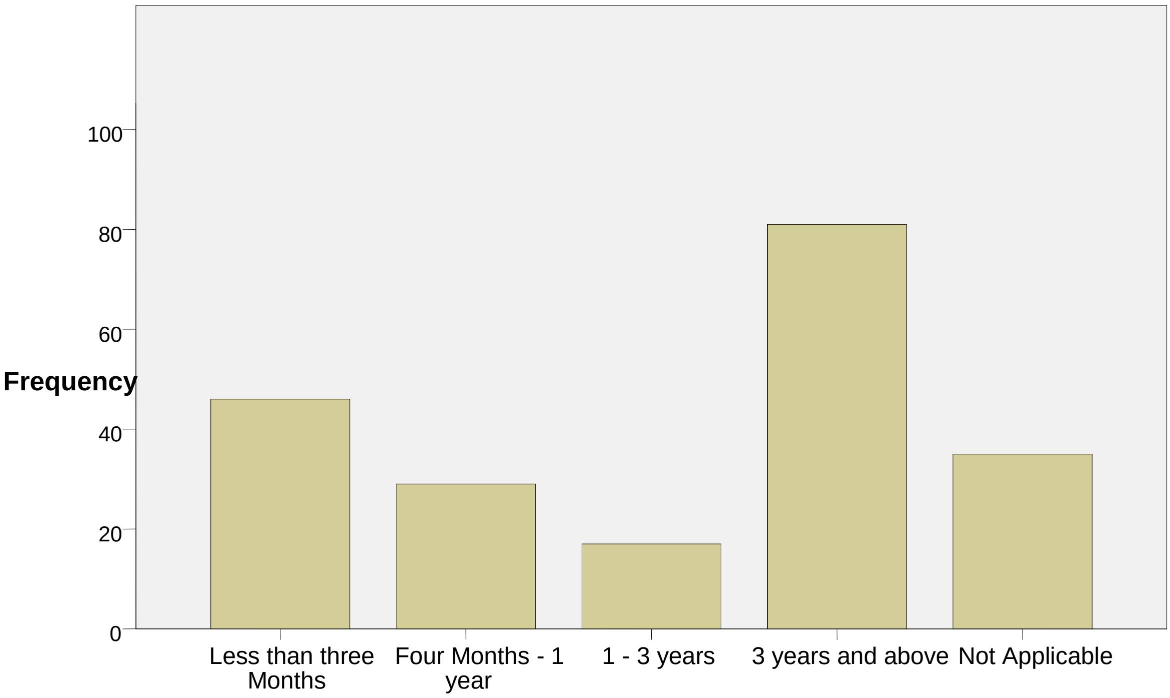


Fig.XIII Time Taken to Access Plot of Land

Source: field survey 2011

4.3.3 Average Cost of Plot at the Time of Acquisition

Those who obtained their plots of land between N101, 000 – N250, 000 and N251, 000 – N500, 000 had 18.3% each. This reveals a predominant average price range of between

N100, 000 – N500, 000 for plots of land within KUA. 17.5% purchased their plots between N501, 000 – N1, 000,000. 16.8% had their lands at prices less than N100, 000. Only 8.2% had their lands at prices above N1001, 000. The price variations are also a factor of; location, size, time of acquisition, and channel of delivery.

Table 4.8 Price Range of Plots in KUA

Amount		Frequency	Percent	Percent	Cumulative Percent
Valid	< N100, 000.00	35	16.8	16.8	16.8
	N101, 000.00 - N250, 000.00	38	18.3	18.3	35.1
	N251, 000.00 - N500, 000.00	38	18.3	18.3	53.4
	N501, 000.00 - N1,000, 000.00	36	17.3	17.3	70.7
	N1001, 000.00 and Above	17	8.2	8.2	78.8
	Not Applicable	44	21.2	21.2	100.0
	Total	208	100.0	100.0	

Source: Author's field survey 2011

Table 4.9 Payment of Relevant Taxes and Levies over Land

Payments	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	155	74.5	74.5	74.5
No	31	14.9	14.9	89.4
Not Applicable	22	10.6	10.6	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

74% of the respondents attest that they paid taxes and or levies over their plot of land. 14.9% clearly states that they had never paid any form of tax to any institution over their land. Such taxes are premium tax, ground rent, planning permit etc.

Table 4.10 Institutions Where Taxes and Levies Are Made

Institutions	Frequency	Percent	Valid Percent	Cumulative Percent
Government Agency for Land	117	56.3	56.3	56.3
Traditional Rulers	44	21.2	21.2	77.4
Not Applicable	47	22.6	22.6	100.0
Total	208	100.0	100.0	

Source: Author’s field survey 2011

56.3% of the respondents claimed that they pay their taxes to government agencies. However a large chunk of this payment goes to the Local Government who opens registers for customary lands. 21.2% of the taxes and levies are paid to traditional leaders of the respective communities where such lands are being sold.

4.3.4 Payment of Commission to Land Agents

Land agents are integral part of the land markets in most African cities. KUA depicts a flourishing land market with agents making most of their opportunities. 53.4% of the transactions made by the respondents paid certain sums as commission to land agents. 25.5% did not pay commission, these are predominantly those who accessed their plots of land from the government allocations or had privilege contact with the owners of the lands directly.

Table 4.11 Payment of Commission to Land Agents

Payment	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	111	53.4	53.4	53.4
No	53	25.5	25.5	78.8
Not Applicable	44	21.2	21.2	100.0
Total	208	100.0	100.0	

Source: Author’s field survey 2011

4.3.5 Percentage of Commission Paid To Land Agents

The predominant commission charge (cumulative) by agents was between 6-10% accounting for 36.1%. 13% were charged less or equal to 5%. However few 8.7% paid more than 11% of the total cost of land purchased as agency fee. This further reiterates the financial attraction in the business, hence, the rush for such services as supportive jobs even for those under government pay roll.

Table 4.12 Range of Commission Paid to Land Agents

Commission	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 5%	27	13.0	13.0	13.0
6 - 10%	75	36.1	36.1	49.0
7% and above	18	8.7	8.7	57.7
Not Applicable	88	42.3	42.3	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.3.6 Patronage of Available Plot of Land for Sale

The frequency of patronage was measured on a nominal scale of slow, very quick and speedily. The result in table 4.13 reveals that 50% attest to the level of patronage as very quick and 26.9% speedily rush for plots made available for sale depending on the location and accessibility. 23.1% reveals that the patronage is often slow. This result further strengthens the potential of the area to attract investment.

Table 4.13 Patronage of Available Plot of Land for Sale

Patronage	Frequency	Percent	Valid Percent	Cumulative Percent
Quick	48	23.1	23.1	23.1
Very Quick	104	50.0	50.0	73.1
Speedily	56	26.9	26.9	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.4.0 Analysis of Social Challenges of the Informal Land Delivery System

This section of the analysis focused on social issues such as; occurrences of dispute over land and reasons for such disputes,

4.4.1 Dispute over Plots of Land Since Acquisition

This is to test the reliability over the security of tenure under the predominant land delivery channel (informal) in KUA. 18.3% had dispute over their land in the past while 4.3 are on-going cases either with traditional authorities or competent law courts. However, 64.4% had no case over their land up till the period of survey.

A cumulative of 22.6% dispute over plots of land calls for attention and the need for reform of the land management system in KUA

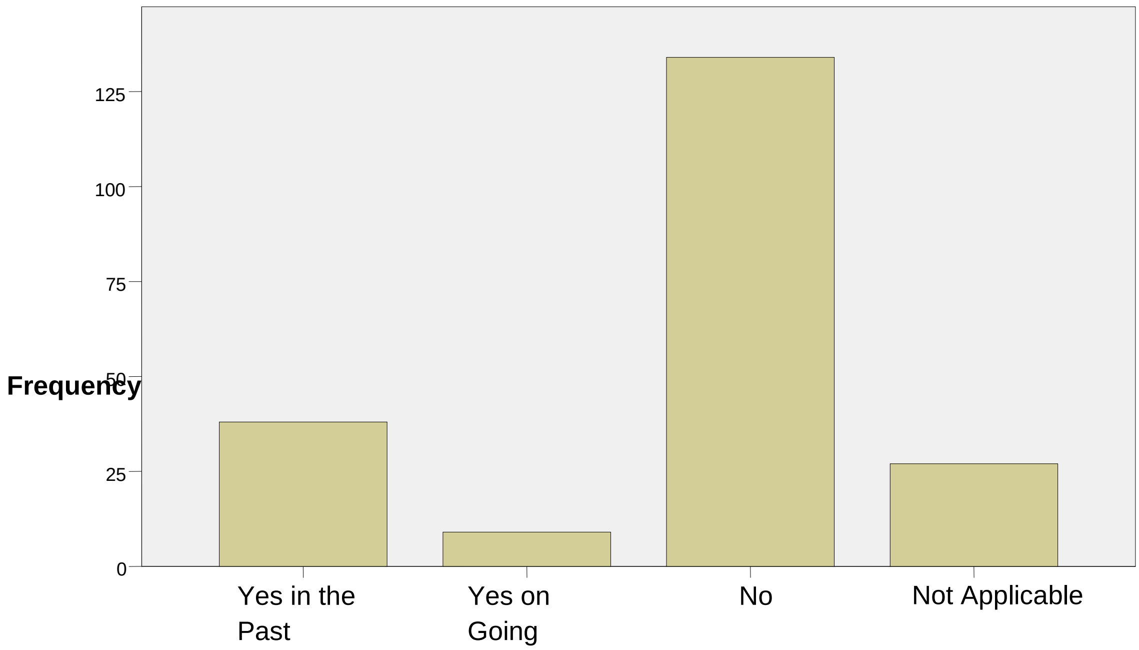


Fig..XI Disputes Over Plots of land Supplied by the informal Channels in KUA

Source: Author’s field survey 2011

4.4.2 Reason for Dispute Over Land

The result from the field survey reveals boundaries as the core reason for dispute over plots of land accessed particularly through the informal channels in KUA. This account for 16.8% meanwhile, 2.4% had cases of double allocation, 1.4% each for cases of inheritance and other cases. Only 1% cases was on the validity of ownership.

Table 4.14 Reason for Disputes

Reasons for Dispute	Frequency	Percent	Valid Percent	Cumulative Percent
Validity of ownership	2	1.0	1.0	1.0
Inheritance Conflicts	3	1.4	1.4	2.4
Double Allocation	5	2.4	2.4	4.8
Boundaries	35	16.8	16.8	21.6
Others	3	1.4	1.4	23.1
Not Applicable	160	76.9	76.9	100.0
Total	208	100.0	100.0	

Source: Author's field survey 2011

4.5.0 Analysis of Selected Stakeholders in the Informal Land Delivery Channel in KUA

4.5.1 Land Holding Families

These are families who held rights over large tracks of land through customary means as farm lands passed from one generation to the other, however, due to high demand for housing turn over their lands for sale.

4.5.2 Average no of Plots of Land sold per anum

From the responses above, 60% of the land holding families sold their land in Hectares (Ha), meanwhile 40% subdivide and sell in plots. Those percels are mostly purchased by developers who later subdivide and sell to expectant clients in good profit margin.

Table 4.15 Plots sold per anun

Plots sold	Frequency	Percent	Valid Percent	Cumulative Percent
1-10	2	40.0	40.0	40.0
Percel of Land in Ha	3	60.0	60.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.5.3 Average income generated from sale of land

The result reveals good financial fortune that accrues to these families from sales of their land. 60% of the families generate between N10 – N30 million from sale of their lands to intending buyers. 20% of the families each generated between N200, 000 –N1, 000, 000 and N101, 000, 000 – N10, 000, 000 respectively.

Table 4.16 Landholding families income from sale of land per year

Income	Frequency	Percent	Valid Percent	Cumulative Percent
N200, 000.00 - N1, 000, 000.00	1	20.0	20.0	20.0
N101, 000, 000.00 - N10, 000. 000.00	1	20.0	20.0	40.0
N10,100, 000.00 - N30, 000, 000.00	3	60.0	60.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

However, the respondents attest that they pay taxes over lands sold by their families. A further query below will clarify the institutions in receipt of these taxes.

4.5.4 Organizations to which taxes are made

The traditional leaders are in receipt of 80% of taxes paid over land transactions in the area. This primarily because they authenticate those with genuine right over these lands and as well signs and consent in written the transaction so made. This however serves as instrument on the security of tenure in the informal land delivery channels.

Table 4.17 organizations in receipt of taxes paid for land acquired through the Informal Channels in KUA

Organizations	Frequency	Percent	Valid Percent	Cumulative Percent
Local Government Works Dept	1	20.0	20.0	20.0
Traditional Rulers	4	80.0	80.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.6.0 Estate Developers Participation in Informal Land Delivery in KUA

80% of the developers operate as corporate organizations (registered companies) while 20% are cooperatives. The companies either primary mortgage institutions (PMIs) e.g. Goshen Estate, Highland Estate both in KUA , or purely estate investors who purchase large tracks of land and subdivide into plots and sell to the general public. The cooperatives are associations of staffs of organizations e.g. Security and Civil Defense Staff Cooperative Society Land Scheme, Federal Road Safety Staff Estate etc, who buy large tracks and subdivide amongst their members and sometimes sell to the public too.

Table 4.18 Status of Developer

Status	Frequency	Percent	Valid Percent	Cumulative Percent
Company	4	80.0	80.0	80.0
Cooperative	1	20.0	20.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.6.1 Source of Land

The result shows that the community, individuals, families, and traditional institutions (informal land delivery channels) are the absolute (100%) suppliers of land to estate developers within KUA. This is largely a factor of the government's inability to acquire land from the natives for urban expansion purposes. The physical growth of KUA is exponential and cannot wait for the slow and almost near absence of the public institutions in the supply of land for mass development of housing units.

Table 4.19 Sources of Land

Source	Frequency	Percent	Valid Percent	Cumulative Percent
Community/Individual/Family/Traditional Leader	5	100.0	100.0	100.0

Source: Author's field survey 2011

4.6.2 Reasons for Patronage of the Informal Channels

Easy access to land accounts for 80% reason why developers patronize the informal suppliers of land in KUA not necessarily because the lands are cheap which accounts for 20%, but the time factor of quick access has economic advantage on turnover on investments.

Table 4.20 Reasons for Patronage

Reasons	Frequency	Percent	Valid Percent	Cumulative Percent
Cheap	1	20.0	20.0	20.0
Easy Access	4	80.0	80.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.6.3 Reliability of the Informal Channels of Land Delivery

A test of reliability over tenure security by the developers shows 100% reliability.

Table 4.21 Reliability

Reliability		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Reliable	5	100.0	100.0	100.0

Source: Author's field survey 2011

4.6.4 Registration of Land with Relevant Government Agencies

80% of the respondents register their land with government agencies for land administration after taking possession. However, 20% do not deem it necessary to register thereby holding on to the informal documents.

Table 4.22 Registration with Government Agencies

Registration	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	4	80.0	80.0	80.0
No	1	20.0	20.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.6.5 Completion of Registration

Further query into whether registrations started are completed shows a 60% non-completion rate. Only 40% of the registrations are completed to issuance of formal title documents. The next table (4.25) may reveal the reasons behind the fall out in the registration process.

Table 4.23 Completion of Registration

Completion	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	2	40.0	40.0	40.0
No	3	60.0	60.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.6.6 Reasons for Non-Completion of Registration

The table clearly shows that prolonged procedures of registration and its attendant bureaucratic bottleneck discourage most developers from completing the registration process. This accounts for 60% and remains the only reason for this reaction.

Table 4.24 Reasons for non completion

Reasons	Frequency	Percent	Valid Percent	Cumulative Percent
Prolonged Procedure	3	60.0	60.0	60.0
Not Applicable	2	40.0	40.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.7.0 Land Agents Activities in KUA

Financial benefits account for 80% factor of attraction into the business. Professional interest accounts for just 20% factor of attraction. No wonder almost anybody shows up as land agents and most diversify into real properties. The financial benefit is highly mouth watering and serves a good employment and income generation activity.

Table 4.25 Reasons for participation

Benefits	Frequency	Percent	Valid Percent	Cumulative Percent
Financial Benefit	4	80.0	80.0	80.0
Professional Interest	1	20.0	20.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.7.1 Mode of Operation

Group operation accounts for 20% of the response since it's a network of information. Registered companies and individual agents make up 40% each in their mode of operations in the business. As or registered companies these operate as licensed estate managers with employees for marketing and information gathering task.

Table 4.26 Agents' Mode of Operation

Mode	Frequency	Percent	Valid Percent	Cumulative Percent
Individual Agent	2	40.0	40.0	40.0
Group	1	20.0	20.0	60.0
Registered Company	2	40.0	40.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.7.2 Employment Generated by the Companies

Out of the forty percent that make up registered companies, 20% generated between 2-4 employees and 20% between 5-6 employees as well. The employees in most of these organizations don't require serious skills and or formal training. A good communication skill either in English or the local dialects is an added advantage.

Table 4.27 Employment Generated

Employment	Frequency	Percent	Valid Percent	Cumulative Percent
2 - 4	1	20.0	50.0	50.0
5 - 6	1	20.0	50.0	100.0
Total	2	40.0	100.0	
Total	5	100.0		

Source: Author's field survey 2011

4.7.3 Average Income of Land Agents

60% of the respondents generated between N100, 000 –N1,000, 000 per anum, 20% each generated between N1,100, 000 – N3, 000, 000 and N3,100, 000 – N5, 000, 000 respectively. This reveals a great income generating activities that emerge from land transaction within KUA. This however is dependent on buyers' patronage into the land market.

Fig. .X Average Income of Land Agents

Source: Author's field survey 2011

4.8.0 Professionals Participation in the Informal Land Delivery System (ILDS) in KUA

Town planners account for 40% professional respondents. This is largely due to their central role as those who prepare scheme for developers and sometimes the landholding families. Estate managers and Land Surveyors account for 20% each. A combination of these professionals actually depicts the professional inputs they make in the land business activities.

Table 4.28 Professionals involved in KUA ILDS

Professionals	Frequency	Percent	Valid Percent	Cumulative Percent
Land Surveyor	1	20.0	20.0	20.0
Town Planner	2	40.0	40.0	60.0
Estate Manager	1	20.0	20.0	80.0
Others	1	20.0	20.0	100.0
Total	5	100.0	100.0	

Source: Author's field survey 2011

4.8.1 Roles of Professionals in the Informal Land Delivery Process in KUA

40% participate in the preparation of layout/site plan/SAR/EIAs, while 20% of the professionals are responsible for setting out/Perimeter survey. Those responsible for the preparation of power of attorney/letter of agreement also account for 20%. 20% others provide subsidiary services that are not mentioned within the data set, but that remain crucial to the success of the delivery process. Such services could be professional advice, forecast, sales strategies etc.

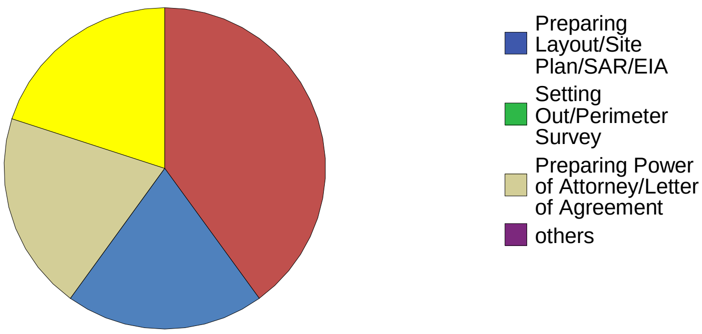


Fig..XI Roles of Professionals in KUA ILDS

Source: Author’s field survey 2011

CHAPTER FIVE

DISCUSSION OF RESULTS

5.1 Physical Manifestation of the Challenges of ILDS in KUA

Fig.5 presents five distinct layouts prepared and implemented by the government of Nasarawa state; NIPDC (Nasarawa Investment and Property Development Company) also known as Abacha Estate 96 Ha, Penninsulate Estate 271Ha, GRA 322.55 Ha and Koroduma Estate 101.81Ha. The New Karu resettlement area was also planned and accounts for about 320 Ha (source: Nasarawa State urban Development Board). The total public controlled residential areas accounts for 1,111.36 Ha. These are the residential areas that have been provided with access roads, and some manifestations of World Bank and other multilateral organizations intervention projects in the areas of solar powered boreholes, electrification projects, and solid waste management. Environmental injustice in terms of government preferential treatment of the aforementioned areas when it comes to services such as power supply, infrastructure provision in the areas of drainage, erosion control, waste management as well as urban address system (street names and house numbers) are very visible.

The total built up area of KUA is estimated at 7,507.66Ha. Subtracting the public controlled area from the total built-up is 6,396Ha with the informal channels as dominant actors in its distribution. Although, other landuses also forms part of this chunk, it is obvious that residential landuses is predominant in the area. This scenario greatly explains the density of development in the study area. With over six thousand (6000) Ha with plots predominantly measured less than 450m^2 allocated by the informal channels, issues of density control, setbacks, rights of way, preservation of areas liable to override (wet lands, recreational areas, etc) are not considered by this actors. Provision of neighbourhood facilities such as shopping centers, schools, hotels, etc are largely an afterthought or better described as organic. This means they crop up on their own accord responding and acting only to the stimuli of demand and supply (market forces). Knowing fully that planning is interventionist in nature because market forces alone cannot order the way and manner in which urban development occur, the challenges therefore, will be leading to the creation of an environment that is basically capitalist inclined. Meanwhile the goal of urban management is to create and all inclusive urban community where the aspirations and the yearnings of all the stakeholders in the city are harnessed for collective achievement.

Environmental and social justice also forms the crux of urban management. Provision of urban goods and services ought to be in a coordinated pattern; the challenge here is that, land supplied for urban development purposes comes in two major forms; the formal and informal. The former is considered legal while the later is illegal. Hence, budgetary provisions are made for the legal while the illegal exist without any attempt for interventions. However, though they are considered illegal but are socially acceptable and subsequently incorporated by government for formalization following the procedures for conversion of tenure. The complications discernable from this scenario is that, It's based on individuals convictions to formalized as no attempt have been made by the authorities to coarse residents into formalization. Since this occurs in pockets, such areas that emerge as informal from onset, do not seems to attract government patronage in terms of infrastructure provision even after some of the residents have formalized. On the public domain, the issues at stake could be that providing infrastructure and presenting informal areas for intervention projects could mean legalizing their stay.

5.2 Socio-Economic Challenges

This appraisal considered the land acquisition process, economic, and social challenges of the informal land delivery system in KUA from the response of residents or property owners.

5.2.1 Reasons and Factors that Influence Choice of KUA for Residential Development

The results from field survey showed that most of the residents of KUA are resident in their personal houses accounting for about 88.9%. This shows that the area provides opportunities for those who could not afford to access lands for residential housing development within the FCT largely due to difficulty of access, cost and prolonged or delay in taking possession of lands earlier allocated. Proximity to the federal capital city (FCC), accounts for 56.3% factor influencing the choice of KUA for residential housing development. Closely followed is the fact that land within KUA is relatively cheaper compared to land within the FCC. The period 2002-20011 witnessed exponential patronage of lands supplied by the informal channels in KUA. This is not far fetch as the demolition exercise in the FCT 2002-2007 resulted to mass exodus of displaced persons to the KUA who offers safety net, since it's a region outside the reach of the FCT administration and yet offers opportunities of ease of commuting to and fro the capital city. The Nasaraws State Government was slow in responding to the possible consequences of such mass migration pattern.

The challenges visible in this area as a result of these factors is the concentration of disenfranchised community, manifesting: social vices in terms of theft, smuggling, arm robberies, and proliferation of jobless youths who finds succor in hawking activities. These therefore becomes readily available tools for unleashing mayhem in times of disagreements. Security of life and property is therefore under treat. These are potential time bomb awaiting mobilization.

5.2.2 Major Determinants of Land Supply in the ILDS of KUA and the Nature of such Plots

Landholding families were the major suppliers of land in the informal land delivery channels in KUA. The field survey revealed they account for 74.% lands supplied. The sizes of the plots sold are predominantly less than $450m^2$ (38%). This is mainly for the profits that such sub-division provides and the factor of making land available for even the lower income earners, depending on their capacities. This obviously explains the structure of the settlements as it depicts high density of development with little regard or not on density distribution and zoning regulations. No considerations were made for neighbourhood facilities, recreational centres, spaces for housing utilities etc.

5.2.3 Information Channels in the ILDS of KUA/Nature of Documents Supporting Acquisition

Suffix to say, information availability to intending buyers is limited to social channels, such as friends/relations/neighbours/agents. It reveals non central dissemination of information, thereby; hording of information is easily practiced when it's about certain prime lands. An enquiry to the availability of title and the kinds or description of titles held by the individual developer shows that 88.5% possess certain documents to back up their claims over the land they held. The description of the documents showed that 45.2% had letter of agreement, 34.1% had C of O, while right of occupancy was 9.1%

5.2.4 Funding Strategies Adopted

The research reveals that 56.3% of those who obtained land through the informal means in Karu adopted savings from income generating activities and loans from financial institutions

(18.8%) largely through their salary accounts. These two means serves as the strategies adopted by the individual residents in raising funds to finance their land acquisition. The corporate developers raise funds from the financial institutions. The pattern they mostly adopt is staggering the payment (amortisation) based on agreements with the landholding families. However, the average cost of plot of land as at the time of purchase varies. 17.5% purchased their plots between N500, 000-N1, 000,000 accounting for the larger group of the residents.

5.2.5 Payment of Taxes over Land Purchased and Institutions in Receipt of Such Payments

A further query to determine whether they pay some form of tax shows 74.5% in the affirmative. These are mostly in the form of registration with the Local government Authority for Change of Ownership and registration of Site Plans for reference purposes. These are practices deployed mostly by the speculators who piurchased such lands in anticipation of reselling. The change of ownership to them is some form of documentation for tenure security and guarantee for higher prices in the nearest future. However, the traditional institutions are in receipt of 21.2% of such payments.

5.2.6 The Intermediaries (Agents) as Life Wires of ILDS in KUA

The opportunities that abound in the informal land delivery system shows that 53.4% of those who bought lands through this system paid commissions to land agents. This ranges from 5-10%. The land prices average of N500, 000 shows that the agents earned N25, 000 –N50, 000 per plot of land sold. This coincides with average income of a land agent that reveals between N100, 000 –N1, 000,000 per anun. This is indeed a great income to leave on where jobs are hard to come by.

5.2.7 Tenure Security

Due to the shortcoming of the system in terms of tenure security, and other social Challenges, disputes ensued over some plots bought by developers. A total of 22.6 % had disputes or still on-going litigations concerning their plots of land, the reasons being predominantly boundary conflicts (16.8%) closely followed by double allocation.

5.2.8 The Benefits: Overview

The results from selected stakeholders (landholding families, professionals, agents, and mass housing developers) provides deeper revelations on the activities of the informal land delivery channels in KUA. The landholding families generate about N1, 000,000 –N10, 000,000 averages per anun and also make most of their tax payments to the traditional rulers. 80% of the families make such payments to the traditional authorities. Estate developers, who are mostly corporate organizations, obtained their lands 100% from the informal suppliers. Their reason for patronage is basically ease of access. This group however begins the processes of conversion and registration of title with public institutions immediately they have taken possession of their lands. A prolonged procedure of registration however contributes to their non-completion of the processes most times. Hence most of them settle for Right of Occupancy.

The land agents are attracted basically as a result of the financial benefits as most of them operate as individual agents although share information and proceeds from sales of land based on level of participation. With the demand for land increasing the practiced has metamorphosed to emergence of registered companies with the input of few professionals and the locals who are the sources of information on the intentions to sale by the actors. This has serve as sources of employment generation and alternative income activity.

The professionals also participate in the activities of the informal land delivery system in KUA. Town Planners account for 40% of the professionals, and sizeable number of estate managers, legal practitioners and land surveyors. Their roles are largely preparation of layout plans, site plans, Environmental impact assessment, setting out, parameter surveys and preparation of powers of attorney.

5.3.0 Challenges of informal land delivery channels to urban management in KUA

From the results analyzed informal land delivery channels as actors in bridging the gaps between formal land supply and the increasing demand for urban land, has generated problems identifiable in cities. This has been discussed under the following headings; physical, economic and social implications in KUA are presented as follows;

5.3.1 Physical Challenges

1. Development density – informal land actors are usually uncoordinated and operate independently of one another and near absence of standard adherence in some cases, has resulted in the extreme abuse of development density. Individuals and organizations who subdivide this plots of land do not provided after sale supervision in terms of development control and since these areas are outside government approved development zones, plots owners do as wish. The field result revealed that plots sizes of less than $450m^2$ is the most dominant in the study area. Development ratio is nearly 100%, setbacks standard are ignored, with narrow winding streets as residents seek to add up even available road reserve to their already deficient house space.

Plate I: Showing congested development

2. Poor Structure of settlement - the satellite imagery below shows the disharmony in the structure of the settlements. The area is characterized by uncoordinated streets, and districts without identifiable boundaries. Supplies of services are also not structured as hierarchies of services are not noticeable. For example, health care facility distribution which include dispensaries, maternity clinics, primary health care, cottage hospitals, general hospitals and tertiary health institutions are not observed in the structure of the areas. Distribution of some of these facilities is rather haphazard and or better described as accidental.

Fig..XII: Satellite image showing poor Settlement Structure (Westside of image)

3. Deficient infrastructure – the KUA clearly depicts population urbanization pattern rather than actual urbanization characterized by complimentary infrastructure development. As a result of the predominance of the informal land delivery in the area, there is gross deficiency of infrastructure such as tarred roads, pipe borne water supply, electricity. The reasons may not be far fetch; the legalization of the settlement is in question, hence the difficulty faced by even donor agencies willing to provide upgrading interventions. A handful of such interventions are noticeable largely in the formalized areas, such as the New Karu resettlement area. This is the original domain of the resettled inhabitants of the Old Karu in FCT who willingly relocated to the Nasarawa State. The Nasarawa Investment and Property Development Commission (NIPDC) estate also had better infrastructures in terms of distribution of health facilities, schools, drainage, tarred roads; street names etc. these areas however happens to be the better structured part of KUA leaving the rest (informal dominated areas) growing into mega slums.

Plate II: Poor Road Network/Absence of Drainage facilities

4. Poor environment and Sanitation conditions – the environmental conditions are linked partly with the state of infrastructure. Particularly the drainage facilities; near absence of drainages have lead to poor environmental conditions such as water ponds on unpaved streets, eroded roads contributing to bad road surfaces hindering access to sites and most cases to residential areas. This is characterized by un-street parking in the neighborhoods. Poor sanitary conditions are peculiar to these areas as sewage is disposed off indiscriminately. A large number of the houses had poor or no toilet systems. Sludge and public defecation produced offensive smell making life uneasy and frustrating to the residents. The associated health challenges are high malaria prevalence, typhoid fever, and possible threat of cholera.

5. Mixed and conflicting landuse – mixed and uncoordinated landuses are observed in the informal areas of KUA. Residential, commercial, agricultural and light industrial activities spread in the neighborhoods. Conversion of residential fences to provide

spaces for shops largely used for trading activities, wielding and fabrication as well as printing services, characterized the study area. The conversion of open spaces and reserved plot areas for poultry farming is also highly practiced in the area. These benefits though economic in nature (increased income) comes with their attendant consequences on the environment and ease of life in the communities.

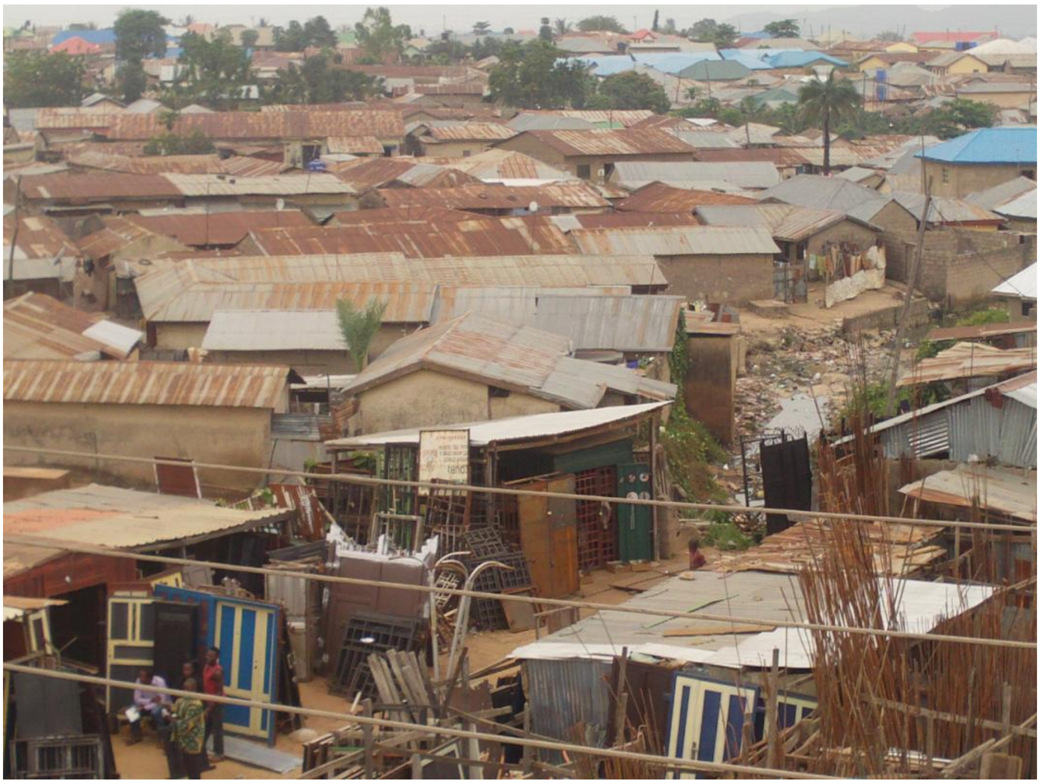


Plate III: Conflicting Landuse (industrial/residential)

5.3.2 Economic Challenges

1. Revenue Leakage – payment of ground rent, planning permit, land registration fees, titling etc, are means of financing urban infrastructure development. These fees are majorly generated from formal land supply institutions. Where informal actors dominate, it is clearly a serious case of leakage. Although the result from field survey shows that only 14.9% reported never paying any form of tax to neither the government agencies nor the traditional institutions. 74.5% paid tax, but

predominantly they are in form payments to local government for registration of customary titles.

2. Reduced property value – property values are mostly linked to infrastructure availability in neighbourhoods. With deficient and almost near absence of infrastructure in the informal dominated areas, actual property values in such domains are affected as they would command less market value compared to similar property in communities with good infrastructure.

3. Proliferation of "dead capital" – De Soto (2000) described lands without formal titles as dead capital to connote that they cannot be used as collateral instruments to access funds from financial institutions in wealth creation. This is peculiar to informal lands, since close to 80% of lands held in KUA are captured as dead capital, it shows the limitation it posses to the residents or land owners in accessing funds from formal financial institutions.

4. Ineffective urban land market – formal land titles is seen as instruments that guarantee tenure security, stimulate robust land market, facilitate credit, increase transferability of land etc. the informal lands do not provide these benefits, hence its dominance in any urban area clearly depicts; poor and ineffective urban land market, lack of trust in transferability, diversion of attention from productive activities to defending claims and possible lost of investment. These conditions are crucial to the functioning of a robust urban land market.

5.3.3 Social Challenges

1. Poor tenure security – although this system is unique in its nature, with the advantages of decongesting land accessibility process thereby reducing bureaucratic bottleneck.

However the absence of detail description of boundaries, land registers, and other administrative referral management tools exposes potential buyers to high level financial risk in the hands of fraud stars who engage in double standard practices. Threats of eviction from government over disputes on prime lands under this form of tenure do not guarantee tenure. When such disputes eventually favour the government, compensations are nearly impossible. The potential risk of prolonged litigation over disputes relating to informal lands has been recorded in KUA with 18.3% cases resolved and 4.3% on-going in either the law courts or with traditional authorities.

2. Lack of proper documentation – absence of land registers in the informal land delivery practices makes referral quite a difficult task. Proper land registers serves as data base for land administrative purposes. However, complete dependence on letters of agreement as sole document for confirmation of genuine title in cases of conflict is insufficient all spheres. This informal channel tool (letter of agreement) of land administration do not take into cognizance the attribute data of lands such as coordinates of the site's points, bio-data of the title holder, period of acquisition, total area size, etc.

5.4.0 Prospects of informal land delivery system in KUA

1. Ease of access to land by all categories of income earners – informal land delivery channels have become the stabilizers of urban land supply. Since their emergence is largely a response from the weakness of the formal sector. The poor, the vulnerable, the rich, the powerful, aliens and natives alike are subject to affordability.

2. Quick access to land for productive activities – the result from field survey reveals that developers access their lands almost immediately after payments or within three

months from date of payment. 22.1% accessed their lands and commenced development within the first three months.

3. Alternative source of income – those who participate as land agents either as individuals and companies have found the thriving informal land market as alternative source of income. Land holding families as well generate large chunk of income from sales of their lands. The traditional authorities also find the system attractive as they provide confirmation or attestation cover to landholding families confirming their claims over such lands, thereby benefiting financially form the transactions.

4. Employment generation opportunities – informal employment opportunities abound in the booming informal land market of KUA. This kind of employment does not require skills, certificates nor interviews. It is subject to one's ability to contact and convince a prospective buyer into purchasing any land made available by owners for sale. Firms both registered and unregistered deploy able body youths in scouting for buyers. Quite a number of land and property agents are registered with the Karu Local Government authority.

5. Surmounting segregate tendencies in access to land – formal land supply channel segregate rights of occupancy between natives and aliens, political alliance, social and economic status etc. since the informal suppliers are largely concerned with clients affordability, such considerations are of no importance.

CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.0 Summary

This research captured precisely the nature and pattern of informal land delivery system (ILDS) in KUA. The key actors identified in the system include; the landholding families, individual developers (residents), corporate developers, Intermediaries (agents), and the professionals. The passive actors though great beneficiaries of the system are the Traditional Institutions.

The landholding families are the major players in the ILDS in KUA supplying over 70% of approximately six thousand (6000) Ha of land delivered through the informal system. The study reveal an average of eight (N8, 000,000) Million annual revenue generated by the landholding families from sale of their farm lands. Their influence suggests that any form of collaboration or interventionist approach in the ILDS in KUA will be to first capture their interest. The traditional institutions are in receipt of at least 21% of taxes paid over lands sold to both individuals and corporate developers. The land agents and professionals alike participated largely due to benefits such services offer them. They however act as value multipliers in the system, particularly the agents, and their marketing skills greatly influence the prices of land when delivered to the final consumer, since they charge averagely 5-10% of the total cost of land purchased. The intermediaries are crystallizing into groups and companies to enhance their chances and influence in the system. Reliability of the ILDS to both the individual and corporate developers shows that its ‘Strongly Reliable’ as only 22.6% disputes recorded, out which 18.3% has already been resolved.

6.1 Conclusion

Informal land delivery presents mixed reactions in most of our cities, its contributory role in making land available within short period of time as well as other opportunities they tend to possess it also possess great challenge to how cities are managed. This study revealed these scenarios and the form they take in KUA. The lessons derivable from the activities of ILDS in KUA shows that if concerted efforts are not made to cope with this system in a harmonious and orderly manner, KUA will grow into a metropolis with complex systems which are uncoordinated and will prevent the city from achieving the goal of collective and even development.

6.2 Recommendations

Having taken stock of the various dimensions of urban land informality, this research has however proposed three coordinated approaches namely; partnership/cooperation with actors in the informal land delivery sector, introduction of local land administrators and land regularisation. A combination of these three approaches seeks to achieve democratisation of the land management process, cooperation and inclusiveness of the residence of KUA in their own affairs as this though difficult to achieve but promises better outcome.

6.2.1 Partnership and cooperation with actors in the informal land delivery sector

The path that creates co-operation, partnerships and mutual problem solving is ideal for adoption in KUA. Confrontation and disregard would breed antagonism and resistance from affected parties. Some practical symptoms of this include; threats, destructive criticism of land policies, manipulation and development of regressive climates in collaborative meetings and non action. Negotiated outcomes are often a characteristic of accommodative strategies. Land managers should adopt an integrative strategy that would at all times ensure collaboration with the major actors of land management. Such integration usually breeds negotiated outcomes that are characterized by constructive criticisms, progressive negotiation climates, good attendance in meetings, action. Such a stance also promotes joint outcomes and will often assist the land management practitioner to create more options for mutual gain. This option connotes the identification of social capital formations in KUA. This could be neighbourhood associations, tribal groups, religious associations, community based associations, peer groups, skill based groups etc. since their actions are also manifesting in the informal delivery system in KUA. For example Destiny Estate owned by DUNAMIS CHURCH a religious organization, Civil Defence Estate a Labour base organization. Collaborating with this groups will help in forming forums where challenges faced by actors and implications of such practices to the entire city can be mutually understood forming a platform for solution identification. For example in the Philippines the Homeless People's Federation of the Philippines started as a community base organization and subsequently spread throughout the country: Environment and Urbanization (2000). This organization deliberated with the government of Philippine after forming a sizeable capital base through self help contribution scheme, they were able to acquire land at cheaper rate compare to the prevailing market value through negotiation with the government. They did not only achieve the acquisition of land for residential development, but gained access to pull of funds meant for housing development in the country through the capital base of the organization with the mortgage bank for housing unit development. The outcome of this kind of collaboration breeds inclusiveness and social coherence.

6.2.2 Introduction of Local Land Managers at District Levels

Fourie (1997) states that "optimal land management entails indispensably public guidance". The introduction of a local land administrator at district levels within KUA offers a concrete solution. This will however be an offshoot of the earlier strategy of partnership and cooperation. This person should fit in the local social scene and manage change at the local level. A prerequisite for this would be good social skills and technical capacity as well as access to information concerning the range of issues that affect land delivery and sustainability. It would then be the responsibility of The Local Land Administrator to identify who 'owns' what rights and assist in the transfer of this knowledge onto maps and land records. Such a land administrator who would also be responsible for coordinating land use controls at the local level "should make it possible to plan, upgrade, develop and supply housing and basic services much more quickly and effectively and in a more sustainable manner. A Land Administrator would serve to bring an informal land delivery system into the wider urban management system. To achieve this goal in a sustainable manner, it will require local manpower training in the areas of Town Planning, Land Surveying, Land Administration to assist the Land Administrator in achieving the goal of bringing the informal areas into the wider urban management system. The Skilled labour here should be locally sourced. This is because; the ILDS operates on local based arrangements. Since the initial idea is not to combat the ILDS but to refine its operation and in a way add value to its operation for mutual relationship for dual system of land delivery in our cities. The district offices of the land administrators should work closely with Local Government Authorities as a way of collaboration in them in upgrading programs, supply of basic services etc.

6.2.3 Land regularization

This is a remedial approach which seeks to formalize lands which where previously under customary or informal titles. This approach has been adopted in several places and had yielded various outcomes. Its advantages are multifaceted either from the beneficiaries' angle or the public sector. To the beneficiary it's; title for properties, security of tenure, freedom from eviction, economic empowerment, increased property value etc. meanwhile the public sector generates; income, achieve inclusiveness, win public confidence and followership, increased investment opportunities, unifying land management practice, increased revenue channels etc. The KUA has large chunk of land about 6000 Ha (field survey 2012) held by the informal sector. Using the Development Levy Charge alone in title processing with the rate of N25/m^2 as it applies in KUA this would amount to approximately N1.5 Billion.

This stage can be best applicable when the two steps discussed earlier had developed into maturity. The argument here is that since the first approach is not in fighting the ILDS to quit land supply but harnessing its advantages and reducing or eliminating its challenge. Regularizing here is seen from the point of view of empowering the people to access the benefits available for those with formalized titles enjoys. Just being recognized is not enough, but utilizing opportunities that land as capital in the production process offers. Mortgage financing in Nigeria is strictly based on formal titles. The idea of De Soto when he proclaim informal titles as dead capitals, can be activated and given life when formal titles are issued to regularized lands.

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Appendix A

QUESTIONNAIRE SURVEY OF URBAN MANAGEMENT IMPLICATIONS OF INFORMAL LAND DELIVERY IN KARU (Residents) **Location: ....**

Through this questionnaire, we are interested in the study of the area and the experiences of the residents to enable us assess the socio-economic challenges of informal land delivery. Yours is amongst the few numbers of households chosen so that when counted together, a good picture of all the households in the area is obtained. We hope that you will be willing to answer some questions about your family and plot. Your response will be treated as confidential and only for academic purpose.

Thank you.

Please tick where appropriate.

Bio-data

1) Sex a) Male b) Female
2) Occupation a) Civil Servant
   b) Business
   c) Artisan
   d) Others (specify)....................
3) Marital status a) Single
   b) Married
   c) Widowed
   d) Divorced

4) Level of education a) Primary school

b) Secondary school

c) Tertiary

d) Informal education

Land acquisition process

5) Are you the owner of this plot?

a) Yes b) No

6) If no what is the status of your residency?

a) Rent

b) Squatter

c) Free accommodation

d) Others (specify)...............................

7) If owner, when did you acquire this plot?

a) Before 1980

b) 1981 – 1991

c) 1992 – 2001

d) 2002 – 2011

8) What influence your choice of this area?

a) Cheap

b) Proximity to Abuja city

c) Gov’t resettlement

d) Others (specify).............................

9) How did you get this plot of land?

a) Bought from landholding families

b) Allocated by traditional authority

c) Allocated by government

d) Gift

e) Inheritance

f) Others (specify)..................................

10) If bought, how did you raise the money?

a) Savings

b) Loan

c) Others (specify)..

11) What is the size of your plot of land? Sq m...

12) How did you know about the availability of this plot?

a) Friends/relatives/neighbours

b) From community/traditional leader

c) Government agency for land

d) Others (specify)...............................

13) Do you have any document supporting your plot acquisition?

a) Yes b) No

14) If yes, what is the description of the document?

a) Letter of agreement

b) Certificate of occupancy

c) Right of occupancy

d) Others (specify)............................

Economic Challenges

15) How long did it take you in acquiring your plot of land?

a) Less than three months

b) four months – 1year

c) 1 year – 3 years

d) 3 years and above

16) How much did it cost you to acquire your plot of land

a) < N 100, 000

b) N101, 000 – N250, 000

c) N251, 000 – N500, 000

d) N501, 000 – N1000, 000

e) N1001, 000 and above

17) Did you pay any form of tax over the land? a) yes b) No

18) If yes, to whom?

a) Government agency

b) Traditional ruler

c) Others (specify)..............................

19) Did you pay any form of commission to land agents?

a) Yes b) No

20) If yes, what percentage?

a) Less than 5%

b) 6 – 10%

c) Over 10%

21) Do you think this area can attract huge investment opportunities?

a) Yes b) No

22) If yes, state your reason...

23) If no, state your reason...

24) How often do people buy any available plot of land in this area?

a) Quick

b) Very quick

c) Speedily

Social Challenges

25) Have you ever had any dispute (s) related to your plot?

a) Yes in the past

b) Yes on going

c) No

26) If yes, what was it about?

a) Validity of ownership

b) Inheritance conflicts

c) Double allocation

d) Boundaries

e) Others (specify).................................

27) Where the boundaries of this plot defined and agreed when you acquired it?

a) Yes b) No

28) If yes whom?

a) Government

b) Self

c) Agreement between neighbours

d) Traditional authorities

29) How will you rate the state of security in this area?

a) Very low

b) Low

c) High

30) Have any of your property been stolen before since you started staying in this area?

a) Yes b) No

31) How frequent is the case of house bugling /armed robbery in this area?

a) None before b) Once in a while c) Often

Thank you

QUESTIONNAIRE SURVEY OF URBAN MANAGEMENT IMPLICATIONS OF INFORMAL LAND DELIVERY IN KARU (Professionals) Location: ....

Through this questionnaire, we are interested in the study of the area and the experiences of the professionals who offer services related to land and property development. You are amongst the few chosen so that when counted together, a good picture of the opinion of all the professionals in the area is obtained. We hope that you will be willing to answer some questions about your services both to land owners and buyers in this area. Your response will be treated as confidential and only for academic purpose.

Please tick where appropriate.

1) What is your profession?

    a) Land surveyor

    b) Town planner

    c) Estate developer/manager

    d) Legal practitioner

    e) Others (specify)..................................

2) Do you get involved in the sale of land by indigenous land owners?

    a) Yes b) No

3) If yes, do you know if such land is supported by any form of certification?

    a) Yes b) No

4) In the case of land without approved government certification do you participate in the transaction?

    a) Yes b) No

5) If yes, What is your role in such transactions

a) Preparing the layout/site plan/SAR

b) Setting out the boundaries

c) Preparing power of attorney/letter of agreement

d) Others (specify)...

6) What is the procedure of accessing your services by your clients, please specify...

....

....

7) How often do private land owners consult you for your services?

a) Very often b) Frequently

c) Occasionally d) Never

8) What is the rate of your services

d) N10, 000 – N50, 000

e) N51, 000 – N100, 000

f) N101, 000 and above

g) Others (specify)...

9) Do your clients objects some of your professional principles in the delivery of your services

a) Yes b) No

10) If yes, in what aspect

a) Design standard b) Legal ethics

b) Size of plots d) others (specify)..

Thank you

QUESTIONNAIRE SURVEY OF URBAN MANAGEMENT IMPLICATIONS OF INFORMAL LAND DELIVERY IN KARU (Developers) Location: ....

Through this questionnaire, we are interested in the study of the area and the experiences of the property developers in Karu Urban Area. You are amongst the few chosen so that when counted together, a good picture of the experiences of all the developers who patronise the informal land delivery channels in the area is obtained. We hope that you will be willing to answer some questions about your involvement with the landholding households, traditional leaders and individuals who owns large parcels of land in this area. Your response will be treated as confidential and only for academic purpose.

Please tick where appropriate.

1. Status of the respondent
    a) Individual
    b) Company
    c) Cooperative
    d) Others (specify)...
2. How do you acquire plot or parcel of land you developed?
    a) From the government
    b) From the community/individual/family/traditional leader
    c) Others (specify)...........................
3. If from the community/individuals/family/traditional leader, what is the reason for your patronage?
    a) Cheap
    b) Easy to access

c) Non availability of government land

d) Others (specify)..

4. How reliable is the informal delivery channels?

    a) Not reliable

    b) Reliable

    c) Absolutely reliable

    d) Undecided

5. Do you register lands you acquire from the community/individuals/family/traditional leader with the government agency for land administration?

    a) Yes   b) No

6. If yes, do you complete the registration procedure?

    a) Yes   b) No

7. If no, why? *(tick as many options as suitable)*

    a) Time consuming   b) Prolonged procedures

    c) High cost   d) Unreliable land registers

    e) Bribery and corruption   f) Others (specify).....................................

8. How fast do you access land from the community/individuals/family/traditional leader (informal delivery channels)

    a) < 1 month   b) 1 – 3months   c) 4 – 6 months   d) 7 months and above

9. How costly is land obtained from the informal delivery channels

    a) Cheap

    b) Costly

    c) Very costly

10. How reliable is land obtained through the informal delivery channels

   a) Unreliable

   b) Reliable

   c) Absolutely reliable

   d) undecided

11. Have you ever been victim of multiple ownership of land bought through the informal channels?

   a) Yes   b) No

12. If yes, how was or is the case being resolved?

   a) Litigation in the court of law

   b) Intervention of the traditional institution

   c) Settlement between parties involved

   d) Others (specify)...

13. What are the procedures involved in buying land through the informal delivery channels in this area? Please state.

   ....

   ....

   ....

   ....

   ....

Thank you

QUESTIONNAIRE SURVEY OF URBAN MANAGEMENT IMPLICATIONS OF INFORMAL LAND DELIVERY IN KARU (Agents) **Location: ....**

Through this questionnaire, we are interested in the study of the area and the experiences of the land agents in informal land delivery. We hope that you will be willing to answer some questions about your involvement in the informal land delivery process. Your response will be treated as confidential and only for academic purpose.

Please tick where appropriate.

Bio-data

1) Sex a) Male b) Female
2) Marital status a) Single b) Married c) Widowed d) Divorced
3) Level of education. a) Primary school b) Secondary school c) Tertiary d) Informal education

Involvement in the delivery process

4) What attracted you to become land agent?
   a) Financial benefit b) Access to land
   c) Professional interest d) others (specify).......................................
5) How do you operate? a) Individual agent b) Group c) Registered company d) Others (specify)..
6) If registered company, how many are in your employment role, please state..
7) How often do you get patronage? a) Not often b) Often c) Always

8) What is your role in the transaction? *(Please tick as many as applied to you.)*

a) Finding the buyer

b) Locating the land owner

c) Advertising available land

d) Searching for lands for sale

e) Determining price for the sellers

f) Advising buyers on the suitability of the land and its price.

g) Preparing letter of agreement

h) Serving as witness

9) How do you charge your clients?

a) 1 – 5% of total cost of land

b) 5.1 – 10% of total cost of land

c) Any value in excess of agreed price with the land owner

d) Others (specify)..

10) What is your total average income as agent per anun.

a) N 100, 000 – N 1, 000, 000

b) N 1, 100, 000 – N 3, 000, 000

c) N 3, 100, 000 – N 5, 000, 000

d) N 5, 000, 000 and above

Thank you

QUESTIONNAIRE SURVEY OF URBAN MANAGEMENT IMPLICATIONS OF INFORMAL LAND DELIVERY IN KARU (Landholding Households) Location: ....

Through this questionnaire, we are interested in the study of the area and the involvement of the landholding households in informal land delivery. Yours is amongst the few numbers of households chosen so that when counted together, a good picture of all the households in the area is obtained. We hope that you will be willing to answer some questions about your family and plot. Your response will be treated as confidential and only for academic purpose.

Please tick where appropriate.

Bio-data

1) Sex. a) Male b) Female

2) Occupation. a) Civil Servant b) Business c) Artisan d)Others (specify)..................

3) Marital status. a) Single b) Married c) Widowed d) Divorced

4) Level of education. a) Primary school b) Secondary school c) Tertiary d) Informal education

Involvement in Informal land delivery

5) How many plots of land on the average do your family sell per anun

a) 1 – 10

b) 11 – 20

c) Parcel of land in Ha

d) Others (specify)

6) What is the average income generated from the sales of land by you or your family per anun?

a) N 200 000 – N1,000 000

b) N 1,100 000 – N 10,000 000

c) N 10, 100, 000 – N 30, 000 000

d) N 30, 100 000 and above

7) Do you pay any form of tax to the government authorities from income generated from the sales of your land?

a) Yes b) No

8) If yes, to which organisation

a) Local government works department

b) State Ministry of Lands and Survey

c) Traditional ruler

d) Others (specify)..

9) If no, Please state your reasons

....

....

....

....

Thank you