

# Evaluation Of Land Accessibility For Housing Delivery In Enugu Urban

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## ABSTRACT

The study evaluate the accessibility of land for housing delivery in Enugu Urban, Enugu State in order to increase the confidence of the major key players in real estate investment. To achieve the aim of the study, the following objectives were pursued: To examine the trend in application for land allocation and title registration in Enugu Urban, Enugu state from 2010-2019, To examine the trend in application for building permit and town planning authority approval from 2010-2019 and To identify the challenges encountered by real estate developers and individuals in getting access to land for housing development in Enugu urban. The primary data used for the study was obtained through questionnaire survey with lands use and allocation office, land/deed registry, traditional/customary landowners as well as individual developers of houses used as the study population. Furthermore, multi-stage sampling technique and descriptive statistics was adopted. The study adopted both descriptive and inferential statistical analysis. The statistical tools used include tables, line graphs, percentage and charts. In testing the hypotheses, the T-Test statistical tool was applied using histogram and trend analysis. The finding from the study revealed that both land registration and housing delivery have significant relationship in Enugu East and Enugu South local government area of Enugu State while there is no relationship between land title registration and housing delivery in Enugu North local government area of Enugu State. Generally, the results from the findings shows there is a significant relationship between land title registration and housing delivery in Enugu State. The dynamics of the trend proves there is improvement in the application for land allocation and title registration in Enugu Urban, Enugu State from 2010-2019. There is also a significant discernable pattern in the challenges encountered by real estate developer in land accessibility in Enugu urban which proves that the major problems or challenges encountered by real estate developer are cumbersome process of acquisition, too much fraud with the process and land touts and hustlers.

## INTRODUCTION

Access to land for housing development in Enugu appears to be a very frustrating venture. The process of land acquisition is beset with a lot of problems and many prospective individual. Homeowners have had to abandon the idea of owning a home altogether. The importance of housing on the other hand cannot be over emphasized. It is one of man's basic needs, which has the capability of enhancing his social, physical and economic as well as his psychological well-being. This is because good housing provides leisure, reflects status, eliminates health hazards and enhances the productivity of workers.

Adequate supply of land is generally recognized as a prerequisite for sustainable housing delivery system. However, it has been observed that access to land for housing development in urban areas in many developing countries is becoming highly problematic with each passing day. In most African countries, urban land has increasingly become a commodity to acquire and sold to the highest bidder (Abdullahi, 2018).

At present, land constitutes greater percentage of cost housing construction in urban areas in Nigeria, and only few privileged individuals and commercial private sector housing developers who have political and

economic power have access to urban land either through government allocations or formal land market (Lawal, 2000). This goes to suggest that the struggle for land and inability of an average income earner to gain access to land for housing construction will continue to be a major challenge in many African countries.

The fact is that land is not just an economic asset and market commodity, but has political, social, cultural and spiritual connotations in Africa. This implies that land is of strong historical connotations and constitutes a significant proportion of source of livelihoods, income and employment in this continent (Lawal, 2000; Toulmin, 2006).

Land accessibility challenges encompass tenure security, affordability and ease with which land is acquired (Omiri, 2002). According to Boonyabancha (2009), the problem with accessibility to land is not the availability of land for housing, but how the management of land is failing to deliver this most basic component of decent housing to a majority of citizens. In the opinion of Boonyabancha (2009) the problems associated with accessibility to land is in three dimensions: how to get land, how to keep the land and how to build a new strong community and social support system on that land. Over centralization and stringent registration and titling procedures as well as operation of plural legal system of land ownership and administration in Nigeria have encouraged multiple payments for land and increasing influence of indigenous land owners' on land and housing market (Aluko and Amidu, 2006; Owei, 2007).

This goes to suggest that securing land for housing through government approved procedures and market driven delivery system most often involves multiple payment to government, indigenous land owners, and "land agents", which has contributed to increasing land accessibility challenges in Enugu.

## **EMPIRICAL REVIEW**

Throughout Nigeria, land stands out as something of inestimable significance and importance, both at the level of the individual and that of the community. According to Adigun (1991) land is the nucleus of man's development. Whatever ideological approach is considered, it is generally acknowledged that land is central to any solution offered to the process of development. Moreover, land is a basic natural resource. It supports all human activities and it is from it that all other economic resources are derived. It can hardly be renewed or increased without adverse consequences, and therefore must be judiciously and efficiently managed in a sustainable manner for the use of good of all as was supported by Dale and McLaughlin (1999). Litchfield (1975) as an economist viewed land as a factor of production, hence, is the soil from which food and raw materials are obtained agriculture, mining and drilling and land in this sense is only part of the large economics setting provided by the man's natural environment. From the point of view of law, Churchire (1972) in his writing observed that land has been extensively used in law than it has in common speech. He defined land as the surface of the earth together with all the subjacent and superjacent things of a physical nature, such as trees, buildings, minerals, over which ownership right might be exercised, he therefore maintained that whosoever owns has land by virtue of right of ownership has to the center of the earth that is subjacent to the ground and to heaven. Again, some communities in Africa see land as a deity and sacred thing since it is indestructible and combustible (Ukejiofor, 2004). Land is money; land is credit subject to land titling, registration and secured tenure. This can only translate into empowerment through effective administration (Ebie, 2007). Land is appreciated by its functions in the society and thus be seen to contain all the necessities of life and existence. People live on land, food upon which life depends is produced from the land and water comes from it. The most valuable treasures or wealth are found in the land, Gold, diamonds, oil, bauxite, iron, silver, tin are all found in the land (Yakubu, 1985). Therefore, land is a primary capital asset and generally the most durable, serving as an almost unlimited reservoir of sustenance for the man who has the use and enjoyment of a useable portion of it. Land is indeed basic to life for a considerable group of people and its value cannot be over-estimated. Land is one of the most essential natural resources for the survival and prosperity of humankind, and it is the platform on which human activities take place. It

is also the source of materials needed for these activities. Land is the basis of terrestrial biodiversity- it provides the biological habitats and gene reserves for plants, animals and micro- organisms, above and below ground; land and its use are a source and sink of greenhouse gases, and form a co-determinant of the global energy balance- along with reflection, absorption and transformation of the sun's radioactive energy, and the global hydrological cycle. Land regulates the strong and flow of surface and ground water resources, and influences their quality: Land is a storehouse of raw materials and minerals for human use: Land provides the physical basics for human settlements and everything done from there- from industry to sports and recreation; Land stores and protects the evidence of the cultural history of humankind: It is also a source of information on past climatic conditions and past land uses: and land provides space for the transport of people, and products, and for the movement of plants and animals between discrete areas of natural ecosystems (FAO, 1995). Land is a limited resource with increasing substantial demands placed on it. As a result of increasing heavy pressure on land resources, agricultural production declines, the quantity and quality of land deteriorates, and there is increasing competition for access to land (FAO/UNEP, 1999). According to According to Ayedun and Oluwatobi (2011), as cited by Dayo (2018) the Land Use Act which was promulgated in 1978 with the intention of making land readily available and accessible to all eligible Nigerians has ended up constituting itself into clog in the wheel of housing provisions in the country. This is because procurement of land is problematic as well as high cost of land and out of the reach of most Nigerian citizens especially in the urban areas. Also, informal and uncontrolled access to land has resulted in people developing on roads and water ways, a situation that leads to chaotic urban land use that impedes an orderly development. Land is fundamental to development, growth and housing delivery in any society. It is a crucial element in property development process and its acquisition is vital to achieving efficient and sustainable housing delivery in urban environment. Omiri (2002) opines that access to land and property rights is a major key in economic development of any country depends on how efficiently being realized that economic development of any country depends on how efficiently land is distributed among citizenry and competing urban uses. It is pertinent to note that providing the populace with access to land and empowering them to make effective use of it is central poverty alleviation. Olomolaiye (1999) observed that land is the main, if not the only assets held by the poor and their ability to claim and sell it is a critical element in social and economic development. Boonyabanha (2009) emphasize the land and housing is significant assets for the poor, which do not only provide shelters but also generate income for the poor. Bello (2007) and Chukwujekwu (2006) agreed that land is not just basis to life but it also contain all necessities for life to exist and a tool for obtaining social prestige, economic security and political power. It is noteworthy therefore to know that having unconstrained access to land is a tool against poverty and homelessness. Acquisition to land comprises of availability of unusable lands, affordability of such lands, and ease of transaction with that lands as well as security of the owner's right (Omiri, 2007). It is pertinent to note that prior to the British rule in Nigeria; access to land was considered less adequate to create access to land for all citizens for obvious shortcomings; such as insecurity of tenure, incessant rancor and litigation fraudulent of land sales, marginalization of non-land holding family members, among others.

Land tenure is defined to mean the body of right and relationships between men that have been develop to govern their behavior in the use and control of land (Rakodi, 2000). From the above definition, one could infer that land tenure constitutes the rules and procedures under which land is owned, leased, legally transferred to others and the way and manner over which ownership right is execrable over land in Nigeria, we have had various land tenure system which are geared towards proper and easy land administration and management from the colonial era to the Land Use Act of 1978. In most developing economics, problem over land use are created by the countries because they want to please their citizens through various land laws and at the same time the government wants to please over the land. In certain cases, some conflicts arise in the interpretation of these provisions. According to Oladosu (1999), before the land used decree came into existence, the country operated a due land tenure system. The land tenure law cap 59 of 1962 was the enabling law controlling the use of land in the state. The land tenure system in the northern region of Nigeria was similar to the operation of the present land available to users for native and statutory rights of

occupancy. He further explained that the native right of occupancy was predominantly in the rural and agricultural areas while the grant of statutory right of occupancy was limited to transactions in urban land uses.

Rikko (2000), observed that in the African culture, land was believed to belong to God and bore a sacred character and therefore its use was restricted to only family members especially those who had attained the age of using it. And the Alien was excluded except with special permission and clearance from other family members. Before 1978, there were principal land tenure systems in the country namely: the Northern Nigeria Land Tenure System and the Southern Nigeria Land Tenure System.

The Northern Nigeria Tenure System is based on the premise that land belongs to the Government. Customary Land Tenure Under customary land tenure; Land is owned by indigenous communities and administered in accordance with their customs; this is opposed to statutory tenure, introduced during the colonial period. Ownership, in this form of tenure, is vested in the tribe, group, community or family. Land is allocated by customary authorities, such as chiefs. Customary land rights are location-specific and often flexible, overlapping, and include individual as well as group rights to use local land resources. They typically include dispute resolution mechanisms, e.g., they are handled by local chiefs, and access to land is typically restricted by kinship or ethnicity, excluding outsiders and restricting land sales. Individuals belonging to the group may be allocated land for individual (family) use, but if they leave the land unused it may return to the community (Ostrom, 2001). This is the most common type of tenure in developing countries. For example, customary land tenure features in about Customary land tenure is associated with lack of transparency and accountability in the management of customary lands; the abuse of the power of eminent domain by the State, which has served as an avenue for encroachment of customary lands, and has led to conflict between the State and the public. Under this system, there is access to land to many poor households but most land is not registered and, as a result, there is no security of tenure. There is, moreover, still gender disparity in land management under this tenure.

## METHODOLOGY

The research approaches adopted for this work were both qualitative and quantitative techniques. To cover the study area effectively, a field survey were conducted with structured questionnaires for the major study population and anchored with semi-structured interviews for the secondary population and other relevant secondary data. The target population includes officials of land delivery institutions such as the Lands Use and Allocation office, Land/Deed Registry, Traditional/customary landowners as well as individual developers of houses. The total population for the study is Two Thousand Three Hundred and Sixty Five (2365) while the sample size was Three Hundred and Thirty one (331). The determination of sample size adopted was done using (Kothari, 2004) formula. Hence, 331 questionnaires were administered to Land Administrators and Land Owners that made up the population of the study. However, 314 questionnaires were properly filled and returned for collation, this represents 94.9% response rate. This response rate was considered enough by the researcher. Multi-stage sampling technique was used in selecting the officials, landowners and individual developers in the study area. This study examined the opinion of a cross section of officials of land delivery institutions such as the Lands Use and Allocation office, Land/Deed Registry, Traditional/customary landowners as well as individual developers of houses and their experience on access to land. The study adopted both descriptive and inferential statistical analysis. The statistical tools used include tables, line graphs, percentage and charts. In testing the hypotheses, the T-Test statistical tool was applied using histogram and trend analysis.

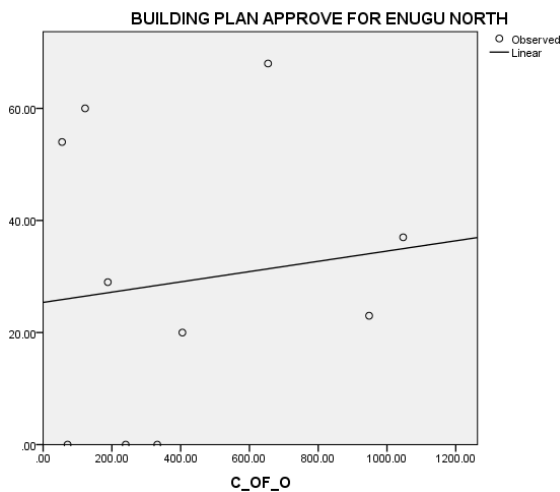
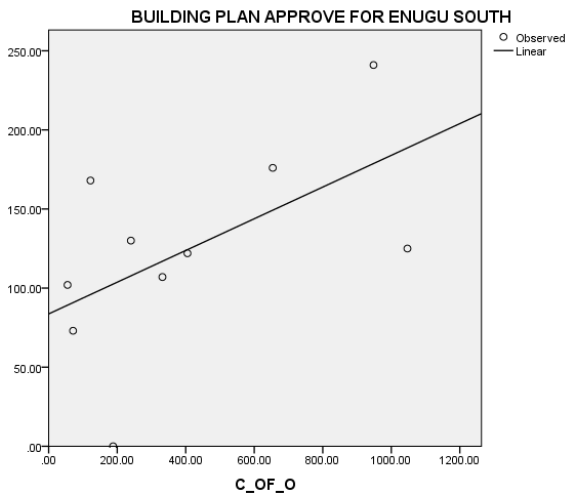
## RESULTS AND DISCUSSION

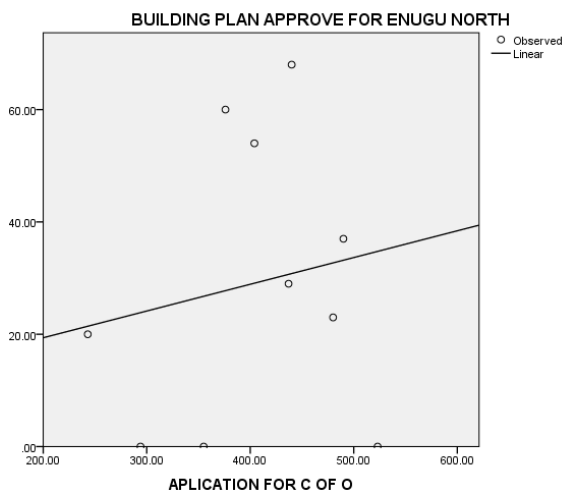
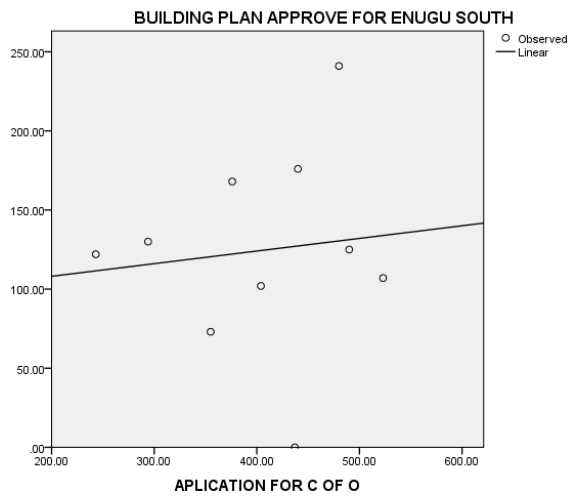
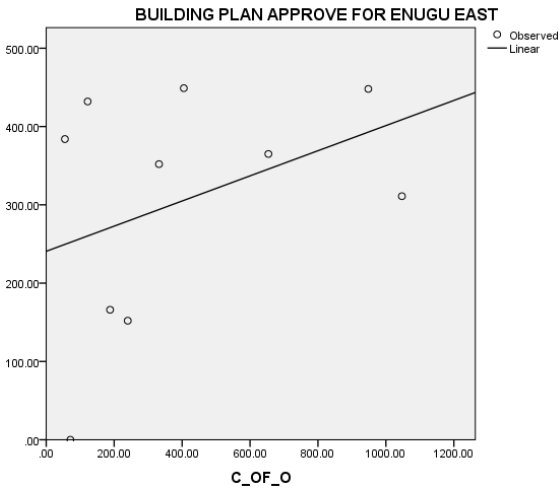
In this section, an analysis of the distribution and collection of questionnaires distributed.

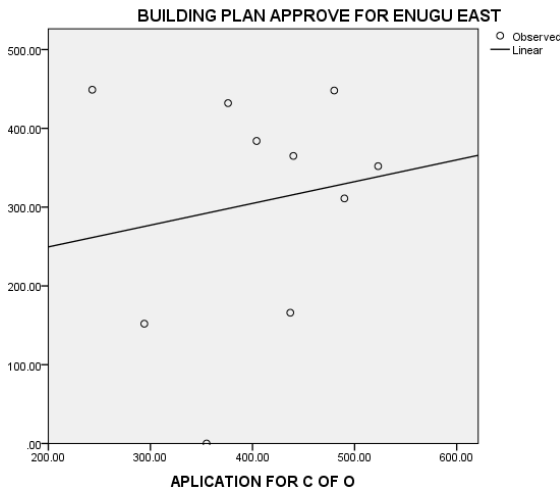
**Table 1: Distribution and Return of Questionnaire Administered on Land Administrators and Land Owners**

Class of Respondent	Sample Size/ Number Distributed	Number returned/ retrieved	Number not returned or improperly filled	Percentage of total number distributed and returned/ retrieved	Percentage not returned or improperly filled	Total
Land Administrators	51	49	2	14.8%	0.6%	15.4%
Land Owners	280	265	15	80.1%	4.5%	84.6%
Total	331	314	17	94.9%	5.1%	100%

As depicted in Table 4.1, questionnaires were distributed to Land Administrators and Land Owners, out of this number, 314 questionnaires were returned/retrieved, representing 94.9% of the total number of questionnaires distributed while 17 questionnaires representing 5.1% were not returned.







### Hypothesis One

There is no significant relationship between land title registration and housing delivery in Enugu Urban, Enugu State. (Alpha  $\alpha=0.05$ )

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2003.671	5.489		365.019	.000
	ENUGU_EAST	.015	.007	.643	2.236	.067
	ENUGU_NORTH	.052	.056	.060	.208	.003
	ENUGU_SOUTH	.029	.020	.407	1.436	.201

a. Dependent Variable: Year

The table above shows the result that Enugu East (B= 0.15) is significant at p-value(0.67) this indicate that land registration and housing delivery in Enugu East has a relationship, Enugu South the beta value (B= 0.029) is significant at p-value (0.201) also indicate that there is a relationship between land title registration and housing delivery in Enugu South local government area of Enugu state, Enugu North has a beta value (B=0.052) of unstandarized coefficient and is not significant at p-value (0.003) this shows there is no relationship between land title registration and housing delivery among the three local government under study in Enugu state. This result is similar to Omiri (2002).

### ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	43.703	3	14.568	2.253	.183 <sup>b</sup>
	Residual	38.797	6	6.466		
	Total	82.500	9			

a. Dependent Variable: YEAR

b. Predictors: (Constant), ENUGU\_SOUTH, ENUGU\_EAST, ENUGU\_NORTH

The Anova table indicates a significant relationship between land title registration and housing delivery in Enugu urban of Enugu state with f-cal (2.253) and p-value (0.183).

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.728 <sup>a</sup>	.530	.295	2.54287

a. Predictors: (Constant), ENUGU\_SOUTH, ENUGU\_EAST, ENUGU\_NORTH

**Hypothesis Two**

There is no significant relationship between town planning approval and housing delivery in Enugu Urban, Enugu State. (Alpha =0.05)

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2012.749	2.339		860.426	.000
	BUILDING PLAN APPROVE FOR ENUGU EAST	.064	.009	.223	.478	.650
	BUILDING PLAN APPROVE FOR ENUGU NORTH	.004	.045	.534	1.409	.002
	BUILDING PLAN APPROVE FOR ENUGU SOUTH	.012	.019	-.250	-.605	.567

a. Dependent Variable: year

The building plan approve for Enugu East has a beta value of unstandardized coefficients (B=0.064) is significant at p-value (0.650) which means there is significant relationship between town planning approval and housing delivery in Enugu East. Enugu South has a beta value of unstandardized coefficients (B=0.012) is significant at p-value (0.567) which shows a significant relationship between town planning approval and housing delivery in Enugu South. Then Enugu North has a beta value of unstandardized coefficients (B=0.004) and is not significant at p-value (0.002) this means that that there is no significant relationship between town planning approval and housing delivery in Enugu North local government area of Enugu state. This result is similar to Omiri (2002).



**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.337	3	10.446	1.225	.379 <sup>b</sup>
	Residual	51.163	6	8.527		
	Total	82.500	9			

a. Dependent Variable: year

b. Predictors: (Constant), BUILDING PLAN APPROVE FOR ENUGU SOUTH, Building plan approve for Enugu North, Building plan approve for Enugu East.

The Anova table indicates a significant relationship between town planning approval and housing delivery in Enugu urban of Enugu state with f-cal (1.225) and p-value (0.379).

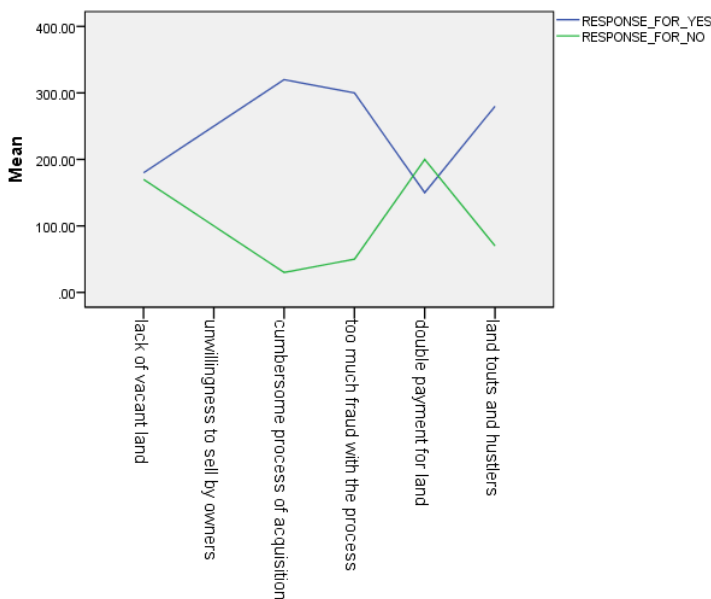
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.616 <sup>a</sup>	.380	.070	2.92014

a. Predictors: (Constant), BUILDING PLAN APPROVE FOR ENUGU SOUTH, BUILDING PLAN APPROVE FOR ENUGU NORTH, BUILDING PLAN APPROVE FOR ENUGU EAST

**Hypothesis Three**

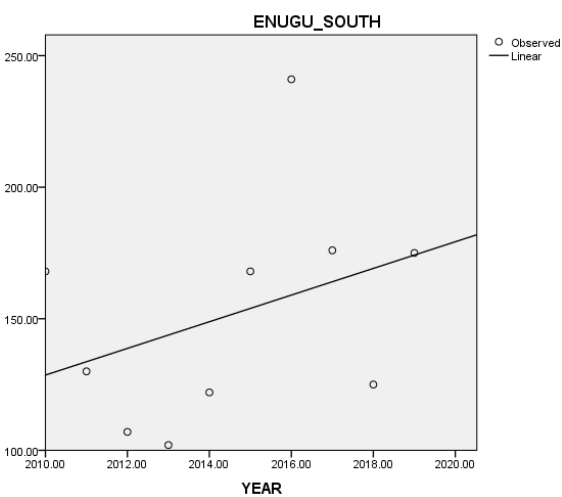
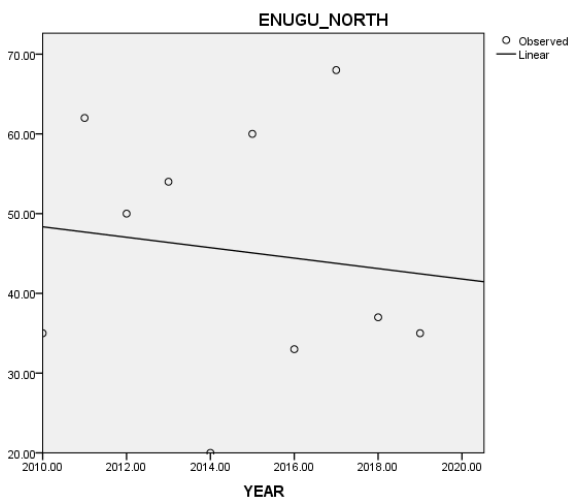
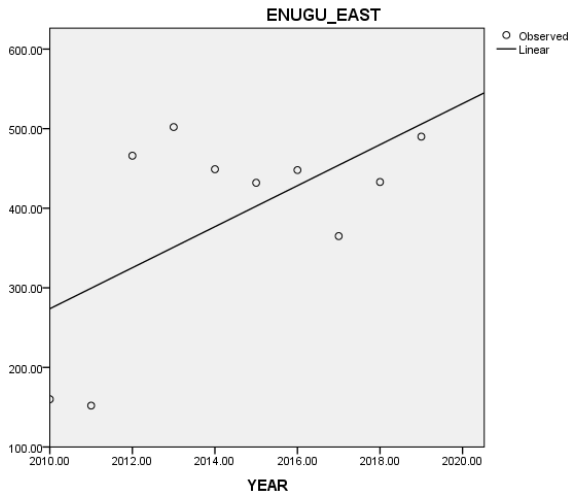
There is no significant discernable pattern in the challenges encountered by real estate developer in land accessibility in Enugu Urban.

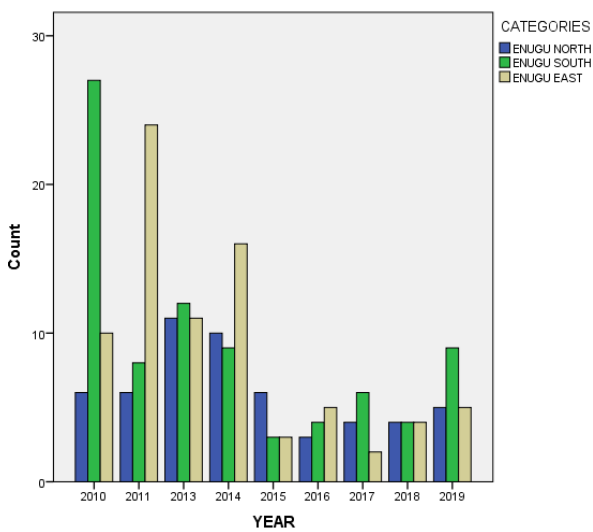
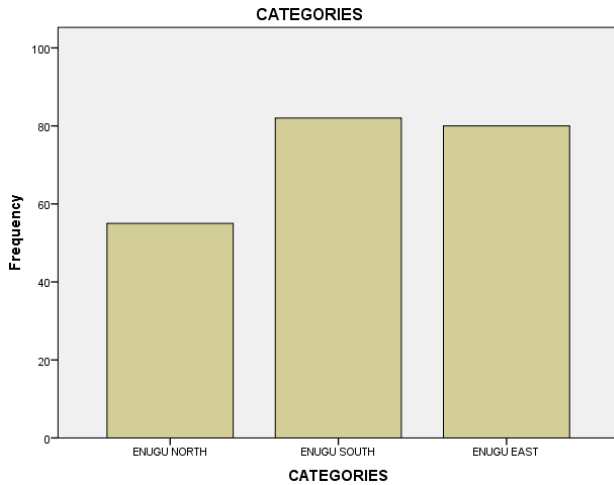


**The Result**

There is significant discernable pattern in the challenges encountered by real estate developer in land accessibility in Enugu urban.

From the graph, the major problems (challenges) encountered by real estate developer are cumbersome process of acquisition, too much fraud with the process and land touts and hustlers.





**Statistics**

APPLICATION FOR C OF O		
	Valid	10
	Missing	0

**SUMMARY OF FINDINGS, IMPLICATION AND CONCLUSION**

The study evaluated land accessibility for housing delivery in Enugu Urban, Enugu State. The finding from the study shows that land registration and housing delivery both have significant relationship in Enugu East and Enugu South local government area of Enugu State while there is no relationship between land title registration and housing delivery in Enugu North local government area of Enugu State. Generally, the results from the findings shows there is a significant relationship between land title registration and housing delivery in Enugu State.

The dynamics of the trend proves there is improvement in the application for land allocation and title registration in Enugu Urban, Enugu State from 2010-2019 which has effectively increase housing delivery in the state by making land accessible for major key players in the real estate sector. Other findings deduced from the study confirmed that there is significant relationship between town planning approval and housing delivery in Enugu East and Enugu South local government of Enugu State while the study also shown that

there is no significant relationship between town planning approval and housing delivery in Enugu North local government area of Enugu state. The dynamics of the trend also proves the significance in the application for building permit and town planning authority approval from 2010-2019. There is also a significant discernable pattern in the challenges encountered by real estate developer in land accessibility in Enugu urban which proves that the major problems or challenges encountered by real estate developer are cumbersome process of acquisition, too much fraud with the process and land touts and hustlers.

This study focused on the accessibility of land for housing delivery in Enugu Urban. The major objectives such as evaluating the trends in land and building approvals, the challenges and difficulties faced by developers have been analyzed.

The study established that the trend of building approvals on land to housing delivery have significant relationship which proves they have a pattern in their operation. Moreover, the number is so small compared to the increase population of prospective developers who are denied government approvals in their desired location for a desired purpose due to one policy or regulation or the other. This goes on to buttress the fact that a lot of informal land transactions go on in the city without proper documentation by the government.

The study has been able to establish that majority of the developer experience some difficulties when they want to access land for housing delivery in the state.

This study has also shown that though developers may have some evidence of purchase in form of agreement or change of ownership but the legal title recognized and accepted formally is the governor who can give statutory rights of occupancy. This therefore limits what developers can access in terms of finance or loans to aid in housing project and development.

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