



**Dissertation**

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**Time-Lags In The Development Of Urban  
Residential Plots In  
Kano Metropolis**

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**March 1993**

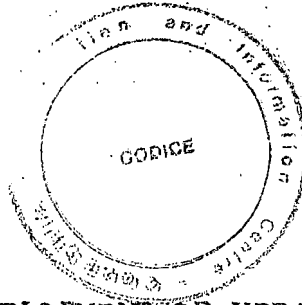


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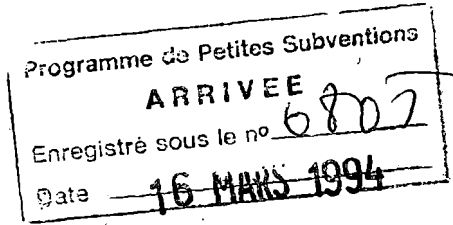
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TIME-LAGS IN THE DEVELOPMENT OF URBAN

RESIDENTIAL PLOTS IN  
KANO METROPOLIS



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CERTIFICATION

This is to certify that this work has been undertaken by ABDU A. ABBA in the Department of Geography, Bayero University, Kano

  
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SUPERVISOR

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DEDICATION

This thesis is dedicated to Dr. Muhammadu Attahiru Jega (of Political Science Department, Bayero University, Kano and A. U. T.,<sup>(Asst)</sup> National President) a free-minded scholar who has disabused his mind of petty acts and jealousy, who prides himself in disseminating knowledge - the true philosophy of all free educated minds.

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ABSTRACT

This study has looked into the causes and consequences of time-lags between the acquisition and development of residential plots in two layouts in the Kano Metropolis.

Using a convenience sampling, a total of two hundred and ~~forty~~<sup>(147)</sup> respondents, (~~Samples~~) consisting of the owners of undeveloped, uncompleted and developed (completed) plots in Badawa phase II and Gadon-kaya phase II layouts were investigated. The research was aimed among other things at examining and identifying the causes and consequences of delays in the development of Urban residential plots in Kano Metropolis.

My findings have confirmed that there are a long period of delay between the acquisition and development of residential plots in the study area. The reasons for this delay include high cost of building materials, small size of plots, lack of infrastructures in the layouts, poor location of plots, lack of building funds and problems of land speculation, among other things. It has also been discovered that these problems are to a large extent inter-related, one factor reinforcing the other. However, the problem of lack of fund was identified as one of the most important problems affecting many respondents.

Finally, the failure of Lands and Regional Planning Directorate and Kano State Environmental Planning and Protection Agency (KASEPPA) to discharge their duties effectively in terms of proper supervision, adequate,

and timely supply of the necessary infrastructure in the layouts, and their failure to apply laid down rules have compounded and encouraged such delays.

The effects of such delays were found to have some serious consequences. These include Land speculation, congestion, increasing rate of residential land demand and high cost of rent all of which worsened the already deplorable housing condition in the study area as development of new houses have not kept up with demand. In addition to these, 'leapfrog' development pattern was observed to have created the phenomenon known as "urban shadow" i.e. irregular and patchy development. Worst still, the uncompleted structures are said to be serving as hide-outs for hooligans and other undesirable elements of the society.

Long and short term measures are recommended to help solve these identified problems. These include the provision of site and services and integrated Land Policy among other things.

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## CHAPTER ONE

### 1.1 INTRODUCTION

Land is perhaps, mankind's most important resource. Man has since the dawn of civilisation been associated with land for most of his activities. Not unexpected therefore, this lead to the adoption of different policies on land administration throughout the history of Northern Nigeria. These policies, (either formal or informal) have guided the acquisition and disposal as well as planning and development of land. Change in land system which is an inevitable phenomenon to any societal development may be more of evolution than revolution and it can be progressive or retrogressive; collectively fundamental or cosmetic in both changes and outcome. As the region passed from the pre-colonial era through colonialism to independence, so did its land resources acquired a degree of nationalisation (by the enactment of the Land Use Act (LUA) in 1978.

With paucity of documentary evidence, a definite account of the pre-jihad customary Land Law of Northern Nigerian people is very difficult to come by (MCDowell, 1966). Although, it is a fact that the region in question has many people of diverse cultural background and Land Ownership has been limited and depended upon membership of a group i.e. ethnic, lineage, village or family.

Most of the Jihad period (which lasted for up to a century) witnessed some major societal changes:

the establishment and development of Sokoto Caliphate and the introduction of Islamic Law. Land, being an age-old resource, has not been left untouched. The virtual super-imposition of Islamic Law on traditional land system on the pre-Islamic tradition (as observed by Mortimore, 1967 p.677-688) has encouraged an orderly evolution of closely defined and regulated pattern of land holding. However, this was sparingly applied even in Sokoto Caliphate in respect of land. For example, Wakf in its private sense was not practised in the region (MCDOWELL, 1966 p.7). However, the introduction of Maliki Code made it possible for female members of the Muslim family to inherit upto half of what is inherited by their male counterparts.

Colonialism marked a new era of change in the socio-economic and political transformation of Northern Nigeria. It established a formal handing over of land administration from the Fulani to Colonial masters hence the dawn of Statutory Land Law ensued. The series of land legislations introduced by the British centrally revolved round their hegemony on land control. Subjected to trends in structural modifications, these legislations mandated them to use the country's land resources whenever needed. This formed the basis of a land capitalisation particularly by the taking over of land control by the State (Colonial Masters). Moreover, the introduction of monetary economy facilitated this process. However, it should be noted that the colonial



land control did not necessarily represent land nationalisation (Main, 1988, p.38). The taking over of land control gave them the ultimate authority of rights to expropriate and to allocate land. That is, it helped to determine who got what land, where and at what quantity. This in turn sowed the seed of Cadestralisation of land. On the other hand, colonial monopoly over land weakened the Communal ownership of land and set in motion new planning purposes as brought by new technology ((industrial revolution). This was eloquently express by Marx (1966) in Main, 1988.

"Land should not be common property ... it should confront the working class as a new condition of production not belonging to it, and this purpose is completely fulfilled if it become a state property ... the common property of bougeoise class of capital."

Although the colonial government's land policy succeeded in the appropriation of land for its use, and in the control of land speculation, it did not however succeed in establishing itself as the sole landlord (Main, 1988, p.3). This might have been caused largely by lack of an outstanding system of cadestralisation. In fact, land tax as noted by Lugard (1922) produced a gap between colonial land policy in theory and practice. Individuals were free to sell, lease or transfer their land because there was no official restrictions to blood relation.

Independence means sovereignty in statehood even though the adoption of colonial legacy in most of the societal operations of the new state is the rule rather than the exception. The off-shoot of the Colonial legislations in our land policy is reflected to-date.

In 1962, the semi-urban capitalisation of land received a boost with the enactment of Land Tenure Law. Many urban centres in Northern Nigeria i.e. Kano and Kaduna expanded into the Agriculturally productive land through the process of taxing poorer farmers and subsidising richer urban residents (Frishman, 1977 p.308).

The economic bouyancy of the oil boom in the 1970's characterized by massive rural-urban migration and high land demand resulted in further acquisition of land by government and its Agencies in a magnitude larger than was ever known before. Todate, government has proved incapable of meeting the demand for urban residential land. As a consequence, the formular of allocating plots to potentially able developers or applicants only (as used in the colonial days) was re-introduced. Not only this, time-lag in the allocation process became inevitable while, delay before development after the actual allocation remained the rule rather than exception. Similarly, land speculation became and is still remains one of the most striking features of urban land holding. Thus, land is increasingly bought for speculative rather than productive purposes. This according to (Main, 1988, p.4) is evidently clear in the rising cost of land. The promulgation of Land Use Act (LUA) was aimed not only at solving these problems but also at making land available to all and sundry, check the problem of land fragmentation and prevent land commoditisation among other things. However, with more than one decade of operation, the Land Use Act (LUA) remains questionable in most of its salient objectives. In fact it has been argued that its promulgation has made things more

difficult for the common man (Liman, 1989 p.4-6). Of all land uses, urban land is one of the most valuable and residential uses constitute one of the major urban land use (at least in areal extent). In some urban centres, over 50% of the total land area is used for housing.

## 1.2 STATEMENT OF THE RESEARCH PROBLEM.

Kano, the study area, is one of the largest cities in Nigeria and one of the most densely populated urban centres in the country (National Population Census, 1992). As the population of Kano is growing, so is the demand for more land to be developed for residential housing. Undoubtedly, Kano Metropolis is one of the many urban centres in the country that are characterized by housing shortage due largely to the fact that demand far outstrips supply and development lags far behind allocation. In Kano Metropolis, large proportion of undeveloped plots and those left in the process of development for years can be found in substantial numbers in almost every layout. This situation has heightened the already deplorable housing condition in the study area. It leaves no one in doubt that the present land policy in Nigeria can not do much in alleviating this problem let alone meet the future expectations and requirements. Indeed, time-lag in residential plots development is not a new thing in the study area, it only assumed a high proportion in time.

The financial ability of an individual to develop the land allocated to him within two years remain one of the criteria of urban residential plot allocation (Adamu, 1986 p.82; Koehn, 1984, p.68 and Liman, 1989 p.4). This being the case, it should be assumed that a large proportion of the allottees are in the position of developing their plots. This policy is presumably adopted to reduce land sale and speculation. That the policy seems to fail raises a number of questions. Was the land allocated to the wrong people or did the allottees change their mind (of developing the land) after the actual allocation, should the plots be revoked and reallocated to promising developers? Or should all land be allocated irrespective of financial capability ?

A review of our land policies since the Colonial days revealed that effective solutions to our land administration problems can not be ignored and neither can the problems of its administration nor that of its policy be solved without knowing the root causes of such problems. The Land Use Decree (LUD) was promulgated in 1978 with the sole aim of solving these problems (after their actual identification). Sound as the objectives of the Act are, their transformation from theory to practice remains an uphill task to date. Moreover, considerable lapses persist and in some cases new ones have emerged i.e. the problems of allocation and development. In fact, in practice, the overall effect of the Act has been contrary to its noble objectives. Instead of using its theoretical powers of expropriation and

reallocation to achieve equitable distribution it has in practice been used to favour those with connections (Main, 1988; p.7).

Principally then, the need to undertake this research stems from the high rate at which plots are either left undeveloped or retained in the process of development for years. In fact, it is quite common for the plots to be in such conditions for 2-7 years after the actual allocation or commencement of the project and sometimes <sup>even</sup> longer.

### 1.3 AIM AND OBJECTIVES

The main aim of this research is to examine the causes and consequences of time-lags in the development of urban residential plots in Kano Metropolis.

The specific objectives to achieve this aim are to :

- i) determine the causes of time-lags in urban residential plots development in the study area;
- ii) find out whether plots are changing hands (transacted) from the original allottees to the present holders and
- iii) To assess the allottees' capability of financing development after allocation bearing in mind that plots are allocated largely to potentially capable developers or applicants.

### 1.4 HYPOTHESIS

It is hypothesized that :-

- (a) Land speculation is a major factor explaining the causes of delays in the development of urban residential plots.

- (b) Financial ability of an individual allottee or plot buyer, is a principal factor in embarking on development.
- (c) Development would be faster if people could be allowed to build using the materials they can best afford, not by using regulated building materials requirements.

#### 1.5 JUSTIFICATION AND RELEVANCE OF THE STUDY.

As a vital resource to all mankind and nations (irrespective of their technological development or economic prosperity) land, will remain a pre-requisite to any meaningful development.

Ownership of land (particularly developed one in the form of houses) is a determinant of wealth, prestige and an acceptable collateral to the bank in the study area. As a consequence, both rich and the poor want to acquire and develop land but the present policy for its distribution does not favour all, particularly as it relates to its allocation to those who can develop it (Sende, 1990 p.53). Certainly, the land allocation arrangements which applies to a particular group of people are among the potential determinants of social relations, economic activities and political power (Offer, 1981). In fact, the structure and patterns of its ownership is an important determinant of several aspects of the physical growth of our cities (Mortimore, 1965 p.105-119).

It remains an undisputable fact that the study area is one of the fast growing urban centres in the country and a melting ground of migration. Different people from different areas (both within and outside the country)

migrate to Kano for different motives. Without doubt, this implies an increasing demand for more houses to shelter them. Unfortunately the rate of this migration and population growth outpaces the rate at which new houses are developed. As a consequence, many plots are left undeveloped or are in the process of development for years. But it should be remembered that :

"The quality of urban life depends on the way the quality of land available is used . . . The quality of urban life means an appropriate use of land for the whole urban population not just for some strata of society" (Darin - Drabkin; p.6).

The increasing demand for land and the corresponding nature of inelastic supply make it necessary to devise an effective means of distributing and developing it wisely.

### 1.6 LITERATURE REVIEW

There are wide varieties of researches and case studies that deal with problems of residential land development particularly in the urban centres. Problems identified include the problems of accessibility, lack of development fund and low level of income as well as stringent building standard requirements. Others are high cost of building materials and lack of infrastructural services (Abrams, 1964, p.29 and 56-7; Frishman 1977 p.39; Sada, p.74; Koehn, 1984 and Sende, 1990 p.80. Similarly the studies of Utille (1985 p.95) on Makurdi, Omusi, 1987 p.82) in Kano and Sende (1990 p.80) on Gboko support these findings.

Lack of infrastructural services, particularly roads were discovered to be one of the main problems of residential plots development in Makurdi and Gboko in Benue State (Sende, 1990). Sende's findings revealed that inaccessibility within layouts constitute a bottleneck to many developers particularly as allottees have to pay compensation and then provide roads joining their individual plots. Similarly, substantial amount of money have to be spent on land clearing. In fact, the problem of physical inaccessibility was mentioned by 25% of his total respondents. As a consequence leaving the plots undeveloped for years is quite common. He found that 18.8% of these respondents had not effected any development on their plots for 3-5 years while 18.8% left the land undeveloped for 6 (six) years and above. This trend is bound to be inevitable because by the time such money was spent on road-construction and shrubs clearing, the money left over would be too small to embark on substantial development (Adamu, p.95-8). However, the problem of physical inaccessibility is not as pronounced in the Makurdi layout as in the local government layouts of Gboko in the same State. This is because the former provide some of the accessible roads. A long delay increases the risks of revocation even though incidence <sup>of</sup> revocation according to lands officials has been very rare. Plots are revoked if any part of the agreement of occupancy is violated such as non-payment of rent, failure to develop the land after a long period or alienating the land without the consent of the Governor.



However, for the majority of people who cannot secure government assistance i.e. in the form of loan in the provision of their accommodation, the set of standards operated by local authorities constitutes the single most important obstacle in building their own houses. The majority of low income earners find it difficult to secure the loan or other form of assistance for building their own houses that is recognised and acceptable to the authorities yet, the planning authorities have the right of demolition peasant houses which are regarded as sub-standard. Certainly these standards for the majority of developing countries have been criticized as being too inconsiderate judged by the realities of their economic situation. Since standards are means of assisting individuals to achieve a comfortable living, authorities must consider the realities of the yearnings and aspirations of the target population.

Undoubtedly, the issue of building standards is one of the central problems in providing shelter for the large majority low income earners. But -

"A policy that cannot guarantee easy access to residential land by the poor, but rather encourages speculation and turns back to question the validity of individual's tenure certainly erodes the basis of its acceptability" (Liman; 1987, p.7)

So the emphasis has to be changed and the colonial legacy has to be dropped to meet the realities of our time, so long as the popular objective of housing for all by year 2000 is to be a reality. What many developing countries

fail to understand is their blind imitation of the so-called foreign law (either imported from abroad or inherited as part of the colonial legacy). It should be noted that these laws as introduced by the colonialist were meant to maintain their 'home taste' in the new territories. After-all, in many instances, they lived far apart from the local natives.

However, in the Philippines for example, the story is different. In an investigation conducted by the National Commission in 1964, it was discovered that high land cost as engineered by land speculator was one of the greatest obstacle to replanning of developed areas. Abrams, (1966 p.56) has cautioned that the Philippines case is a disasterous one. His study revealed that a large proportion of suitable urban land is left undeveloped in the hands of their owners who are not willing to release it for sale to the potential developers irrespective of high demand and pressure or even the anticipations of profit therein. Invariably, this has serious economic, political, social and physical repercussions particularly in the major cities.

Certainly, most of the Nigerian urban centres are characterized by a high rate of undeveloped plots caused largely by speculative activities. The expectation of a higher profit necessitated the land vendor or speculator to withhold his land from the market and even if he puts the land on sale, the exorbitant price prevents many potential users from buying. It is quite common, as learnt from the land vendors, for a land speculator to buy and hoard as many as 15 - 20 plots for 2-3 years time or even longer, until such a time the price rise.

However, it may be wrong to think or even consider speculative activities as the leading factor in explaining the high land cost. In fact, several factors can be attributed to this. Some of these land problems include the low tax or lack of imposition of taxes on vacant land. This has collectively made it possible for land to be withheld from use and this has contributed greatly to the persistence of lineage ownership in many parts of Nigeria. Similarly lack of readily available investment avenues particularly in the Third World countries has made it safe for individuals to invest on land particularly because of its unique qualities relative to other resources. Worst still, even the few existing avenues are not publicised thus putting more and more investments on land (Abrams, 1966).

Writing on Makama World Bank assisted housing programme Adamu; in Bauchi, 1990 revealed that the high cost of building materials has dashed the hope of many potential developers from developing their plots. He condemned the role of middle-men in skyrocketing the prices of building materials. Their negative roles in this matter is very glaring when the market and company prices are compared. In many instances, more than 40% increase are made on those goods well over the company price. No wonder, the hope of building a house by many senior civil servant end up as a mere dream. If such fear can be expressed by such people what more of petty casual labourers. A lot could be achieved by subsidising building materials to genuine land developers and disposing these goods through co-operatives instead of middle-men because it reduces the cost.

Unfortunately however, in many areas, income is so low that buying land or building materials for its development at whatever cost is beyond the means of the families. Very many families who own land are frequently unable to borrow money with which to improve it. This low level income group coincide with squatters settlement in Kano where Abdu, (1986) discovered that their low earnings coupled with their multiple problems have necessitated them resorting to squatting on illegal land and using any available resources (materials) for building their houses.

Certainly the role of government is crucial in removing such problems. In the same-line, government has the power to guide land use planning in order to avoid its mis-use and guide its disuse and reuse. Land is the key for many development i.e. housing and public works and growth. But government has not yet developed a rational land policy that can cater for all.

From another perspective, in a survey conducted by Burrows, (1977) it was discovered that the problem of vacant land is one of the multiple problems facing the inner city of most countries. Although, it has been argued that such is a clue that the city may be associated with problems, such as in-accessibility. He however maintained that whether the problem can be attributed entirely to private land market is subject to debate even though, it was shown that 75% of such plots are owned by public sector, principally the statutory undertakers and local authority.

To this end, a reconnaissance survey conducted by this researcher in the study area has revealed that a large number of the allocated plots are left undeveloped or in the process of being developed 2-3 years after the actual allocation or purchase.

Indeed, it is quite common to discover that about  $\frac{2}{3}$  of plots in most of these layouts are left in such condition for such a long period. This results agrees with the findings of Maxlock and Partners (1965) that in 1965 out of the potential number of 2,100 plots allocated in Tudun Wada extension (in Kaduna) less than 150 were developed.

From the foregoing, it is manifestly clear that there is need for a sound land policy that will improve or solve the identified problems. This need becomes necessary when one considers the rate at which urban centres are fast growing vis-a-viz the pace at which plots are allocated and developed. It is now time for shifting the emphasis towards a better and lasting solution to the land development, particularly in the urban centres of this country where the pressure is on the increase.

#### 1.7 OPERATIONAL DEFINITIONS

Residential housing within the framework of this research is used to embrace much more than its mere conventional terms such as dwelling or shelter. It refers to the dwelling unit and its environment within which human families live, especially water, waste disposal, zoning control and recreational facilities.

Undeveloped plots are plots left vacant without any individual structure, even where roads and other infrastructures are provided i.e. in the form of electricity or water.

Developed land is used to mean more than a mere physical improvement in infrastructural provision i.e. water or electricity. It is used to refer to land developed into completed building(s), that can be used for residential purpose. The emphasis here is on completion. Anything short of this is considered as uncompleted.

Uncompleted plots on the other hand are plots that have left the undeveloped stage but stop short of completed buildings. It may be at foundation level or structurally completed but unroofed.

Kano Metropolis within the framework of this research is limited to three local governments - Dala, Municipal and Nasarawa.

## CHAPTER TWO

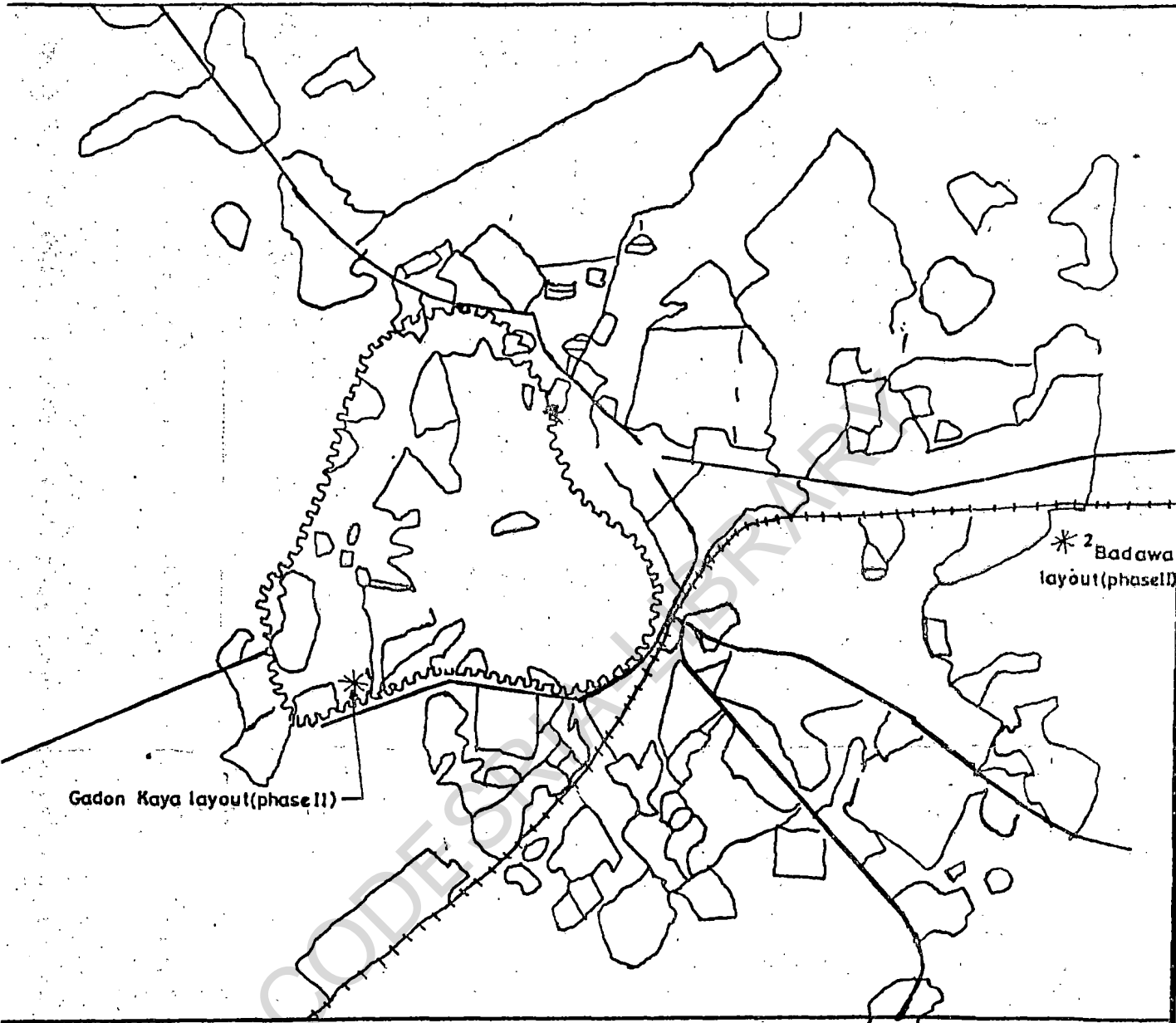
### THE STUDY AREA

#### 2.1 HISTORICAL DEVELOPMENTS AND GROWTH OF KANO

Kano Metropolis (the study area) lies on latitude  $12^{\circ}03'N$  and longitude  $8^{\circ}31'E$  and situates at 472M above the sea level. Located in the Sudan savannah of Northern Nigeria the city falls within the Kano closed settled Zone (Mortimore, 1972). According to him, out of the provincial total of 4.3 million people the Kano closed settled zone had more than one half of the total population.

The growth and developments of Kano Metropolis like other pre-colonial cities in the continent (Africa) has witnessed and passed through three distinct phases: Pre-colonial period, Colonial period, and independence era. However, the concern of this research is on the last one. Different factors throughout history has made the developments and growth possible. This range from the transaharan trade (which brought with it industrial and commercial prospects), to its ideal location and its fertile soils. Others are the industrious nature of its people, its potential markets (particularly Kurmi and Sabon Gari), its political position as an administrative centre (since the colonial days), the establishment of railway line, the state creation (i.e. its position as State capital), the oil boom of the 1970s and its teeming population (which constitutes potential markets for companies and industrial goods).

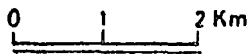
Fig.1 MAP OF KANO METROPOLIS SHOWING THE STUDIED LAYOUTS



KEY

\*1 Gadon Kaya layout ( phase II )

\*2 Badawa layout ( phase II )



Source: After Main, 1983



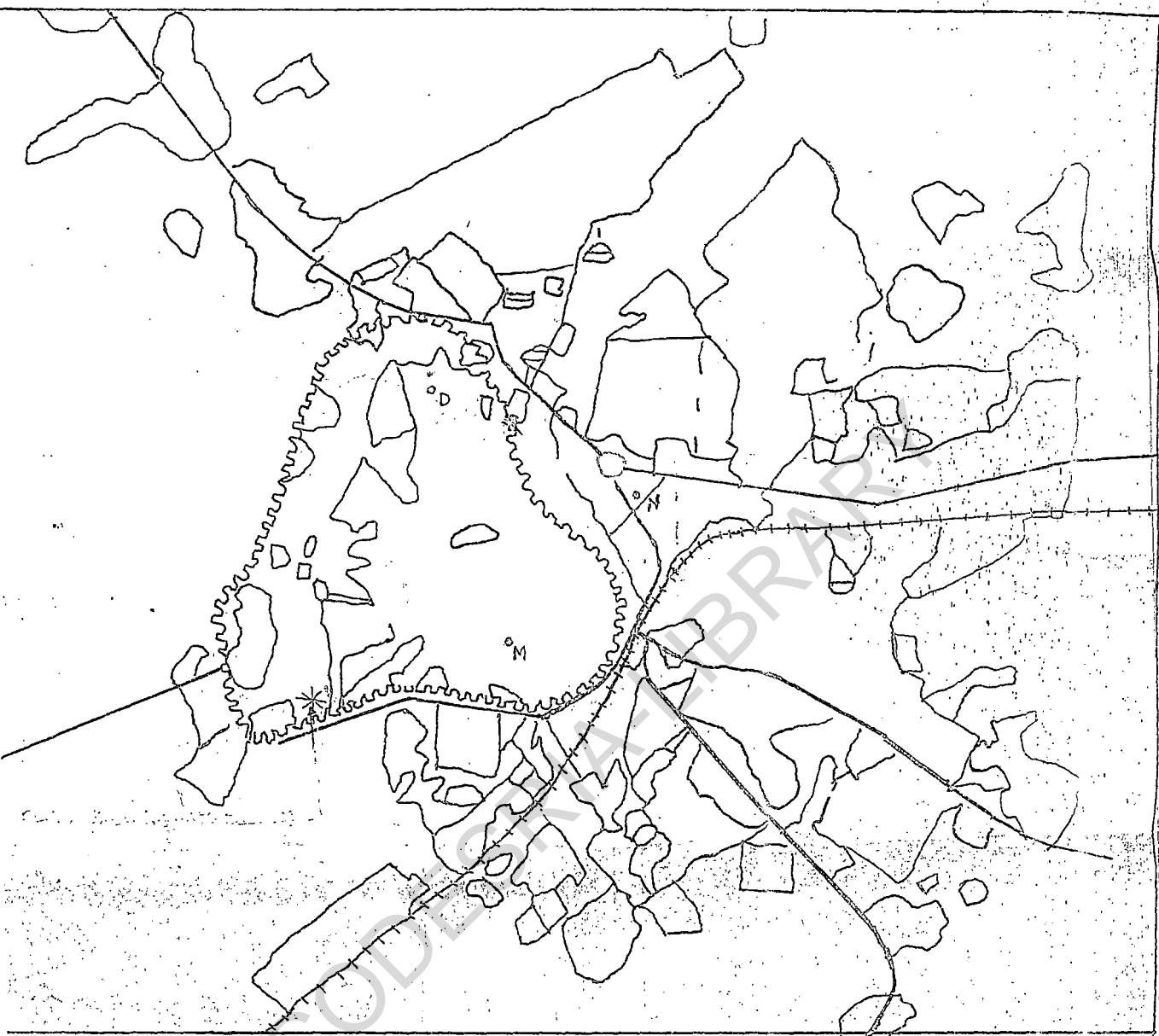
Undoubtedly, Kano had enjoyed a long period of sedentary population in an organised emirate.

Certainly, Kano had enjoyed a long period of economic prosperity and commercial production characterized by long distance trade in craft, manufactured goods and groundnut production for export. This gave rise to the development of state apparatus that played an important role in land tax collection from the rural producers as early as 13th century (Lubeck, 1986, p 19-20, 26).

According to Cargill (1980) it is certain that the Kano Emirate operated a fiscal policy that had the effect of encouraging productive activities. However, land taxes were not fixed but dependent upon access to a market. So, to encourage high production, valuable land that are used for grains are taxed though depending upon its potential production. This clearly mean that behind the farmer's efforts towards production there was an imposing mechanism (tax) that the state apparatus used to achieved its end.

The pre-eminance of Kano as a centre of commerce was rested upon three levels of commercial intercourse. First, as a melting ground of the locally produced hand crafts, foodstuff and leather product from both within Kano and neighbouring emirates; second, as an important terminus of products involved in the local trade such as grains, indigo-dyed cloth and salt from the north, and the transaharan trade from both within and outside Africa, Southern and Eastern trade with Yoruba States and West African trade plus Borno. (Lubeck, 1986 p.23-4).

Fig. 2 MAP OF KANO METROPOLIS SHOWING THE DELIMITED KANO METROPOLIS



PAL  
AWA

0 1 2 Km

Source: After Main, 1963

KEY

- D - District
- M - Municipal
- N - Neighbourhood

Prior to the advent of the Colonial Masters, the expansion of the major cities in Hausa-land i.e. Kano and Sokoto were largely guided by the principle of gida ya kori gona ("the house drives away the farm"). The use of this principle permitted the Emir to expropriate (confiscate) peripheral farmlands for urban uses. Usually, another plot would be allocated to the displaced in lieu of their farmland which would not be required for an immediate urban use.

The early 20th century, precisely 1903, marks the beginning of yet another political era. This was the British rule - which brought with it new socio-economic changes, and another boost to Kano's development and prosperity. Kano was made a District and Provincial headquarters. The living standards of Kano people was improved with the buoyancy of groundnut and cotton production. This was however largely attributed to the extension of railway line to Kano in 1914. The changes in political set-up in Kano brought new developments. Similarly, the previous land use types were significantly altered. What used to be confined within the wall now extended far from it. Government Residential Areas (GRA) were established to accommodate the colonial masters. Similarly, to provide additional plots for the growing population, new layouts were made i.e. Sabon-Gari, Tudun Wada and Gwagwaruwa. Residential layouts were equally provided around the urban periphery - such include Dakata and Tarauni quarters.

Although the incorporation of Kano into the capitalistic world economy, which emerged after the industrial revolution

has brought about changes in the manufacturing industries, Kano still plays and occupies an important role and position in commerce and industries throughout the country today.

It has been argued that the period that culminated the urban expansion and introduction of capitalism (which started in Britain, nearly one hundred years back), have multiple consequences (effects) on urban housing in Kano Metropolis. According to Main, 1987, these include :

"the renewal of urban and peri-urban neighbourhoods for commercial, industrial, transportational and other governmental as well as residential purposes; the creation of low density elite residential areas and of smaller pockets of somewhat similar housing in many government institutional compound; the creation of "low cost" housing designed for middle ranking civil servants and used in many instances by wealthy people and those under their patronage; tremendous demand for accommodation in those highly density residential areas of legal status (inside Birnin Kano, and in Sabon Gari, Tuden-Wada and other layout) where rental costs for housing were beyond the pockets of many of the urban poor and; the presentation of highly effective legal and logistic obstacles to land regularisation for those, typically but not exclusively peri-urban residents, who have obtained their land under customary tenure". Main, 1987, p.4 - 5)

## 2.2 POPULATION GROWTH IN KANO METROPOLIS

Today, Kano is one of the fastest population growing centres and one with a high population density in the country. Mortimore, (1962) has highlighted that the province contains one of the densest concentrations of population on the African continent, with about two million living at densities in excess of 300 persons per square kilometre in which he referred to as Kano closed settled zone, although, there is significant variation in this density (both within the metropolis and the region as a whole). Within the city, the highest densities are to be found in the Birni. This is followed by Sabon Gari, Tudun Wada, Fagge and Gwagwaruwa. The GRA has the least density, largely attributed to the size of an individual holdings. Other areas, especially the newly developed ones i.e. Sheka and Sulaiman Crescent fall in between these two main groups.

The soils factor has an important position in explaining the present day population distribution pattern in Kano province. These soils are different in their agricultural potentials and productivity thus, explaining their differential capability in supporting population although this may be bound to change as agricultural activities are gradually gearing towards commercialisation among other things. This, according to Mortimore (1962) if viewed from this perspective, the role of both economic changes and history have to be perceived and considered independently in explaining the

present population distribution. The above assertion is very supportive when one considers that one of the highest population density of 540 person per square kilometre is associated with productive brown soils. Similarly, the same area (characterized with the soils in question) is associated with an organised economic and political leadership that lasted for centuries.

From another outlook, it has been argued that the pre-colonial population growth of Kano Metropolis has been largely associated with migration. This is quite convincing when one considers the economic prosperity and political stability of Kano during that period. There is no doubt that Kano served and is still serving as an important melting ground for migrations and migrants from every part of the country and even outside. This is manifested in some ward names which reflect the indigenous artisans living in them i.e. Soron Dinki (tailor's ward).

According to 1962 census, Kano State had a total population of 4,329,000. By 1972 this figure was estimated to rise to 5,612,000 and later to an estimated number of 7,279,000 by the year 1982. At any rate, the Metropolitan (Kano) population contributes about 50% of the total State population. For Kano city, the annual increasing rate from 1952 - 1962 almost trippled the growth rate of the State as a whole. The projected figure rose from 249,000 (in 1962 National census) to 436,133 by 1972. At this point, it is important to note that the 1952 - 1962 annual growth rate or increase did not continue owing to the 1966 civil war that witnessed the flight of many southerners

to the southern states. This was estimated at about 35,000 people! However, according to the just concluded National Census (1992), Kano State has the total population of 5,623,040 people while Kano Metropolis (as used within this research) has 1,114,954 people.

### 2.3 CHARACTERISTIC OF SOCIAL PATTERNS IN METROPOLITAN KANO

The social pattern of Kano Metropolitan like those in many other urban centres, is a reflection of its history. In urban Kano, three distinct types can be identified. Inside the Birni (walled city), the classical Hausa - Fulani accounts for almost 100%. Extended family is the usual and common family type. There is however a growing evidence which indicates that the social pattern of the past is fast changing among the young generation i.e. purdah. Similarly living together with one's family particularly for the new couples (married) are gradually becoming the exception rather than the rule. Moreover, this trend will change faster with increasing acquisition of western education by the inhabitants.

On the other hand, Sabon Gari is predominantly Ibos, Yorubas and other minority tribes. All income groups are fairly represented. Sabon Gari present a distinct social structure different from the city. Here, over-crowding is one of the most striking feature. It is quite common for 5-7 people to be sleeping in a room. Rents here are high relative to inside Birni and the family ties, quite unlike the city is not very important.

Other pre-colonial and colonial residential areas like Fagge, Tudun-Wada and Gwagwaruwa are associated with almost all income groups even though ethnic composition may be slightly different. Thus, Tudun-Wada is largely inhabited by Hausa. Fagge on the other hand, are mostly Hausa and levantine whereas, mix representation of the Hausa, Yorubas and Ibos as well as other minority ethnic groups represent the population of Gwagwaruwa. The township is also a mixture of income groups representation though the GRA has a higher and medium income earners.

#### 2.4 LAND USE TYPES IN KANO METROPOLIS

Land use is a primary indicator of the extent and degree to which man has made an impression on the earth's surface. It reflects political, social and economic aspects of human culture and provides an index of the intensity of human life-style.

Urban areas represent a complex association of population concentration, intensive economic activities and diverse land uses and lifestyles. They are microcosm of human activities and frequently express rapid changes in land use that need to be understood.

According to Mortimore (1966) the pattern of land use in Kano is<sup>a</sup> reflection of a chain of decision by public authorities concerning the zoning of the different urban activities. He noticed changes in the replacement of arable land by residential dwelling, railway line and other urban uses.



#### 2.4.1 RESIDENTIAL LAND USE

Residential land use in Kano Metropolis like in many other urban centres account for about 50% of the developed total urban land area. This assertion is particularly supportive in the case of Birni (old city) before the colonial era.

Quite unlike the contemporary metropolitan Kano, the old city has no standard land use plan particularly prior to colonial period, even though (as pointed out earlier), it is a fact that large proportion of the city's landscape were used for residential housing. These houses are mainly made up of mud, sand bricks and sticks. Most of the buildings are non-storey types and the roofing is done with thatch, sticks, mud and grasses. The roads are quite narrow and meandering. This makes it impossible for vehicles to move freely around ~~on~~ many of these streets. Similarly, this also affect the supply of some basic infrastructures to some areas until recently. To avoid similar mistakes and duplication of mixed and unplanned city Land use, Twenty-year development plan for Metropolitan Kano was planned by Trevallion (1963 - 1983);

The period 1969-1981 witnessed an increase in residential developments - in Metropolitan Kano. In all, 36 areas of residential units were allocated capable of housing 300,000 persons of an average density of 100 persons per hectare. Facilities and infrastructures are sometimes provided over recent

years. Some large part of agricultural land in the urban periphery are illegally subdivided for residential use. These developments can be found in Shekar Barde, parts of Rijiyar Lemu, and Kurna. They constitute serious planning problems and represent a haphazard growth of Kano Metropolitan. Their improper planning, misuse and abuse worsen the supply of needed services and infrastructure to these areas.

#### 2.4.2 COMMERCIAL LAND USE

Kano can be described as a commercial metropolis of the western Sudan. The predominant role of the Kurmi market in the pre-colonial era and the development of Sabon Gari market during the colonial period further strengthen the commercial activities in Kano. The wide varieties of goods and services ranging from leather skin to textile materials continue to attract large number of buyers and sellers as well as travellers from both within and outside the country.

In 1975, there were about 500 commercial institutions in Metropolitan Kano engaged in wholesale, retail trade, restaurant and hotels. There were about 135 financial houses which include financing, insurance, real estate and other business services. Kano account for over 50% of all trade in the North (Kano State statistical year book, 1975). With no doubt, this number will have increased substantially today.

In all, commercial land use accounted for 151.4 ha. in 1985 (UDB 1985). Like other land uses in the city, commercial land use has over the years changed significantly.

It has been argued that today, Metropolitan Kano's Morphology no longer displays the discrete multiple nuclei of the colonial era. Instead a single dominant Central Business District (CBD) containing super markets and banks, international hotels and airline offices, other commercial and government offices as well as canteens and market stalls, is sited at physical heart of the urban area. However, around the CBD, a morphology displaying both concentricity and sectorality is emerging (Main, 1988 p.6). In other words, the CBD may be described to include the whole of Bata area including Sabon Gari market, whole Ado Bayero road, substantial parts of Bello Dandago, Ibrahim Taiwo, Murtala Mohammed, Bompai, Hadejia roads, Ahmadu Bello way and Abatoir roads among others.

#### 2.4.3 INDUSTRIAL LAND USE.

Kano has for the past two to three decades been an important industrial centre in the country. The industrial revolution started around 1960's with groundnut and textile materials manufacturing. Later, there was a shift to furniture making, soap, metal and confectionaries and other light industries. Today, Kano is a conglomerate of industrial ventures amounting to many hundreds. With increasing growth in population (which in turn provide potential consumer market) the attainment of statehood in 1968 and oil

boom of the 1970's brought about large scale industrial development thus, making a substantial increase in the industrial land use.

The main industrial layouts are Bompai, Sharada (phase 1 - 3), and Challawa. The first is the oldest industrial layout in operation right before the creation of the state; the second, quite unlike the first one is represented by multiple phases amount to three. By far, it has the largest industrial number. The third major group is the most recent one in use. In addition to these ones, there are some pockets of these industries scattered within the metropolis particularly along the main roads going outside the city i.e. along Zaria and Hadejia roads. Wide varieties of goods are sold i.e. insecticides, flour, soap, and soft drinks. Other goods are footwears, iron sheets and textile materials. They consist of both large and medium as well as small scale industries. Quite unlike the pre-colonial development, these industries are largely located outside the city. According to Kano State statistical year book (1975) there were about 467 such industries in Kano Metropolis with a combined annual output of N100,000 million worth of manufactured goods, some of which are exported outside the country.

In addition to formal industries, there are quite a large number of the informal type. They include dying industry, leather and craft works, cloth, textile, perfume and metal industries. Their large concentration quite unlike the modern industries are located inside the Birni.

In all, industrial land use accounts for 2,096 ha. in 1985. The conversion of agricultural land to other urban

uses ((industrial use inclusive)) will continue for unforseeable future.

#### 2.4.4 HEALTH AND INSTITUTIONAL LAND USES.

The two land use attained prominence after independence in 1960 and were at their booming stage by 1968 (with attainment of statehood) and 1970's (oil boom era). Large proportion of urban and peri-urban land were used for schools and hospitals among other things. Large tracts of such land turning into hundreds and thousands hectares were acquired. Bayero University New campus and its teaching hospital (along Zaria Road) as well as Bukavu barracks are typical cases in point. The immediate consequences of this is proletarianization of sub-urban farmers. Having being derived from their age old means of livelihood (their farmlands), the immediate alternative left at their disposal is migrating to urban Kano for any available casual labour.

#### 2.4.5 COMMENTS

The present rate of population growth and increasing degree of urbanisation, coupled with the ever increasing demand for urban land for various uses will certainly lead to more changes in the existing land uses. Such changes will particularly be around the <sup>urban</sup> periphery. For this reason, there is a need for better management, allocation, planning and development of land resources in the area. This need becomes urgent especially when ~~one~~ one considers the unique qualities of land relative to other resources and the future land requirements.

According to the urban development plan for the year 2000, a gross density of 300 persons per hectare<sup>is</sup> required in existing residential areas (minimum requirements) up to 2005. Therefore, people in areas of higher densities would be required to settle the excess population.

This will be on the basis of gross density of 115 persons ha. For the new areas at an annual resettlement rate of 9% (UDB, 1985), The total future land requirements (excluding the existing ones) using this measure is put at 10,734.2 ha. by the year 2005 (Fagge, 1990 p.40-1).

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CHAPTER THREE  
RESEARCH METHODOLOGY

3.1 INTRODUCTION

The research has been carried out in Kano Metropolis. Reasons and justification for the choice of the study area has already been highlighted in chapter one. The task of undertaking and presenting a research of a vital resource like land development in a place like Kano entails cutting across many sources and required many considerations in the methodology with a view to bringing out a genuine report. To this end, the study has been undertaken in three phases: pre-fields; Field and Post-field stages.

3.2 RECONNAISSANCE SURVEY-- (PRE-FIELD STAGE)

Familiarization visit to acquaint oneself with the development trend of each of the two sampled layouts constitute part of this stage. The studied layouts are Gadon Kaya (Phase II) and Badawa Phase II, collectively allocated by the Directorate of Lands and Regional Planning Kano in 1987. Refer to figure 2.

Several reasons were taken into account for selecting these layouts as a result of the reconnaissance study. These are : to give a comparative analysis of plots development within and outside the Birni particularly as one of the layout is situated right inside the walled city while the other is located outside the Birni area. Moreover, their locational set up permits the measurement of the conformity or otherwise with the western trend of

re-allocating residential housing from the core to the periphery. There is no doubt that these layouts were allocated five years back. Thus, the time period in itself provides an adequate room for their study with a view of assessing the allottees' financial stand of developing the land. This is particularly after the lapse of the two year development period as well as to examine the inhibiting factors limiting their development (if any). In addition to this, the period (1987-1992) covers a period when the economy moved from a time of relative economic bouyancy to one of serious depression. Equally considered is the fact that a substantial number of plots in Gadon Kaya is allocated as resettlement plots, presumably involving all categories of the income classes. The Badawa beneficiaries in addition to those allocated as compensation consist of several economic groups also. These compositional formations are assumed to be a healthy ground for studying the competence of the economic groups to develop their allocated plots.

Similarly, the nature of the services provided in these layouts were examined and noted. It was discovered that some of the vital infrastructures are lacking. This include piped borne water and electricity supplies, roads and drainage. In fact, in the case of Badawa, neither electricity nor water (piped borne) are provided in the layout. Even the access roads to link plots were lacking. On the other hand, in Gadon-Kaya piped borne water is limited to a small area. Conversely, plot owners in Badawa have to dig wells or link alot of pipes in order to tap water.



Gadon-kaya which is right inside the city is more developed. Overwhelming proportion of these plots are in their developing stage. This high rate of development relative to Badawa plots (which were allocated same year) may not be unconnected with its proximity to more developed neighbourhoods and existing infrastructural services coupled with the easy accessibility from both within and outside the city. From its western direction, the layout is bounded by Kabuga phase II (currently under construction). On its south, it is adjacent to Gadon-kaya phase I, while Sani Mainagge is situated at its eastern end. Although there is no electricity, water and drainage for most part of the layout, it is by far better service-wise than Badawa layout. It has been suggested that land-holders in Gadon-kaya are richmen from inside Birni who move there in order to avoid the congestion in the Birni areas. The assertion may be true bearing in mind that a plot in Gadon-kaya cost ₦100,000 on average. The amount is 7-12 times the cost of an average plot in Badawa.

### 3.2.1 DEFINING THE POPULATION

The sample population used in this research are the original plot allottees of the two sampled layouts that still maintain their plots since the time they were allocated by the government. Others are plot holders that got their land by transfer of ownership (either through purchase, gift or inheritance). In other words, an original beneficiary (who was allocated first) will not be part of

the sampled population in so far as he/she sold his/her plot. Instead, the second or third party (or whatever party) will be interviewed so long as he is in the current possession of the plot. Such respondents include the owners of undeveloped, uncompleted and developed or completed plot owners.

A break down of the sampled plots (as shown in table 3.1) shows that more than one half of the plots are <sup>either</sup> undeveloped <sup>or uncompleted</sup> in both layouts. The few ones which have been completed constitutes only 25.3% and 26.8% of Badawa and Gadon-Kaya layouts respectively. In all, the sample plots taken from each layout represent 31.5% of the total plots in Badawa and 38.2% of Gadon-Kaya.

### 3.2.2 PILOT QUESTIONNAIRE :

Having defined the target population and their types, the next thing done was to undertake a pilot survey with a view of testing the workability and efficiency of the questionnaires.

At this point, it is pertinent to pin-point that the initial plan of contacting the original holders using their contact addresses found in their application forms for the questionnaire administration proved not only difficult, but practically impossible for many respondents. This is particularly because of the series of changing or transactions that these plots have undergone. It is quite common for these plots to pass through two to three buyers before reaching the present holder. This highlights the extent to which plots are speculated for profit sake at the detriment of its development.

Having realised this difficulties at the formative stage, the need of devising a new means of contacting the respondents become necessary. To do this, a good rapport had to be established with the land vendors. To consider the research with the utmost importance, the Ward Heads of the two layouts were contacted and informed fully of the purpose and objectives of the research. They were equally informed of ones desire to be linked up with the land vendors operating in the wards. This method was adopted bearing in mind their potential position in land transaction as it relates to who own what land, when was it acquired, from who and at what price. Overwhelming majority of the respondents contacted were done using this method.

### 3.3 MAIN SURVEY STAGE

#### 3.3.1 INTRODUCTION

The quality of data collected for any research is one of the pre-requisite to any meaningful project. Any investigation that is based on half-baked data is invariably going to be shallow in scope and half baked in production. To this end, the sources of the data collected were diversified with the ultimate goal of exploiting different avenues with the full hope of coming out with a well balanced result. Broadly speaking, two main sources of data were used: primary and secondary.

#### 3.3.2 PRIMARY DATA

Primary data is the first hand information (data) collected by a researcher himself or with the help of

his research assistant(s) in the field or laboratory. This form of data is one of the most vital of all the other sources. In the case of this research, questionnaire constitute one of the principal sources of data. With the help of the two research assistants, four types of questionnaires were administered to undeveloped, uncompleted and developed or completed plot owners. The fourth category was administered to the officials of Land and Regional Planning Directorate and Kano State Environmental Planning and Protection Agency (KASEPPA). In addition to these categories pointed above, interview was conducted with a number of land speculators. Personal observations were equally used.

As pointed out in the pilot survey stage, substantial number of the underdeveloped, uncompleted and developed land owners were interviewed with the help of the land vendors. In fact, some of these land vendors have plots in these layouts and thus were part of the respondents. Other respondents were interviewed in the layouts either in the morning or evening when they came to supervise their work under construction (that is in the case of uncompleted owners). Still others have to be met at home and in their places of work in order to answer these questionnaires. In particular, the contributions of the land vendors and that of the two research assistants have been found very helpful. Virtually with no exception, each layout (in Kano Metropolis) is characterized by land vendors' stall : Near it; adjacent to it; or right inside the layout, usually occupying one of the uncompleted structures. It is there

that interested buyers and sellers of plots, uncompleted, developed or even undeveloped plots and structures usually go there when in need.

In collecting the information, a great deal of explanation had to be made to clarify the motive behind the research to the individual respondents. Quite often, one had to use one's University identification card for proper identification of intention. In spite of all efforts made, many were still very suspicious of the purpose of the research and would not answer the questions. Undoubtedly the data collection has been quite hectic.

The content of the questionnaires are broad, touching wide varieties of areas on plot development (see appendix 1-3 1 - 3). These include questions on how the plot was acquired, when would the development start or has started, whether there is time-lag in the development process, what caused it (if any), how development could be fastened, sources of financing development project, reasons for acquiring the land, the issue of building planning permission and the certificate of occupancy, occupations of the respondents and their annual income, the issues of allocation, development and revocation vis-a-viz the question of site and services. Others include causes of delay in land development, land speculation, consequences of delay and the duration taken before development.

At this point, it should be noted that the inclusion of developed (completed) land owners is done bearing in mind that they might have faced similar problems currently faced by the undeveloped and uncompleted plot owners in the

course of their development. Similarly, their exposure might be a basis upon which subsequent recommendation on land development could be built.

### 3.3.3 SECONDARY DATA

Secondary data are collected to compliment the primary type. This include the library research, applicants allocation files (used in the case of the few allottees who still maintain their plots), layout plans and allocation list of the two layouts.

The library research was carried out in order to establish the extent of the literature review, while the materials collected from the allottees application forms were already highlighted. The layout plan gave an insight on the number of plots within the layouts while the corresponding plot numbers were used to see which plot belong to which person (using the allocation lists).

### 3.3.4 SAMPLING TECHNIQUE AND STATISTICAL ANALYSIS

Conditions of development of the plots was used to stratify layouts into three main classes of plots i.e. undeveloped, uncompleted and developed. This imply that each plot type represent a stratum that can be studied independently from others.

Having stratified the plots into three main groups within the two sampled layouts, the sampled respondents were contacted. It is important to note that the initial plan of employing random sampling was not possible as those suppose to be contacted at the random manner could not be traced. As a consequence, convenience of reaching

the sample respondents was used.

The data collected were presented in tables, percentage and mean were used, while figures were employed for illustrations.

TABLE 3.1 - Sampled Respondents from The Studied Layouts (Allocated In 1987)

Layout	Plot Total (S = Sample)	Undeveloped Plots	Uncompleted Plots	Developed Plots
Badawa	No = 441 S = 139(31.5%)	260 90(34.6%)	106 30(28.3%)	75 19(25.3%)
Gadon- Kaya	No = 264 S=101(38.2%)	137 50(36.5%)	109 40(36.7%)	18 11(26.8%)

Source : Field-work, 1992

## CHAPTER FOUR

### CHARACTERIZATION OF TIME-LAGS IN THE DEVELOPMENT OF URBAN RESIDENTIAL PLOTS IN KANO METROPOLIS.

#### 4.1 CHARACTERIZATION OF RESPONDENTS.

The respondents have been characterized by occupation, annual income and house ownership bearing in mind their vital role in determining the respondents' interest in owning a house as they may equally highlight the possible reasons why such time-lags were encountered in the course of developing the plots.

##### 4.1.1 OCCUPATION OF THE RESPONDENTS.

From the data collected on the respondents occupation, it is clear that only the soldiers do not feature as owners of undeveloped plots. Majority of other respondents are plot owners of undeveloped plots. For example 66.7% of the farmers have not developed their plots, so are 60% of the civil servant and 60.5% of the bussinessmen. 55.5% of others which include drivers, carpenters and employee of private companies are yet to develop their plots.

From another outlook, the soldiers have the highest proportion or percentage of developed plots although, this is not anything to go by considering their number - 3, this constitute the least number of respondents, among the sampled occupational categories. For more detail refer to the table below.



TABLE 4.11 - OCCUPATION OF THE RESPONDENTS BY PLOT OWNERSHIP TYPE.

Types of Occupation	Undeveloped Plot Owners	Uncompleted Plot Owners	Developed Plot Owners	No. %	
				No.	%
Farming	66.7%	12.5%	20.8%	24	100
Working in Civil Service	60%	27.7%	12.3%	65	100
Business or Contracting	60.5%	31.2%	8.2%	109	100
Soldiering	0%	66.7%	33.3%	3	100
Others	55.5%	22.2%	22.2%	9	100

Source : Fieldwork, 1992

At this point, it should be noted that the businessmen and contractors group have the highest potential <sup>of</sup> acquisition either through allocation, purchase or other means.

In the case of the civil servants, it may be possible that their awareness of the activities of the Lands Directorate coupled with their linkage with the Directorate's officials particularly those in the top civil service made their allocation relatively easy. The opposite situation may be used to explain the low proportion of others group and perhaps that of the farmers. In fact, many of <sup>the</sup> later group (farmers) have the plots as a means of compensation or resettlement.

#### 4.1.2 ANNUAL INCOME OF THE RESPONDENTS

In some instances, there are positive correlations between one's occupation and his annual income as well as between the annual income and one's ability to develop a plot. Thus, it may be assumed that top company workers and bankers stand a better chance of developing their plots than their counterparts in the civil service. In other words, their occupations have placed them in a better salary bracket which enable them to meet their daily demands and have something saved for building houses. The same explanation can be extended to businessmen and contractors.

In line with this assumption, it should be expected that a substantial proportion of the completed residential houses should be built by the larger income earners. However, our results have not confirmed this relationship. For example, table 4.2 shows that 81.6% of the plots owned by the <sup>earners of</sup> N10,001 - N20,000 are undeveloped, 10.2% others are uncompleted and only 8.2% are completed. Also 85% of the plots owned by the highest earning group (N20,000) are either underdeveloped (41%) or uncompleted (44%) and only 14.7% completed. Conversely, 17.1% of the plots owned by the lowest income group (N6,000) are completed. However, it is also clear that those in the higher income bracket secure the larger number of plots. For example, the two groups secure 110 plots while the lowest two secure 89. In fact, the higher the income the higher the number of plots per group.

Table 4.12 ANNUAL INCOME OF THE RESPONDENTS

Income Group	No	Undeveloped Plot Owners	Uncompleted Plot Owners	Developed Plot Owners
L N6,000	35	68.6%	14.3%	17.1%
N6,000-N10,000	54	50%	37.0%	13%
N10,001-N20,000	49	81.6%	10.2%	8.2%
>N20,000	61	41%	44.3%	14.7%

SOURCE : Field-work, 1992

It should be noted that the income classes used in the table reflect the grade levels of civil servants. Thus, the first group (below N6,000) represents the basic annual income of a civil servant below grade level 08, N6,000 - N10,000 represent grade levels 08-12, N10,000 - N20,000 on the other hand, are for grade level 13 - 14. More than N20,000 annually are for top government civil servants, bankers and other private company workers. Fundamentally, most respondents that belongs to this income group (more than N20,000 per annum), have their money ranging from N30,000 to N50,000 annually. Few among them exceeds N100,000 per annum.

#### 4.1.3 HOUSE OWNERSHIP

The question of whether or not a respondent has a house already was asked bearing in mind its strategic position in determining how quickly one may have to take in the development of his plot. It is assumed that individuals who have already got their personal houses may likely not develop additional plot(s) as quickly as those who have got none.

It was discovered that majority of the respondents from Gadon-Kaya layout have already got their own houses in addition to the acquired plots. The results shows that 77.1% and 72% of the undeveloped plots owners of Gadon-Kaya and Badawa have their own houses apart from these plots.

However, at Badawa, 50% of the uncompleted plots have existing houses. The proportion is 56.4% in Gadon-Kaya layout. This certainly accounts for why income does not correlate positively with plot development earlier discussed.

#### 4.2 DEFINING TIME-LAG

Time-lags may assume three manifestations : lag in the demand for residential land; lag in the allocation of such land and lag in the development of it after the actual allocation. The concern of this research however is on the third one-time lag in the development of urban residential plots in Kano Metropolis. The remaining sections of this chapter will examine the nature and operational pattern of time lag as it relates to residential plots development in the study area.

#### 4.3 TIME-LAG BEFORE ALLOCATION

The inverse relationship between demand and supply of urban residential plots in the study area has brought with it a time-lag between application and allocation. quite often, many applicants have to wait for years before they have their applications considered.

In fact, it is quite common for these applications to remain unattended for 3 - 8 years or even longer.

Securing an allocation in the first year of application is extremely difficult but not in any way impossible.

With top right connection and influence, allocation within the year of application can be achieved. However, this is not so when plots are allocated in lieu of monetary compensation, especially since such allocation is carried out among the common people. Even though plot to plot compensation is fair, it takes a long time before such allocation is effected. More of such common people are encountered in Badawa than in Gadon-Kaya.

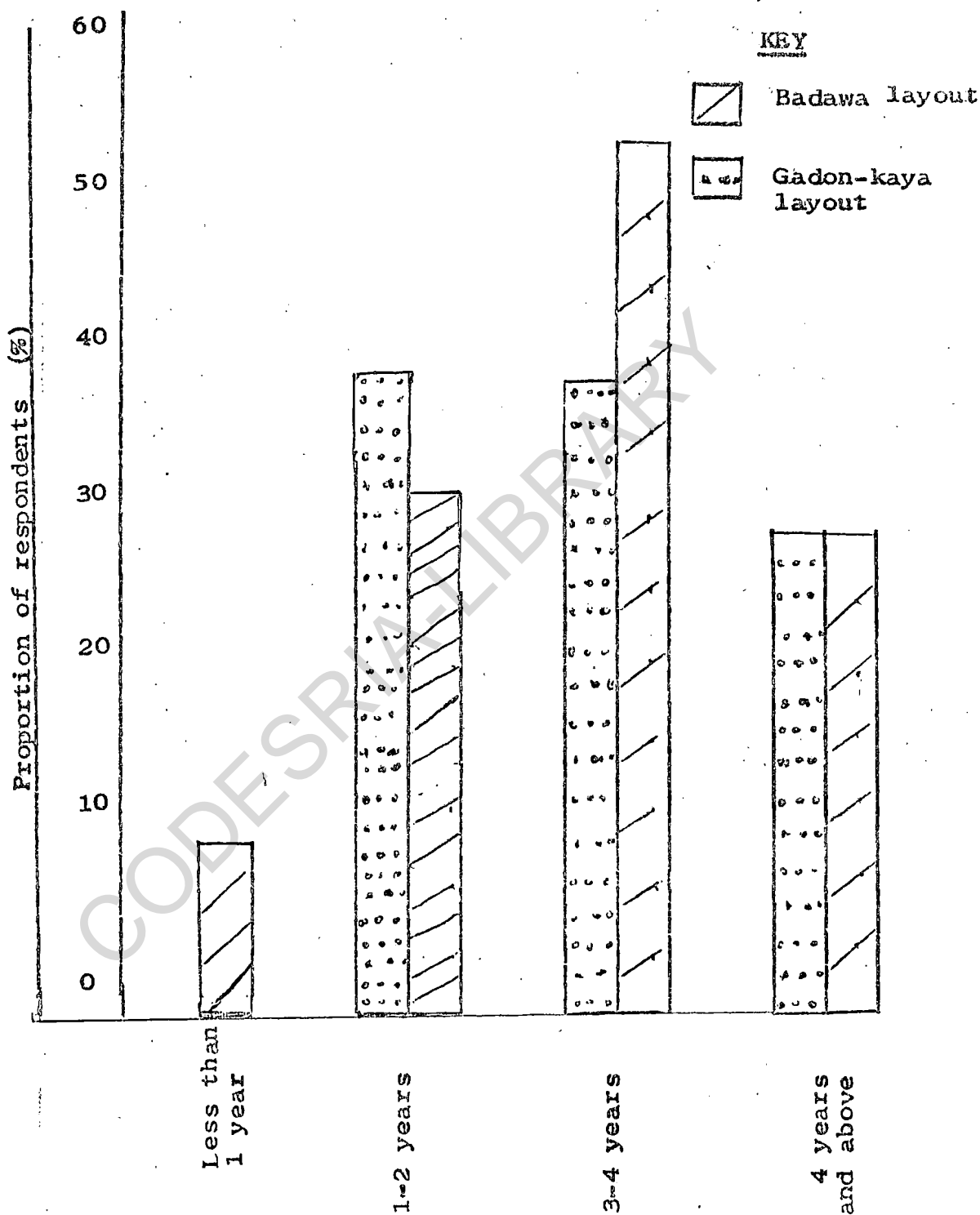


FIGURE 3 : Time-Lags before allocation of Plots

SOURCE : Field-work, 1992

Figure I shows that as many as 55.5% of the respondents in Badawa layout had to wait for 3 - 4 years whereas only 36.7% of those in Gadon-Kaya had to wait that long. Conversely, 36.7% of those in Gadon-Kaya only waited for one to two years compared with only 22.2% for Badawa owners. It is also significant to note that nobody in Gadon-Kaya secured allocation in the same year he applied and even among the Badawa respondents, only one person enjoyed such a rare opportunity.

#### 4.4 LENGTH OF TIME OF PLOTS PURCHASE.

Having seen the time-lag between application and allocation as it relates to the direct allocation beneficiaries, we would now address the length of time since the non-government allottees bought their plots and how soon these buyers hope to develop the plots.

It should be stressed that the 1978 Land Use Decree (later Land Use Act, 1979) has made it unlawful to alienate any interest in land by way of assignment, mortgage, transfer of possessions, sub-lease or otherwise, without the consent of the approved local government or State Governor (section 21 and 22 of the LUA). This is without prejudice to whether the land is held under customary, or statutory right of occupancy. Similarly, as contained in section 26 of the Act, failure to obtain the Governor's consent and approval before any transaction of land may lead to outright revocation of the right of occupancy because the whole transaction could be declared null and void.

As we have pointed out earlier, contrary to the provisions of the Act, plots are not only freely bought and sold, but they are frozen. This research has shown that plot owners who bought their plots 2 - 3 years back rank the highest in both layout with 51.6% and 55.3% for the undeveloped plot owners of Gadon-Kaya and Badawa respectively.

Next to this category are those respondents who bought theirs barely one year before the study. The proportion of these respondents is higher in Badawa (42.5%) than in Gadon-Kaya (35.5%). The difference may be associated with the high cost of plots in the later than in the former. At any rate, the opposite is true over longer periods of purchase. For example, 4 persons out of the 31 respondents (i.e. 12.9) in Gadon-Kaya purchase their plots between 4-5 years. While in Badawa only one person (2.1%) out of the 47 respondents interviewed had purchased his plot for that long.

#### 4.5 Estimated Length of Time Between Acquisition And Development of Plots :

Admittedly, plots are given to potentially able developers but we have shown that an applicant may have hidden motives for his application even when he is capable of developing the plot within the two year mandatory period. Thus, it has been discovered that quite a few took some time before they developed their plots from among those who had developed or are developing such plots. It must be stressed that the responses in this respect should be treated with caution because respondents



have proved somewhat erasive. Thus, the estimates of duration they gave seem to be what they want officials to believe. In the case of those who are yet to develop their plots, their hope depends on bank loan or even unexpected <sup>expectations</sup> usually not known by the respondents for certain. The failure of such hopes to materialise may mean delay and continued waiting for better tomorrow.

Figure 2 illustrates the estimated length of time for those who are yet to develop their plots. From the figure, it is quite convincing that those with uncertain length of time for starting developing their plots constitute the majority. The least response came from among these respondents who hoped to start development within 3 or more years from the time of the study. This category are from Gadon-Kaya layout.

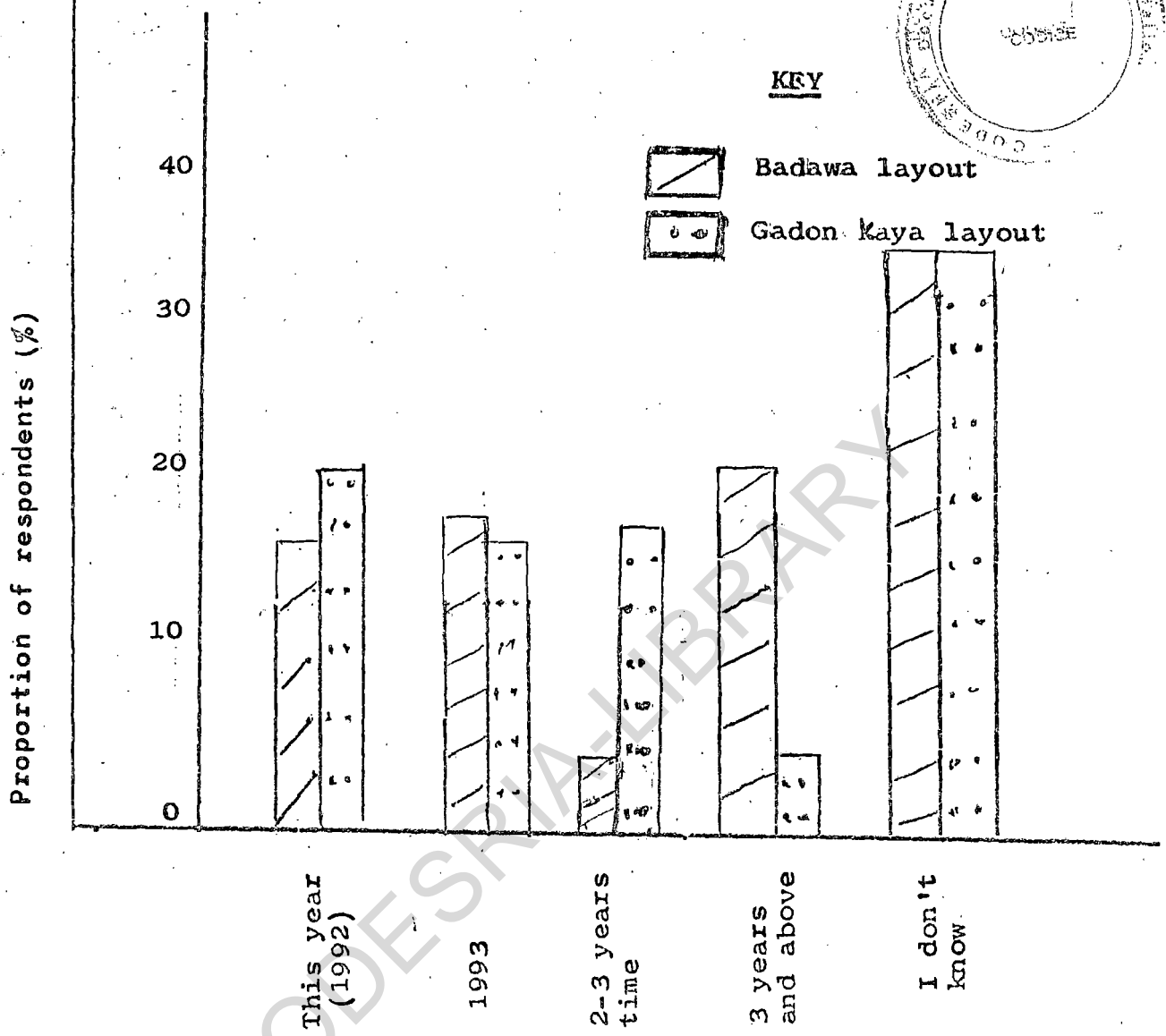
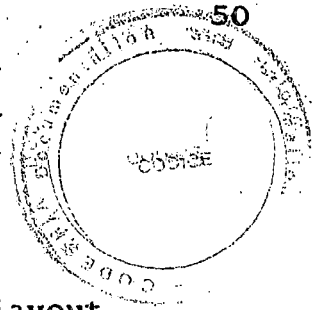


FIGURE 4: Estimated length of time before development (undeveloped plot owners)

SOURCE : Field-work, 1992.

However, a substantial proportion of the respondents started their development in 1992. This category constitutes 31.6% of respondents from Gadon kaya and 40.9% of those from Badawa. The proportion of respondents that started a year before the study in Gadon-Kaya (31.6%) trippled their counterparts from Badawa which has 9.1%. The difference between the two layouts at it relates to those respondents that started their developments 2 - 3 years before the study is quite negligble. Whereas for Badawa, it is 22.7%, for Gadon-Kaya it is 20%. One interesting thing worth noting among Gadon Kaya respondents is the inverse relationship between the number of years when development was started and the number of respondents recorded. Thus, those who started construction four to five years back are fewer than those who started two to three years back (20%), or just within the year (31.6%).

#### 4.6 EXPECTED PERIOD OF COMPLETING DEVELOPMENT

As in the case of the estimates of length of period before starting development, estimating how long it would take to complete an uncompleted structure is not an easy task. As such, estimates depend on the materialisation of similar hopes.

As may be expected, many respondents in fact, the highest representation from both layouts do not know when they would complete development. These are 40.6% (Gadon-Kaya) and 38.1% (Badawa). Conversely, the second highest representation 23.9% (Badawa) and 28.1% (Gadon-Kaya) are optimistic that they would be completing their

development within the year of study. However, there was no response in Badawa from those who hoped to complete development between 2 - 3 years. The lowest response came from Gadon-Kaya from among those hoping to be through in 4 - 5 years period (3.1%).

In all, it is discernable from the table 4.3 that respondents from Gadon-kaya layout have a higher propensity of completing their development over and above their counterparts from Badawa layout. The only exception is found among the category of respondents hoping to be through in their development between 4 - 5 years time, where Badawa scored 28.6% to Gadon-kaya 3.1%.

Table 4.3 - Expected Period of Completing On-going Development.

<u>Duration</u>	<u>Badawa Layout</u> <u>N=12</u>	<u>Gadon-Kaya</u> <u>Layout N=31</u>
The year of study - 1992	23.8%	28.1%
1993	9.5%	12.5%
In 2-3 years time	-	15.6%
In 4-5 " "	28.6%	3.1%
If donot know	38.1%	40.6%

SOURCE : Field work, 1992

#### 4.6 TIME-TAKEN BEFORE COMPLETING DEVELOPMENT

To confirm the conditions that operates in both layouts, those who have completed development of their plots were asked certain questions as stated earlier. One of such questions is how long it took them to complete building their houses especially in view of the operating economic situation. It has been found that developers in Badawa layout took longer time in developing their plots than those in Gadon-kaya. Of the 19 sampled developed

plots owners, only 2 (10.5%) spent upto 3-4 years while 26.6% spent less than one year. However, there was an equal proportion of responses for those who spent 1 - 2 years and those who spent upto 5 years in the course of their development; each category has 31.6% suggesting that these time frames are the common ones in Badawa. Table 4.4 shows this point as it relates to both layouts. It is shown that the development process is much quicker in Gadon-kaya since all the ten (10) respondents completed their structures within two years of starting.

Table 4.4 - TIME-TAKEN BEFORE COMPLETING DEVELOPMENT

<u>Duration</u>	<u>Badawa N=19</u>	<u>Gadon-kaya N=10</u>
In less than 1 year	26.3%	50%
1-2 years	31.6%	50%
3-4 years	10.5%	-
5 years	31.6	-

SOURCE : Field-work, 1992

If we are to go by the principle of land development within two years' period, a substantial number of plots owners in Badawa could have lost their land. However, revocation of allocated plots hardly occurs in Kano State, as gathered from the officials of Land and Regional planning Directorate, Kano. Perhaps such laxity partially explains the high rate at which plots are left undeveloped for years.

#### 4.8 BUILDING PLAN

Building planning permission by itself constitute a delaying factor to potential developers. According to regulations of the Kano State Environmental Planning and Protection Agency ((KASEPPA), every application for the approval of building plan should be supported with a copy of certificate of occupancy or any valid document i.e. letter of grant; three sets of architectural drawings which shall include : a site plan showing the dimensions of the land, building and any other existing identifying features at 1:200 minimum scale; floor plans at a minimum scale of 1:100 at least two different elevations at 1:100 minimum scale; cross section drawing showing different structural parts of the building and the stair case, if any, at 1:100 minimum scale and detailed drawings showing the exact location of proposed sewage disposal system, including septic tanks, soakage system, and pipe line from toilets, kitchen and bath-room. In addition, all these should be accompanied by application fees determinable by the type of building proposed and the existing rates approved by the Board.

It has been found that such strict requirements have not been respected by some big developers. For example, that was what made 35.7% and 36% of undeveloped plot owners of Gadon-kaya and Badawa respectively to decide not to look for any approval for their building whenever they intend starting their project.

Several reasons are responsible for this stand. First among those respondents 26.3% and 57.9% of Gadon-kaya and Badawa respectively considered the whole thing as a waste of time. The second reason is that the fees are too high. This view was given by 13.7% and 68.4% of Badawa and Gadon-kaya undeveloped plot owners respectively.

Although a majority of 64.3%, of Gadon-kaya and 64% of Badawa expressed their desire of getting approval for their building before construction, it should be stressed that whatever may be the objectives, it remains compulsory for any developer to have his building plan approved before embarking on his project. Failure to do so is tantamount to an offence subject to punishment.

However, some other respondents argued that their reasons for not going to apply for the building plan did not fall among these three responses. According to one respondent, he intends not getting the approval because his first trial was futile effort despite a long period of follow-up. Thus, several developers continue to build disregarding an approved plan, a trend that has serious implications for appropriate planning and development in these layouts. In all, this category is represented by 18.4% from among respondents of Badawa and 5.3% of those from Gadon-kaya.

Expectedly, the officials' view regarding this matter is different. The officials claim that the Planning Authority does not waste time in approving a building plan so long as the applicant meets the basic requirements. However, problem could emerge when applicants are selfish or are unable to present standard plans that are acceptable to the authority. At any rate inability of the Planning Authority to discharge its duties promptly will constitute a hitch to an intending developer.

#### 4.9 CERTIFICATE OF OCCUPANCY

It should be noted that according to the provisions of the LUS, individuals and organisations that desire to obtain new residential, commercial or industrial plot in government's layout as well as seeking to convert customary rights of occupancy into statutory title must apply to the State Governor for a legal grant of Land Use right known as Certificate of Occupancy (C of O).

Quite unlike the uncompleted plot owners, majority in fact 78.6% and 70.4% of the developed plots owners have processed their C of O. between less than one year and one to two years respectively. This trend is explained by the table 4.5.

Table 4.5 - DURATION OF C OF O PROCESSING

<u>Duration</u>	<u>Developed Plot Owners</u>	<u>Uncompleted P. Owners</u>	<u>Total</u>
Less than 1 year	78.6%	21.4%	42
1 - 2 years	70.4%	29.6%	71
3 - 4 "	50%	50%	6
5 years	100%	-	-

SOURCE : Field-work, 1992



From our research, it was found that the proportion of completed and uncompleted plot owners who spent 3 - 4 years in obtaining the C of O is equal although, the story is different among those respondents who spent 5 years for the purpose. In fact, only one respondent of a developed plot falls into this category.

It may be argued that the high possession of Certificate of Occupancy among the owners of developed plots in Gadonkaya may not be unconnected with the occupation of the owners of these houses who are largely businessmen. With the certificate of occupancy, the chance of securing bank loans is quite high. And even among the land speculators, a house with C of O is more expensive than one without it. On the other hand, the low responsive attitude of the uncompleted plot owners to process the C of O may partly be explained by the nature of their development process - uncompleted structure. It may be assumed that when completed, the tendency for the Certificated plots to rise is very high as the number of the developed plot owners applying for the C of O become higher than the uncompleted plot owners.

## CHAPTER FIVE

### FACTORS AFFECTING URBAN RESIDENTIAL PLOTS DEVELOPMENT IN KANO METROPOLIS

#### 5.0 INTRODUCTION

This chapter highlights the factors that influence urban residential plots allocation and development in Kano Metropolis as confirmed by the questionnaire survey and other studies. Such factors include building fund, infrastructural services, size of plots, land speculation and cost of building materials as well as location of plots. These variables shall now be discussed in detail.

#### 5.1 BUILDING FUND.

The importance of fund to any meaningful land development can not be over emphasised. In fact, it can be described as the live wire or nerve of residential plots development, although the extent of the significance of fund varies from one type of development to another. The position of building fund in land development is particularly crucial in urban residential plots development. Quite unlike rural housing, the urban person has to invest substantial amount of money in building his house. In fact, none of the materials required in the process (including water) can be obtained free of charge nor cheaply.

The lack of fund to embark on development process<sup>is</sup> by far the most important factors that explain the occurrence of time lags in the development process. Its importance cut across the three categories of the sampling respondents. Not only is it important to the

holders of the undeveloped plots, it is equally significant to the owners of completed plots to whom a lack of fund was a stumbling block in the course of their development. Thus, 62.5% of the holders of undeveloped plots cited the lack of fund as the single most important factor stopping them from developing their plots. However, this proportion reduces as one moves from uncompleted to completed plot owners. The former has 29.5% of respondents while 7.9% constitutes the latter category. However there is negligible difference between the proportion of undeveloped plot owners of Badawa (48.6%) and Gadon-kaya (57.1%) who cited lack of funds as a problem. However, the difference becomes quite striking among the developed plot owners (Badawa 46.1%) and (Gadon-kaya 11.1%). Such a wide difference may be explained by the occupational set up of the two layouts. Businessmen and contractors rank <sup>top</sup> in the occupational cadre of the Gadon-kaya plot owners. Logically, they should have an easier access to money for developing their plots than their counterparts in Badawa who are mostly farmers and civil servants.

Table 5.1 illustrates the causes of the observed time-lags among the three main categories of respondents interviewed.

**TABLE 5.1 - CAUSES OF TIME-LAGS IN THE DEVELOPMENT OF URBAN RESIDENTIAL PLOTS IN KANO METROPOLIS**

Factors	Undeveloped Plot Owners	Uncompleted Plot Owners	Developed Plot Owners	No.	% Total
Lack of fund	62.5%	29.5%	7.9%	88	100%
Cost of building materials	21.7%	56.7%	21.7%	60	100%
Lack of infrastructure	100%	-	-	26	100%
Plot too small	100%	-	-	1	100%
Unsuitable location	100%	-	-	5	100%
Others	63	18.2%	18.2%	11	100%

SOURCE : Field work, 1992

It left no one in doubt that the problem of building fund is more pronounced (62.5%) among the undeveloped plot owners, explaining why their plots are undeveloped to date.

#### 5.1.1 SOURCES OF FUND FOR FINANCING PLOTS DEVELOPMENT

The money planned or set aside for plot development must come from somewhere. This may be from personal savings, bank loan or from both sources other than these main sources.

TABLE 5.2 - SOURCES OF FUND

Sources of Fund	Undeveloped Plot Owners	Uncompleted Plot Owners	Developed Plot Owners	Nb	% Total
(a) Bank loan	-	62.7%	37.5%	8	100%
(b) Personal Savings	66.4%	21.9%	11.7%	128	100%
(c) A & B above	63.8%	12.8%	23.4%	47	100%
(d) Other sources	100%	-	-	1	100%

SOURCE : Field-work, 1992

Most of the developed plot owners have never enjoyed bank loan as only 37.5% claimed to have used the source. In fact, not a single respondent came from among the undeveloped respondents. However, its highest representation was recorded among the uncompleted plot owners of the two layouts with 62.7%. That notwithstanding, the general picture of the table shows that bank loan as a source of building fund has one of the least number of respondents among the sampled population with only eight people out of the one hundred and eighty four respondents.

Generally, respondents using or intended to use their personal savings constitute up to 70% (128 of the 184)

total sampled population although this is highly concentrated among the undeveloped plot owners who intend using it when they come to develop their plots. This represent 66.4%. For uncompleted plot holders, the number of respondents using personal savings for their development account for 21.9% although this proportion drop to about

a half of this (11.7%) among the developed plot owners.

Quite unlike bank loan alone, the use of bank loan and personal saving has its highest respondents (63.8%) among the undeveloped plot owners. This is influenced largely by those respondents (Undeveloped plot owners) intending to use their <sup>personal</sup> savings.

The proportions of uncompleted and developed owners aiming for such dual benefit are 12.8% for the former, 23.4% for the later. Surprisingly however, only a respondent from the undeveloped plot owners expressed his will to exploit other sources than the three main ones discussed.

#### 5.1.2 MATCHING FINANCIAL ESTIMATES WITH PLOTS DEVELOPMENT.

The amount of money to be used for developing a plot is a product of an individual's estimates of goods and services required in the development process as well as the quality of the structure and the type of services it is hoped to provide. These are usually based on the current prices of those things in the market.

The quality and services expected of a house also depend on the financial strength of the builder. All these would determine the required capital and the estimate of respondents. In view of certain economic difficulties, such estimates should be handled with care.

It has been found that an overwhelming proportion of the sampled respondents prefer to embark on modest development projects that range from ₦20,000 - ₦50,000, and ₦50,001 - ₦100,000. Thus, 23.9% and 43.4% of Gadon-kaya respondents gave estimates of ₦20,000 - ₦50,000 and ₦50,001 - ₦100,000 respectively. The corresponding figure

for Badawa's undeveloped plot owners are 26.2% and 41.2% respectively.

The number of respondents hoping to spend N100,001 - N250,000 are higher (23.9%) in Gadon-kaya than those from Badawa layout (16.2%).

In all, the highest response came from the category of land holders wishing to spend between N50,001 - N100,000 as 43.4% came from Gadon-kaya while 41.2% are from Badawa sampled groups. These and other proportions are illustrated in figure 5.

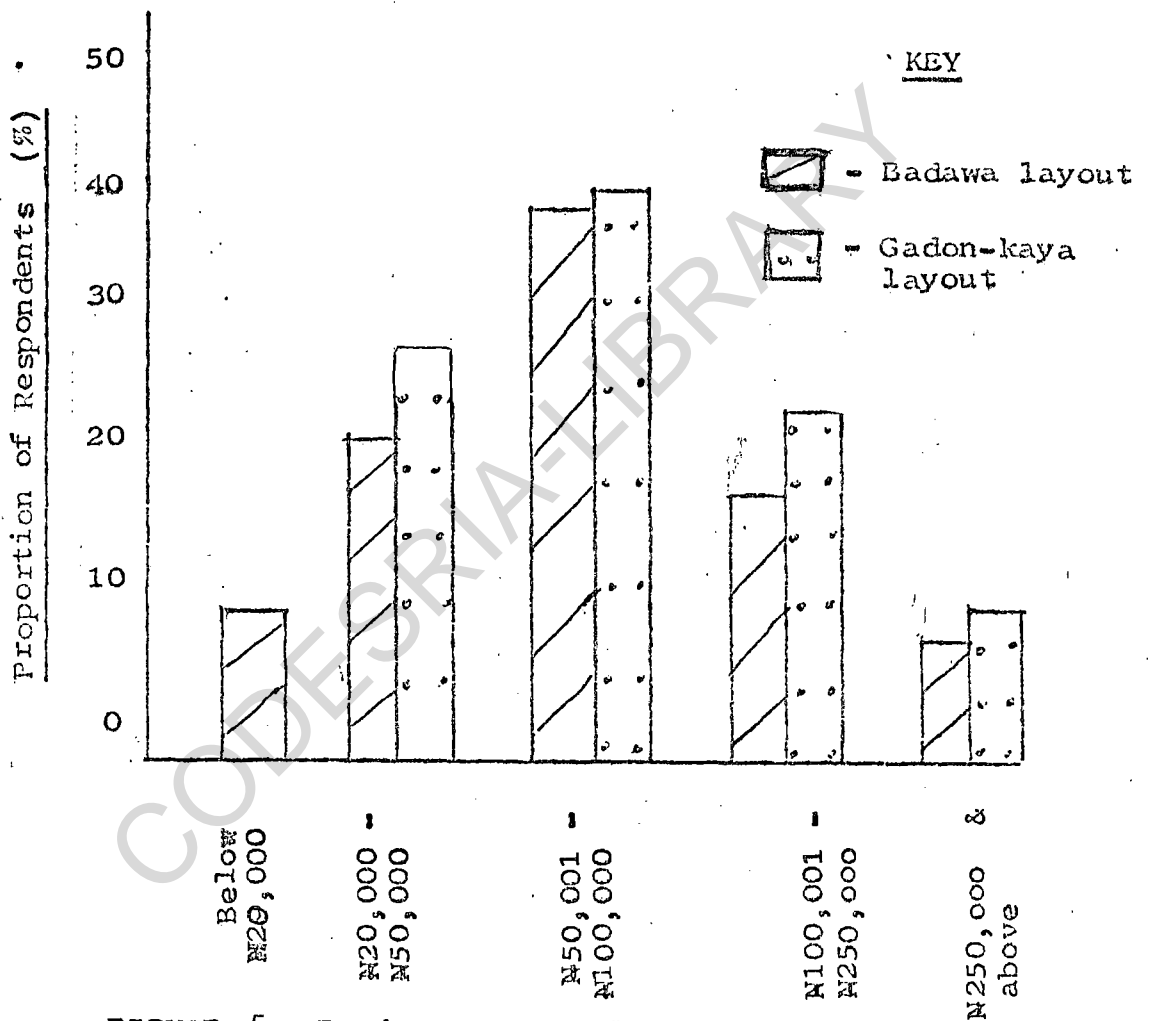


FIGURE 5 : Estimates for Plots development in the sampled layouts.

SOURCE : Field work, 1992



A critical examination of this figure shows that in all, the proportion of respondents in Gadon-kaya wishing to use larger amount i.e. ranging from ₦50,000 - 100,000 and ₦250,000 and above are higher than their counterparts from Badawa. In fact not a single respondent expressed his desire from among the Gadon-kaya sampled population to use less than ₦20,000 for developing the plot.

As explained in chapter 4, most of these estimates are well above the annual income of respondents. To generate what is required will certainly go to be a problem.

### 5.1.3 FINANCIAL ESTIMATES FOR COMPLETING DEVELOPMENT

Closely related to estimates for plots development is what is required to complete an uncompleted structures. What is needed for completion is the balance between what is spent and what was usually earmarked for the whole development project. The estimates are also affected by the degree of development and changes in economic situation between the time of initial estimates and the time of study. For example, the money required for completing a structure that is at roofing level cannot be compared with that at foundation level (assuming that they have the same building plan). These points should be borne in mind as we consider the results.

Substantial number of the respondents from both layouts expressed their desire to spend more than ₦30,000 which falls into the range of ₦50,000 - ₦100,000. However, a few needs ₦150,000. Those requiring more than ₦30,000 account for more than half (55%) of the sampled population at Badawa layout and 47.4% of those

at Gadon-kaya. However, very few people require less than ₦10,000 for completing their structures. This account 7.9% from Gadon-kaya and 5% from Badawa layout respectively. Those requiring such amount as observed in the course of the field work and questionnaire administration have done substantial part of their development.

Finally respondents needing ₦10,001 - ₦20,000 are higher in Gadon-kaya with 18.4% than those from Badawa (10%) but, the reverse case was obtained among developers requiring ₦20,001 - ₦30,000, as 30% came from Badawa and 26.3% from Gadon-kaya.

At this point, it should be clear that the money required for development or for its completion is a hitch to an instant development. This hitch can be better appreciated since many respondents in fact, the highest representation from both layouts do not earn anything near their estimates, and do not know when they would acquire sufficient money <sup>to</sup> complete their development. Invariably, the development process would be delayed perhaps till a time when the economic condition of the developer improved.

#### 5.1.4 INADEQUANCY OF FUND.

Inadequacy of fund set aside or earmarked for development is not uniform among respondents. Whereas, respondents have grossly inadequate money set aside, others have more or less adequate provisions. However, some respondents cannot even say with precision whether such money is enough or not. Respondents of this nature were largely encountered from among the uncompleted and undeveloped plot owners.

In all, almost a half of the sampled respondents of the undeveloped plot owners of both layouts have grossly inadequate money. This represent 42.8% of Gadon-kaya and 42.3% of Badawa. On the other hand, 25% and 38% of the uncompleted land holders in Gadon-kaya and Badawa expressed that their inadequate nature of their fund is negligible. However, 33.3% and 9.1% of Badawa and Gadon-kaya owners of developed plots are very much satisfied with the amount of money they set aside for developing their plots. In other-words, the capital was very adequate.

However, an appreciable number of the undeveloped plot owners of Badawa 15.4% and Gadon Kaya 21.4% advanced that they are not sure as to whether or not their capital would be enough. This account for the highest representation among the three set of plot owners. No wonder, they are still at their preparation stage.

The break down of the financial inadequacy relative to its causes among the sampled population further reveals that 84.4% and 88.9% of the inadequacy of the undeveloped plot owners of Gadon-kaya and Badawa was caused by high cost of building materials. Similarly, the same problem was advanced by the already developed land owners as 93.3% from Badawa and 72.7% from Gadon-kaya complained of the same problem.

However, not a single respondent among the developed land owners complained of labour cost, and even among the undeveloped plot holders, only 7.4% of Badawa are thinking of labour cost to be a stumbling block when they wish to embark on their development. For their counterparts from

Gadon-kaya, the problem did not get any ground as nobody complained of it.

On the other hand, 15.6% and 27.3% of undeveloped and developed plot owners of Gadon-kaya have different problem other than the two discussed earlier. This view was equally shared among 3.7% and 6.7% of the undeveloped and developed land holders of Badawa layout. According to them, their main problem that caused inadequacy of their fund was the lack of a provision of light and water to their plots by government which they have to provide by themselves.

## 5.2 INFRASTRUCTURAL SERVICES.

The provision of infrastructural services is a compliment to a comfortable housing development and its subsequent occupation. Amenities and services in the form of electricity, piped borne water, accessible roads, schools and market among other things are some of the pre-requisites to some land developers for developing their plots. To some however, these are mere packages that can at best be described as secondary. Essentially then, with or without them the plot development will go unabated provided that all other things are moving well i.e. development fund and building materials.

As a matter of fact, provision of a complete infrastructural services to residential layouts have for long not been in operation in Kano Metropolis according to KASEPPA's officials. Presently, only physical services are provided in the form of roads and

drainage. However, the researcher discovered that even these physical services are not adequately provided and the existing ones are not efficiently done.

It may be submitted that the trauma of today's problems has made people to view the provision of infrastructural services particularly electricity as a mere luxury. No wonder, majority of the respondents in the two studied areas showed lack of concern for their provision.

However, the high response of 26% stating that a lack of infrastructural services caused delay in development among the undeveloped plot owners of Badawa layout may not be unconnected with the locational set-up of the layout relative to others which <sup>are</sup> better off service-wise. Moreover, this may be coupled with the fact that most of the respondents belong to the low and medium income groups. These groups (refers to table 4.2), considering their annual income (below ₦6,000 - ₦10,000) may find it difficult if not <sup>impossible</sup> to provide these services with their meagre income. Conversely, the fact that none of the holders of the uncompleted and developed plots in both layouts considered this factor as important may be linked up with their development stages, and with the economic level. It is known that many of the well to-do land owners <sup>provide</sup> these amenities for themselves through the installation of stand-by generators and the drilling of boreholes. For those who cannot afford these amenities, hand dug wells and lanterns are used to supply water and light respectively.

### 5.3 SIZE OF PLOT

The plot size according to many respondents (99.5%) is not the issue at stake. Under ideal condition of operation, the plots <sup>provided</sup> (including 50m by 50m type) can be used to erect 4-5 bedrooms bungalow. However, for a one storey building this number of bedrooms could be doubled ((to produce 8-10 bedrooms). None-the-less, a few respondents considered size of plot to be too small and they have to seek additional land near their own to merge. The demand for an additional plot(s) is limited to well to-do people because, for the common man, a single plot usually takes years to be developed. For this, only a respondent of the undeveloped plot holders of Badawa layout advanced that it was the small size of plot that delayed its development. Undoubtedly, the cost of an additional plot in itself can delay a potential developer particularly if he is not financially bouyant.

It becomes clear that the rate at which plots are left undeveloped (34.6% and 36.5% of the sampled population respondents in Badawa and Gadon-kaya layouts) convinces one to accept that the size of plots is not a pressing problem among the delaying factors. The inability to raise adequate fund owing to the present economic doom in the country is a prime factor in explaining the low representation of this responses.

### 5.4 COST OF BUILDING MATERIALS

The period since mid-1980s has witnessed an increasing up-surge in the cost of materials particularly for building. Virtually, with no exception the cost of all

construction materials has been inflated by (from 100 - 1000%). In fact, in some cases, the increases is even much higher.

To this end, 21.7% of the undeveloped plot owners in the two layouts believe that their cause of delay was high cost of building materials. The breakdown of this proportion between the undeveloped plot owners of the two layouts revealed that this figure is made up of undeveloped plot holders of Gadon-kaya alone, and those of Badawa did not give the cost of building materials as a delaying factor.

However, the cost of building materials constitute a formidable delaying factor among the owners of uncompleted plots in both layouts (18.3% in Badawa and 38.3% in Gadon-kaya). Even those who have completed their plots development still cite the cost of building materials as a problem. This was shown in the next figure, figure 6.

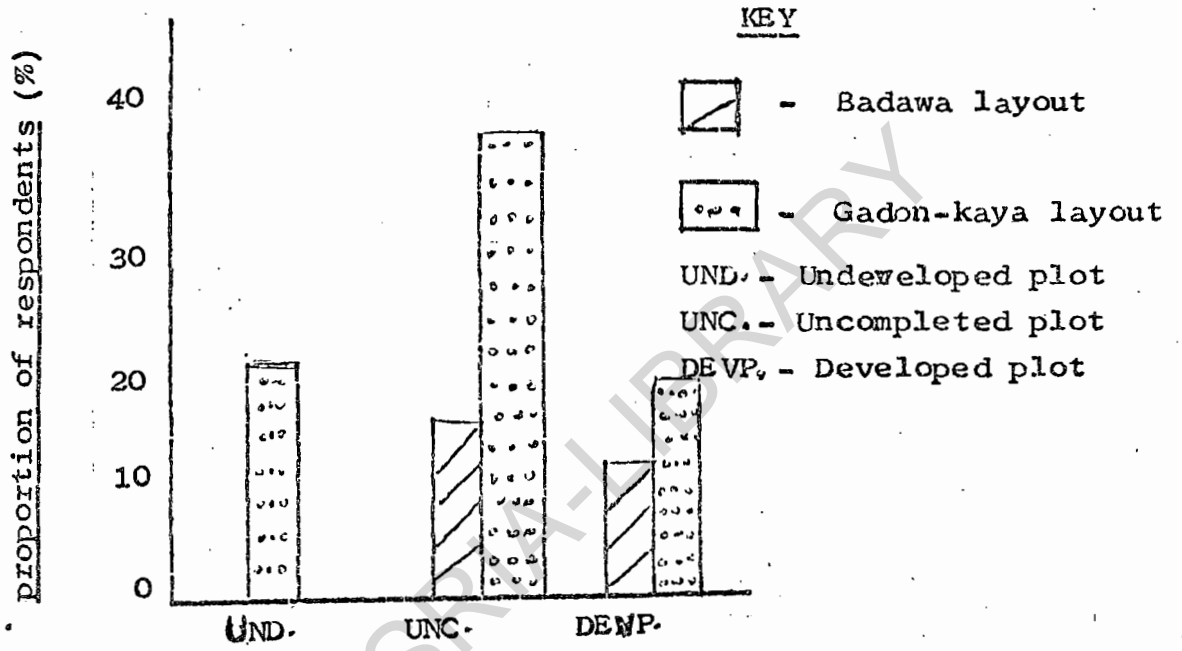


FIGURE 6 : High cost of building materials as a delaying factor

SOURCE : Field-work, 1992



One interesting picture arising out of this figure is that most of the affected respondents are from Gadon-kaya layout where a lot of buildings were observed to be under construction. The competition for available materials merely help to escalate prices further.

At this point, it may be difficult to say with precision the percentage increase of labour cost over the past years but, it was clear from the interview with some builders that the labour cost has recorded an appreciable increase particularly since the mid-1980's. In many instances, the labour charges are not fixed so negotiation has to be made between the two parties, (the potential developer or plot owner and the construction firm or builders)).

The cost of labour was seen as a delay factor by 2.8% and 8.3% of the undeveloped plot respondents of Gadon-kaya and Badawa respectively while 9.5% and 15.4% of the respondents with uncompleted and developed plots respectively in Badawa layout also gave it as a factor. This means that quite unlike the high cost of building materials, the cost of labour as a delay factor is more pronounced among Badawa respondents than their counterpart from Gadon-kaya.

#### 5.5 LOCATION

Of the 90 and 50 total number of the sampled population of Badawa and Gadon-kaya layouts, 5.5% and 2.8% respectively of the holders of undeveloped plots pin-point that unsuitable location of their plots was the single most important factor delaying them from

developing the plots. Coincidentally this category of response is only limited to the undeveloped land owners of the two layouts. It stands to reason that the owners of an uncompleted or developed plot cannot complain of unsuitable location knowing fully well that such problem existed right before the commencement of the project. Of interest also is that this negative response on location came largely from beneficiaries of government residential plots allocation, as against those categories who purchased their plots through land market.

Moreover, this findings underlines the fact that government's allottees who are allocated plots almost free of charge stand a higher risk of facing poor locational problem. It is an established fact that places that have greater accessibility also have higher comparative advantage. Important factors such as monetary consideration involving travelling cost to work and non-monetary considerations such as well drained and undulating location may be presented as good for accessible residential location. In fact, it has been argued that the higher the accessibility, the higher will be the value of the land in question. Effectively "therefore, the pattern of accessibility creates a pattern of urban land use which will be concomitant with the pattern of land values" (Balchin et al, 1977). Similarly the relationship between accessibility, land uses, its values as well as the intensity of utilisation are well documented. Thus, with increasing demand for an accessible site, the tendency for the same plot to be developed faster is higher (Ibid, p.13).

## 5.6 OTHER PROBLEMS

Other problems classified here are broadly of two main types. These are delays due to out of town residence and delays due to land speculation and or recent purchases. For the first type, it is contended that travelling out of town could have adversely affected the ability to mobilise respondents' means of developing the land especially if such travels are prolonged. On the other hand, those who have just bought their plots from the original allottees seems not to have had the time to put things together at the time of the study. However, since one of the most striking features of urban land holding in Kano Metroplis is land transfer such purchases encourage land hoarding and delay in land development for speculative purposes. It was discovered in the course of this study that an individual could hoard as many as 10-15 plots. Similarly, it is the rule rather <sup>than</sup> the exception for a plot to be associated with 2 - 3 transfers from the time of its first allocation to that of development. Needless to mention that all these encourage speculation. For one thing, the land speculator has to keep these plots for a long period, perhaps till a time when he is convinced that the profit that would be accrued therein meets his expectations.

In a separate interview with some land vendors, it was discovered that more than 60% and 45% of all plots in Gadon-kaya and Badawa layouts respectively have at one time or the other been bought and sold by two or more buyers. Consequently, it was discovered that a plot in Gadon-kaya that cost ₦10,000 - ₦15,000

at the time of its allocation (1987) could today cost as much as N100,000. Similarly, plots at the time of allocation in Badawa which cost between N5,000 - N7,000 is today sold at the cost of N15,000 - N20,000.

In particular, 63.6% of the owners of the undeveloped plots and 18.2% of each of the owners of uncompleted on undeveloped plots gave travelling out or recent purchase as their reasons for delay. This is made up of 54.5% of the undeveloped plot holders in Badawa and 9.1% of those from Gadon-kaya and all the 18.2% for developed on uncompleted plot owners came from Badawa. This result contradicts the expectation that respondents in Gadon-kaya who are mainly businessmen and contractors who travel a lot and have money to purchase land should be affected more by these two factors.

#### 5.7 RELATIONSHIP BETWEEN THE DELAYING FACTORS

In the preceding sections, an attempt has been made to explain the delaying factors in isolation of one another. In this section, the association between these variables is the subject matter of interest. It may be wrong to assume that these factors operate in total isolation. Many are interwoven, i.e. mutually linked-up with one another. However, the level of this relationship may involve only two or more factors even-though a factor may assume over-riding influence. In other words, the presence of one major problem strings along other minor problems which would be solved immediately when the major one is solved. For example, cost of inputs would cease to be a problem when there is sufficient funds.

Undoubtedly, the problem of building fund is a stumbling block for many developers i.e. 62.5% of the undeveloped plot holders, as well as 29.5% of the uncompleted land owners either expressed directly or indirectly. Consequently these proportions of respondents considered that with funds at their disposal, most of the remaining problems would have been light. Essentially then, the high number of respondents that complained of building fund as a major problem in the development of urban residential plot in relation to cost of building materials and labour among other factors <sup>are</sup> not be surprise now, should it be viewed in isolation.

#### 5.8 ENHANCING QUICK DEVELOPMENT OF URBAN RESIDENTIAL PLOTS.

Opinions differ significantly among respondents as to how development of urban residential plots could be enhanced. Based on using standard materials, the highest response came from respondents who opt for government's subsidised building materials. This account for 95.5% and 62.3% of the undeveloped plot owners of Gadon-kaya and Badawa layouts respectively. For the holders of uncompleted structures, 79.3% from Badawa and 76.9% from Gadon-kaya would like the prices of building materials to be subsidised. In fact, the owners of the developed plots recorded 50% and 63.1% from Gadon Kaya and Badawa respectively in favour of such subsidy.

Surprisingly however, very few people are of the opinion that the provision of bank loans can enhance faster development of plots. This response account for 2.2% and 5.1% of the holders of undeveloped plots; 12.5% and 9.7% of the uncompleted plots, 13.8% and 5.3% of the developed land holders of Gadon-kaya and Badawa layouts respectively.

However, none of the holders of undeveloped plots in Gadon-kaya wants government to develop these plots for sale to the applicants. Some of their counterparts in Badawa supported the measure, recording 20.8% of the respondents. Those in favour of the provision of site and services as well as the provision of developed houses for sale by the richmen or private companies are quite few. In fact, it is only two respondents (5.1%) from among the uncompleted land holders in Gadon-kaya that supported the matter. Similarly, only three persons (4.7%) think that faster development of urban residential plots could be enhanced with the construction of houses for sale to the applicants.

On the other hand, 21% and 3.4% of the owners of developed and uncompleted structures in Badawa layout have no alternative measures. A similar response was expressed by 2.2% of undeveloped land owners of Gadon-kaya layout.

The fact that many respondents opt for subsidising building materials is not unconnected with the ease with which that option can be implemented. The respondents argued that the inherent problems of acquisition,

compensation and allocation of land vis-a-viz the provision of the necessary infrastructures in form of site and services can cause a lot of delay and defy immediate solution.

Concerning their disregard of the provision of bank loans, many respondents argued that money borrowed from banks can not give commensurable structure on the ground, particularly if such structure is to be sold.

The foregoing notwithstanding, a large proportion of respondents believe that development would be much faster if developers are allowed or if people would be more interested to use any material they can lay their hands on. Supporting this view are 89.6% and 88.7% of the owners of undeveloped plots in Gadon-kaya and Badawa layouts respectively. More respondents among the holders of uncompleted plots (94.4% and 94.7% of Gadon-kaya and Badawa respectively) accepted the idea. Surprisingly all respondents (100%) of the completed plot owners in Gadon-kaya supported the idea. However, in the case of Badawa layout only 50% of the holders of the completed plots were in favour.

According to many respondents that accepted the idea such provision would not only encourage faster development of urban residential plots but would go along way in solving the acute shortage of houses in the urban centres and set in motion the possibility of achieving the objective of "shelter for all by the year 2,000".

But some of the few that rejected the idea across the three categories in both layouts advanced that if

such should be allowed, the beauty of the city would be lost. Some even went on to say that some people would no longer be interested in building additional houses if such trend is encouraged. It is surprising that many respondents are unaware that use of local materials is allowed by the provisions of Kano State Environmental Planning and Protection Agency.

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## CHAPTER SIX

### CONSEQUENCES OF TIME-LAGS

This research has confirmed that for various reasons there is a long period of delay between allocation and development of residential plots in Kano Metropolis. Such a delay in the development of residential plots has inherent consequences which shall now be highlighted.

#### 6.1 CONSEQUENCES

Land speculation which is an act of holding a land resources for (long) period of time in an anticipation of a better profit has been recognised as one of the major consequences of time-lags in the development of urban residential plots in the study area. Speculation of land can involve the conversion of one land use to a more beneficial use. Similarly, the term can be extended to cover the action of builders and land developers who develop land for various uses - such as for houses and shops, and later sell these structures to prospective buyers at high prices. The act of land speculation can be categorised into three sub-divisions: Conversion of land use to raise the land price, from say agriculture to industry; the buying of farmlands, particularly around the urban periphery in an anticipation of higher returns by the payment of compensation; and the hoarding of residential land up-to a time when the demand has reached its climax (Omusi, 1987 and Liman, 1989, p.7).

The first two categories are directly related to government's acquisition and allocation of urban land while the last category is associated with delay in urban residential plots development such as one under study in Kano Metropolis. Today, land speculation has attained a degree of sophistication manifested by these three levels of interaction. As reported earlier, it was discovered that substantial number of the sampled plots in the two layouts has at one time or the other been bought and sold. This suggests some delay in putting the land into meaningful development. Inevitably the price could have doubled or even trippled in the process, to an amount which is beyond the reach of many people.

Another consequence of delay in the plots development is an inadequate provision of accommodation to meet the need of an increasing population. This gave rise to over using the existing infrastructural services. This include schools and piped borne water. Certainly, Kano Metropolis is presently undergoing acute housing problem, over-crowding and proliferation <sup>of</sup> slums and squatter settlements. Worst still, is the deteriorating conditions of the existing ones. Thus, directly or indirectly the occurrence of time-lags hightens the demand for urban residential plots. It leaves no one in doubt that the ability of the public sector to meet the ever-increasing demand for urban residential plots is very remote, at least given the present rate. As the allocated plots are given to those who do not develop it, the tendency is the

applications of genuine applicants or developers to continue to pile-up. Furthermore, with increasing realisation of the non-responsive attitude of the authority concerned towards revocation of plots, many people use the system as an avenue of making a fortune by the sale of the allocated plots.

Similarly, development in the form of "Urban Shadow" has been generated in the study area. This is evident from the frog-leap system of development which leaves some spaces between developed and undeveloped plots. Of course a situation whereby new layouts are designed and allocated before the development of the preceding ones should be expected to create undeveloped patchy open spaces and uneven spatial development.

Furthermore, it has been observed that some of the uncompleted buildings are used as hideouts by hooligans. This in turn constitutes a societal nuisance as many of them are thieves and drug addicts.

Like the menace of land speculation, "Urban Shadow" development and over stretched use of the available infra-structures as well as the social problems manifested by the act of hooligans are collectively caused, directly or indirectly by the failure of the Land and Regional Planning Directorate to perform its duties effectively. If every plot is effectively monitored from the time of allocation to that of development, appropriate regulations applied to undeveloped plots and effected after two year development lapse, inevitably such prompt action could have at least reduced if not eliminated the problems of land speculation and that of Frog-leap development process in

the layouts. Effective monitoring would have also prevent illegal sales, while adequate provisions of infrastructure would encourage timely development of layouts.

## 6.2 DISCUSSION

With the catalogue of economic changes taking place over the years particularly the devaluation of the local currency and the rising cost of building materials, many developers find that their initial monetary estimates intended to be spents in developing their plots have been doubled or trippled. For wage earners, this increase in cost implies more years of savings while for petty traders and casual labourers, it kills the chances of continuing to develop their plots.

Speculative delay and re-sale negate the principles of Land allocation which aimed at developing the land when allocated. Such a practice equally contradicts the local operation of land policies such as the Land Use Act (LUA).

It is the conviction of this researcher that alot could be achieved in the development of Urban residential land in the study area by channeling the building materials to retailers or developers at reasonable prices particularly to the low-income earners.

The above consideration brings to the fore the importance of developing and improving the local building materials. It may be possible to reduce

cost by about 40% if improved locally produced materials are utilized by builders. With timely and proper renovation, building with such local materials could last up to a century. Typical cases in point are Gidan Dan Hausa (one of the buildings of history and culture Bureau) and the British Council library situated right inside the heart of Kano city (Birni). Unfortunately, most developers are not interested in using local building materials despite its known economic advantages. It is contended that this attitude may partly be attributed to ignorance on the part of the developers concerning the provision allowing the use of local materials (as gathered from an official of the Kano State Environmental Planning and Protection Agency), and partly due to the high taste of such developers for anything said to be "modern". Undoubtedly, the Colonial hangovers of both elites and illiterates towards using the so-called "Western Modern" building materials is also a reason. It is a fact that many of them considered anything outside the "Modern" scope to be out-dated, degrading, less fashionable and inferior. The government's attitudes in this sense has not helped matters. The use and applications of such materials could have been demonstrated extensively nation-wide. In fact, some of the "low-cost" housing estates could have been used as a model. One submits that if such relatively cheap local building materials are disregarded inevitably the cost of the "modern" ones could continue to skyrocket.

Another area of concern is the provision of adequate infrastructure in new layouts. But, considering the current economic problems facing governments and the high demand of urban residential land in the study area, the hope for immediate solution to this problem is dashed. Moreover, the low processing fees of applications for urban residential has remained unchanged for years further complicates the problem of land speculation and freezing. Ideally, each layout should have the required basic infrastructural services but the cost should be reflected in the fees charged for the application for the plots. The draw-back to increased application fees however is that it may reduce the chances of the low income group from acquiring plots.

CHAPTER SEVEN

SUMMARY, CONCLUSION AND RECOMMENDATIONS

7.1 SUMMARY

Many factors are responsible for time-lags in the development of urban residential plots in the study area. The factors can be categorised into six main groups i.e. lack of fund; high cost of building materials, unsuitable location of plots; and the small size of plots. Others are lack of infrastructural services in the layout and speculation or transfer of plot. The relative importance of each factor differs, but lack of fund is one of the most important leading factor.

Explicit from the study also is the fact that the allocated plots changed hands from the time of their allocation to that of development. In fact, it can be safely inferred that three out of every five plots in the sampled layouts have in one time or the other been sold and bought. This clearly shows how plots are speculated instead of their development. Incidentally, these transactions are not official. Thus, they would be regarded illegal.

Contrary to previous findings, the use of financial capability of an individual allottee to embark on development is not strictly used although, it is slightly imposed in some instances by the officials of the Land Directorate. However, irrespective of its degree of application a substantial number of the

allotees seems to be using the system as an avenue of making a fortune through false declaration of financial capability through the use of their wealth to stabilise for their economic advantage. In other words some of the beneficiaries are practically incompetent financially of developing their plots while others are financially able but very speculative.

Allocation of land particularly in the urban areas has been a subject of controversy among researches for long. In fact, many regarded the system as a breeding ground for corruption and favoritism. However, our findings revealed that the allocation system is theoretically designed to be a right vide the LWA but practically oriented to be a privilege in most cases. Similarly, there are diverse criteria used in determining who are the potential allotees. Such criteria used include the socio-political atmosphere prevailing at the time of the allocation and the time period since the application was submitted. A cross section of the allotees further revealed that irrespective of their economic group the tendency for such plots to be left undeveloped or uncompleted for years is very high. This assertion is supportive when one consider the composition (economically) of the allotees from the two sampled layouts.

Equally, it was observed that many of the respondents were using or intended to use their personal savings for developing their plots. Many of them found the money they had, either just inadequate or grossly inadequate to embark on these development. This is made worse by high cost of building materials.



Similarly, our findings revealed that the degree of plots development in Gadon-kaya is relatively higher than in Badawa. The differences, have been explained by the provision of better infrastructural services. The proximity of developed neighbourhoods and the accessibility and strategic location.

The initial hypothesis are resolved as follows:

Land speculation has not only been found to be an established cause of delay in the development of urban residential plots in the study area, but it also contributes significantly in dashing the hope of a common man in owning his plot for building a house. Furthermore, delay in the development of plots has been observed to be one of the leading factors in explaining the acute housing problems in the study area.

Faster development could be achieved if developers can use affordable building materials they can afford rather than force to use the so-called imported materials.

## 7.2 CONCLUSION

Land speculation is one of the most striking features of land transaction in the study area.

Similarly, laxities on the part of the authority to enforce revocation on undeveloped plots has left many plots undeveloped for more than the two years allowed for development. Although, this has been largely attributed to favouritism, lack of manpower personnel and capital.

Like the trend in the western countries, re-locating residential dwellings from the core (inside city) to the periphery was observed in the study area,

Many of the plot owners in Gadon-kaya have expressed their desire to move from inside Birni to the said layout. The principle is however more true for Gadon-kaya than for Badawa layout. This may be connected with the number of points raised already i.e. Gadon-kaya's relative proximity to some developed neighbourhoods. Such a transfer or relocating of one's house may equally be linked with the desire to live in a well planned layout devoid of congestion, over-crowding and inaccessibility .

Development of plots among the sampled layouts shows negligible relationship with changes in the economic set-up in the country between 1987, when the plots were allocated and the economy by then relatively fair to 1992 when the economy is in bad shape. In fact, many developers developed their plots when the cost of building materials has become very expensive.

All in all, time-lags in land allocation and development have created additional burden to the already deplorable housing condition in the study area, land speculation and "Urban Shadow" development among other things.

### 7.3 RECOMMENDATIONS:

The recommendations given in this study are broadly divided into two main components: Long and short term solutions. The former consists of an integrated land policy or alternatively the adoption of site and services scheme. On the other hand, the later consist of immediate measures that can temporarily be implemented to reduce the intensity of the identified problems.

For a long <sup>term</sup> solution, integrated- land policy is recommended. As the name implies, an integrated land policy entails the coming together of all the relevant policies working collectively as one in achieving the desired policy on land. It is believed that, their co-existence will harmonise the proper execution of the desired objectives.

Essentially therefore, simple logic dictates that when the acquisition, compensation and allocation of land as well as the materials and fund for its development are provided its fast development will be enhanced. This will be made possible because the relevant policies would have simplified their functions in the realisation of the desired policy on land. This should be done with the provision of sufficient land made available for public purpose as and when needed especially for the benefit of the less privileged section of the society.

The integration of the land policy will provide easy access to land by all people and at all times more especially the low income earners. The funds needed for its developments will be provided by the financial institutions including banks. To make it more effective, loans should be tied-up with some construction materials i.e. cement and roofing sheets. With the necessary infrastructures supplied by Planning Authority and subsidised building materials (by government) and produced by the manufacturing companies and sold cheaply to the low income group vis-a-viz the strict imposition of development and planning controls i.e. revocation of plots coupled with an articulated housing policy that aim at providing housing for all, land development including residential building will be enhanced.

It is the contention of this researcher that the present operation of the land policy (i.e. Land Use Act) in isolation is what generates land speculation and the time-lags in plots developments. So to improve the situation, the above policy has to be operated simultaneously and collectively in enhancing the proper execution of the Land Use Act. The emphasis in this policy however is very much on the low income group with a view of assisting them to acquire the land and means of its development easily.

Another recommendation is the adoption of "Site and Services". Although, lack of infrastructures account for only 26 respondents, limited to only undeveloped plot owners and occupying a third position (among the delaying factors advanced by the lease-holders), its consideration

("site and services") is borne out of the fact that quite unlike provision of loan, "site and services" is meant to benefit alot of people, In fact, the entire people having plots within the serviced area. Moreover, the fact that substantial part of the housing unit can be constructed (to the individuals concerned) clearly mean that a great deal have been accomplished thus, leaving an individual with not too much to do. More often than not, respondents consider building fund as the alpha and omega of plots development. A factor which many used to summarise or make a sum-total of their entire problems generating the delaying factors at the detriment of the other factors. Thus, explaining the low representation of some of these factors.

Many governments are now giving the question of site and services a second thought for housing the low income earners. This is a total shift from the conventional method of constructing houses directly by the government. The method of direct construction has been found to be uneconomical and unsuitable in meeting the demand of many people. Presently, there is a wide acceptance of the need to provide basic services for many people rather than providing few housing units for a few.

In the scheme, the basic infrastructural services needed for developing the land are provided. This include water, electricity, access road and sometimes

utility. Also, walls or core housing units can be provided but the main construction is usually left to individuals or groups and is usually carried out on a self-help basis. Essentially therefore, the system encourages an individual to explore his skills and techniques in developing his land through the use of the available resources. Further, credits are sometimes offered by public Agencies to help develop these plots; and the production cost is relatively low.

Site and services as used to describe a scheme of positive government encouragement of the growth and improvement of town has in addition to this objective, the prime desire of ensuring that a town grows sufficiently to accommodate the growth of its population. The third objective is to ensure that the schemes are carried out in a minimum cost and are therefore affordable by the low income groups. The scheme is different from the present system of plots allocation in the following ways: Size of the project which operates in view of the expected growth of the towns. Infrastructural provision which are put in place right before allocation. Plots in this scheme are sold so that the cost of the expenses are recovered for embarking on another project by the government; money must be readily available to be used in purchasing the land or provide the infrastructure before it is generated from the beneficiaries. Similarly, individuals are provided with a loan in a form of mortgage to help individual to build his structure.

However, it should be noted that a site and services programme in any growing town like Kano Metropolis is

only fully effective if government purchases enough land to match the population growth. If the programme is too small there will be too much competition for the available plots and their market price will increase thus, bringing them outside the reach of the lowest income group.

A site and services programme is therefore critically dependent upon reasonably accurate data concerning the needs of the intended occupants in terms of house and plot provision, and their financial status. Some reasonable estimates of the growth of the town, of cost of constructing various standards of urban service, and of the rental and capital values of the resulting housing is also required. A feasibility study of any proposed project is therefore essential.

In view of the time that may likely be taken before the implementation of the long term measures recommended above, the following short term measures are suggested.

The present system of mortgage in the country should be improved. This calls for centralising its activities at the state level and establishing as many branches as possible to ease its operation.

Enough fund should be provided to both Directorate of Land and Regional Planning and KASEPPA, so that enough land can be acquired and compensated without delay. On the other hand, infrastructural services should be provided by KASEPPA so that allocated plots can be developed easily.

Since land speculation is one of the leading factor in explaining delay government should enforce a strict penalty for any plot that is left undeveloped for more than five years. This measure become necessary because the two-year development period is too ~~small~~ short considering the rate at which plots are left undeveloped in different layouts vis-a-viz the current economic recession facing the country. To this end, ground rent for a bare plot should attract high charges. To make it more effective, instant revocation should be enforced on any plot that is left undeveloped after five years. Such measures will reduce the problem of land speculation.

Furthermore, government should avoid unnecessary delay in disposing urban residential land to genuine developers. To implement this effectively, right measures have to be taken in allocating the plots to most deserving ones not to those who use the avenue as ground for making a fortune.

In addition to these, governments and other financial institutions should give out soft loan (i.e. interest free) to developers to facilitate their land development particularly to the low income groups. To implement this successfully these loans should be linked with some building materials such as roofing sheets.

It is an undisputable fact that no housing policy can succeed without an assured supply of building materials. To this end, effort should be intensified by governments to encourage the use of the available local



raw materials. This equally calls for more research on these resources as it also required the government to demonstrate the use of these materials in constructing some of the buildings.

To reduce the tension of acute housing supply and high rent of houses, government should decree that all banks and other private companies should in addition to the provision of accommodation to their staff use some portion of their annual profit in constructing low cost houses for both renting and direct sale to the people.

Equally important is the need to review the Land Use Act with a view of keeping it up-to-date. This should effect changes especially in areas such as acquisition and compensation of land as well as the question of land holding ceiling among other things.

To enhance proper development of layouts, government should relax some of the building planning requirements such as the use of soakage system, detail site plan and architectural drawing with a view of removing the stringent demands after all, it was shown that substantial number of respondents did not honour such requirements.

It is the belief of this researcher that alot could be achieved by implementing these measures.

APPENDIX I

BAYERO UNIVERSITY, KANO  
GEOGRAPHY, DEPARTMENT

M. SC. LAND RESOURCES PROGRAMME RESEARCH  
QUESTIONNAIRE TO UNDEVELOPED LAND ALLOTEES

- 1.a How did you get your plot ?
- (a) Direct allocation (c) Gift  
(b) Purchase (d) inherited  
(e) Others - (specify)
- 1.b How long did it take from the time of your application to that of allocation?
- (a) Less than 1 year (c) 3-4 years  
(b) 1-2 years (d) More than 4 years
- 2.a What was your objective in applying for the plot ?
- (a) To develop it (c) To sell it immediately  
(b) To keep it until later (d) Others (specify)
- 2.b If the objective was to develop it, why have you not develop it?
- (a) Lack of money (d) Unsuitable location  
(b) Plot too small (e) others, (please specify)  
(c) Lack of infractural services
- 3 When do you hope to develop it ?
- (a) This year (1992) (c) In 2-3 years time  
(b) Next year (1993) (d) More than 3 years from now.  
(e) I don't know
- 4.a How adequate is now the money with which you earlier proposed to develop the land ?
- (a) Very adequate (c) Grossly inadequate  
(b) Inadequate (d) I don't know
- 4.b If inadequate or grossly inadequate why so ?
- (a) High cost of building materials  
(b) Cost of labour  
(c) Others (please specify).

5. What is your main source of financing your development now ?
- (a) Bank loan (c) A and B above  
(b) Personal Savings (d) Others (please specify)
- 6.a Do you intend getting building planning permission before developing the land ?
- (a) Yes (b) No
- 6.b If No, why ?
- (a) It is a waste of time  
(b) The fees are too much  
(c) Others (please specify)
7. What do you think should be done to ensure faster rate of land development ?
- (a) Provision of bank loan  
(b) Subsidising building materials  
(c) Rich people or companies should develop it and sell it to applicants  
(d) Site and services should be provided  
(e) Government should develop plots and sell it to public  
(f) Others  
(g) I don't know.
8. Do you think development would be faster if people can be allowed to build according to their ability to afford the building materials
- (a) Yes (b) No
- 9.a Is this plot your first allocation, if given through direct allocation ?
- (a) Yes (b) No
- 9.b If no, since when did you buy it ?
- (a) One year back (1991)  
(b) 2-3 years  
(c) 4-5 years  
(d) 6 years and above.

- 10 How long did it take you to obtain the C of O ?  
(a) In less than one year (c) 3 - 4 years  
(b) 1 - 2 years (d) 5 years and above.
- 11.a What was your initial type of building ?  
(a) Personal residence (c) A and B above  
(b) Rented residence (d) Residential and Commercial (shops)
- 11.b Has it changed ?  
(a) Yes (b) No
- 12 Do you have a house in addition to this plot ?  
(a) Yes (b) No
- 13 What is your occupation ?  
(a) Farming (d) Soldiering  
(b) Working in Civil Service (e) Others (please specify)  
(c) Bussiness/Contracting
- 14 What is your annual income ?  
(a) Less than N6,000  
(b) N6,000 - N10,000  
(c) N10,000 - N20,000  
(d) More than N20,000
- 15 How much do you intend to spend on developing the plot ?  
(a) Below N20,000  
(b) N20,000 - N50,000  
(c) N50,001 - N100,000  
(d) N100,001 - N250,000

APPENDIX II

BAYERO UNIVERSITY, KANO  
GEOGRAPHY DEPARTMENT

M. SC. LAND RESOURCES PROGRAMME RESEARCH  
QUESTIONNAIRES FOR UNCOMPLETED LAND ALLOTEES

- 1.a. When did you buy or was allocated the plot ?
- |                      |                       |
|----------------------|-----------------------|
| (a) This year (1992) | (c) 4-5 years         |
| (b) Last year (1991) | (d) 6 years and above |
- 1.b. How did you get your plot?
- |                       |                             |
|-----------------------|-----------------------------|
| (a) Direct allocation | (c) Gift                    |
| (b) Purchase          | (d) Inherited               |
|                       | (e) Others (please specify) |
2. When did you start developing the plot ?
- |                      |
|----------------------|
| (a) This year (1992) |
| (b) Last year (1991) |
| (c) 2-3 years        |
3. What causes delay in your development (if any)?
- |                     |                                |
|---------------------|--------------------------------|
| (a) Lack of capital | (c) Cost of building materials |
| (b) Cost of labour  | (d) Others (Please specify)    |
4. When do you hope to complete your development?
- |                      |                  |
|----------------------|------------------|
| (a) This year (1992) | (c) In 2-3 years |
| (b) Next year (1993) | (d) 4-5 years    |
| (e) I don't know.    |                  |
5. How adequate is now the money with which you proposed to develop the land at the time of allocation or when you first bought the land?
- |                   |                        |
|-------------------|------------------------|
| (a) Very adequate | (c) Grossly inadequate |
| (b) Inadequate    | (d) I don't know       |

6. What is your main source of finance now?
- (a) Bank loan
  - (b) Personal saving
  - (c) A and B above
  - (d) Others (please specify)
7. What do you think could be done to enhance faster development ?
- (a) Provision of bank loan
  - (b) Subsidising building materials
  - (c) Government should develop plot and sell it to people.
  - (d) Rich people or companies should develop it and sell it to applicants.
  - (e) Site and services should be provided
  - (f) I don't know
  - (g) Others (please specify)
8. Do you think development would be faster, if people are allowed to build with the materials they can afford ?
- (a) Yes
  - (b) No
9. Do you have any house in addition to this plot (under construction) ?
- (a) Yes
  - (b) No
10. How much do you intend spending for completing your building ?
- (a) Less than N20,000
  - (b) N20,001 - N50,000
  - (c) N50,001 - N100,000
  - (d) N100,001 - 250,000
  - (e) N250,000 and above
11. What is your occupation ?
- (a) Farming
  - (b) Working in Civil Service
  - (c) Business/Contracting
  - (d) Soldiering
  - (e) Others (please specify)

12. What is your annual income ?
- (a) Less than ₦6,000
  - (b) ₦6,000 - ₦10,000
  - (c) ₦10,001- ₦20,000
  - (d) More than ₦20,000
13. Do you have a C of O ?
- (a) Yes
  - (b) No
14. If no, why ?
- (a) It is a waste of time
  - (b) The fees are too much
  - (c) Others (please specify)
15. How long has it taken you to process it ?
- (a) In less than one year
  - (b) 1 - 2 years
  - (c) 3 - 4 years
  - (d) 5 years and above.

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APPENDIX III

BAYERO UNIVERSITY, KANO  
DEPARTMENT OF GEOGRAPHY

QUESTIONNAIRES TO DEVELOPED LAND ALLOTEES

1. How did you get your plot?
  - (a) Direct allocation
  - (b) Purchase
  - (c) Gift
  - (d) Inherited
  - (e) Others (please specify)
2. How long did it take you to complete your house?
  - (a) Less than 1 year
  - (b) 1 - 2 years
  - (c) 3 - 4 years
  - (d) 5 years and above
- 3.a Was there any time-lag between its starting and completion?
  - (a) Yes
  - (b) No
- 3.b If yes, what caused it?
  - (a) Lack of money
  - (b) Cost of labour
  - (c) High cost of building materials
  - (d) Others (please specify)
4. What was your main source of financing the project?
  - (a) Bank loan
  - (b) Personal saving
  - (c) A and B above
  - (d) Others (please specify)
- 5.a Do you have a C of O for the plot?
  - (a) Yes
  - (b) No
- 5.b If no why?
  - (a) It is a waste of time
  - (b) It is not necessary
  - (c) The charges are too much
  - (d) Others (please specify)
- 5.c How long did it take you to process it?
  - (a) Less than 1 year
  - (b) 1 - 2 years
  - (c) 3 - 4 "
  - (d) 5 years and above



6. Did you have building permission before you embark on this project ?  
 (a) Yes (b) No
7. What do you think could be done to enhance faster development ?  
 (a) Provision of bank loan  
 (b) Subsidising building materials  
 (c) Government should develop plots and sell it to public  
 (d) Rich people or companies should develop it and sell to applicants.
8. Do you think development would be <sup>faster</sup> if people were allowed to build without approved plan ? (a) Yes (b) No
- 9.a How adequate did you find the money you proposed to develop the land ?  
 (a) Very adequate  
 (b) Inadequate  
 (c) Grossly inadequate  
 (d) I don't know
- 9.b If inadequate what caused it ?  
 (a) High cost of building materials  
 (b) Cost of labour  
 (c) Others (please specify)
- 10 What is your occupation ?  
 (a) Farming  
 (b) Working in Civil-Service  
 (c) Bussiness/Contracting  
 (d) Others (please specify)
- 11 What is your annual income?  
 (a) Less than N6,000  
 (b) N6,000 - N10,000  
 (c) N10,001 - N20,000  
 (d) More than N20,000

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