



Formal and Informal Access to Land in Nasarawa: Issues and Challenges

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Abstract

One of the main goals of the Land Use Act of 1978 and all Governments is to achieve an equitable distribution and access to land rights for all citizens, regardless of wealth or position. As a result, this study used Nasarawa as a case study to analyze the problems and issues related to formal and informal access to land. The household heads of residential properties in Nasarawa made up the study's sample population. Data were collected using structured questionnaires, and descriptive statistics, a weighted mean score, and factor analysis were used to analyze them. According to the study, governmental allocation, compulsory acquisition, private purchase, kinship, and families are among the main formal and informal access points to land in Nasarawa.. Additionally, the study found that informal means of access to land were used more effectively in the study area. The research also showed that barriers to formal and informal access to land include affordability, poor infrastructure, high land costs, lack of formal documentation, favoritism, discrimination, and difficulties among others. The results of the Factor Analysis showed the chi-square value of 2596.033 is significant at $p < 0.000$ indicating that 4 components were generated which culminated in 77.338% at 8.937 eigen level. The research further found that consequence of formal and informal access to land includes the growth of substandard settlements; unbalanced wealth distribution; inefficient land management; environmental degradation; segregation, vulnerability, marginalization amongst others. The study came to the conclusion that effective and equitable access to land for the overall development of the property market could not be overstated and recommended that adequate measures be taken to ensure equitable access through open land allocation and transparent procedures while also encouraging the review of land administration policies and strategie.

Keywords: *Formal, Informal, Access, land, Issues, Challenges*

Introduction

Land in addition to being a valuable economic resource, plays a crucial role in the construction of both individual and group identities, as well as the daily management of social, cultural, and religious life. It is also a huge political resource that describes power dynamics within and between groups of people, such as families and governments (Omenma & Ogbonne, 2015). Because it is the source of all tangible riches that is vital to human activities, land is necessary for all human activities on earth (Adebayo & Patunola-Ajayi, 2017). It is beyond dispute that access to land is fundamentally important for all sectors and cadres irrespective. This is further accentuated by the Land Use Act and the Nigerian Constitution of 1999, which emphasized equitable access to land for all Nigerians regardless of tribe, religion, occupation, degree of education, political affiliation, or other factors.

According to United Republic of Tanzania (1999) and Bello (2007), there are two different kinds of access to land namely formal access and informal access. While the informal access to land is characterized by diverse kinds of land tenure that do not follow statutory procedures, formal access to land comprises legal or formal processes of land acquisition that comply with relevant laws. The informal access to land according to Bello (2007) consists of land-owning families, individual owners, professionals, and neighborhood hoodlums (area boys and omo oniles), depending on the situation. The formal sector on the other hand includes the activities of various government agencies, professionals, land

agents, and land users. In all, access to land remains a severe issue in the nation necessitating a study on the different forms of access to land.

Both formal and informal land distribution systems have both advantages and disadvantages, according to Rakodi (2004). One of their advantages is that they can supply large amounts of land to suit the housing needs of different socioeconomic groups, sometimes including the relatively poor and women. Their shortcomings, however, include the occasionally poor design been developed; the improper places in which communities are often built, and the practically ubiquitous lack of infrastructure and services. According to Rakodi and Leduka (2006), formal access to land is complicated by a number of issues, including the lengthy administrative process of applying, the high cost of the land, and lengthy delays in processing applications. These issues, along with others, make it necessary to make more covert efforts to gain access to land. Without regards to the method of access, access to land in Nigeria is said to be segregated, with only a small portion of the population having such access, which has led to land fragmentation, land grabbing, speculation, and the possession of sizable parcels of land for residential use when they should only be allowed for agricultural purposes, among other things, as specified by the land use act of 1978.

In addition, Djire (2007) and Faye (2008) highlighted issues that limit access to land, such as government expropriation of land, phony titles, land disputes, and market

conditions primarily brought on by urban population growth, unfriendly and inconsistent land policies, and ineffective land administration methods. According to Oloyede, Iroham, and Ayedun (2011), the government's control over land ownership and accessibility, particularly in large urban centers, adds to social inequity and has historically posed a significant challenge to the design and execution of development plans.

It is imperative to note that the formal and informal sectors' access to land is a prerequisite for a nation's industrial, social, economic, political, physical, and overall growth. Agwu, Amasiatu, and Onuoha (2010) also noted that land accessibility remains a serious problem in the nation despite the numerous ways Nigerians obtain access to land, including purchase, lease, inheritance by the owner's heirs, squatting illegally on the property, systematically through land reform policies, adverse possession, compulsory government acquisition, traditional means amongst others. Lack of access to land, whether through the formal or informal sectors, makes people more vulnerable to hunger and poverty, limits their ability to invest in their productive endeavors and the sustainable management of their resources, reduces their chances of securing better livelihoods, and prevents them from forming more equitable relationships with other members of their society, all of which work against the pursuit of justice, peace, and sustainable development. Like most emerging nations, Nigeria's metropolitan districts face a major problem with rising land prices and access to urban land (Aribigbola 2007).

According to Oyedokun et al. (2012), the bulk of the population's accessibility to land remains a mirage despite all efforts to enable fair access to land at affordable prices. The adverse effects of inadequate and unequal access to land in Nigeria, according to Ominrin (2002), include inefficient use of land resources, unequal wealth distribution, deteriorated housing conditions, environmental degradation, escalating poverty, and regional imbalances in economic development. According to Mabogunje (2003), the experience of inaccessibility that characterized the urban land market has driven the majority of city dwellers into extreme poverty because they lack the legal documents necessary to obtain loans for either the construction of a desirable home or the purchase of tools for pursuing an economic livelihood.

From the standpoint of the formal sector, Antwi and Adams (2003) and Oyedokun et al. (2012) emphasized that formal land acquisition may be too expensive for the poor due to the variety of professional undertakings that it includes. According to Rakodi (2002), access to land through the formal sector is bureaucratic by nature, leading to significant transaction costs in the form of delays, fees (such as those for certificates of occupancy, registration fees, survey fees, deeds, plan fees, and stamp duty among others), time, and bribery that constrained supply and drove up prices beyond the reach of the majority of urban dwellers, who are classified according to their socioeconomic status and level of affluence. Fekade (2000) further pointed out that formal land delivery systems are scarcely a viable alternative for distributing land resources fairly because they frequently lack the most basic forms of community infrastructure. In addition, De Soto (2002) highlighted

other problems to include time-consuming process; extreme difficulty of access to land, and the expensive nature of such lands for the poor to afford. Additionally, Nasarawa town, the study location, is plagued by these issues.

However, Oyedokun et. al (2012) noted that land access through both the formal and informal sectors' has remained a mirage with no hope of being resolved. This issue is also evidenced in Nasarawa town which like other parts of Nigeria is also governed by the Land Use Act Cap. L.5 2004 which is also known as Decree 6, 1978. In view of the foregoing, this study attempts to examine formal and informal access to land in Nasarawa with a view to identifying the barriers to accessing land and ensure accessibility in the area.

Literature Review

Formal and Informal land Access

Land access refers to the procedures by which individuals or groups of individuals acquire the rights and chances to occupy and utilize land for a variety of purposes, including residential, commercial, and social ones, whether temporarily or permanently. According to Agwu, Amasiatu, and Onuoha (2010), "access to land" refers to the methods by which people or groups acquire the legal authority to use, control, and transfer land (property). Access to land, according to the International Fund for Agricultural Development (IFAD, 2010), is the capacity to use land and other natural resources, to manage those resources, to transfer ownership of those rights, and to take advantage of additional opportunities.

Cotula, Toulmin, and Quan (2006) define processes of access to land as participation in both formal and informal markets, access to land through social networks and kinship, transmission of land rights through inheritance and within families, as well as the distribution of land by the state and other entities with land control.

Urban housing and land markets in developing nations are often divided into two main categories: formal and informal. The formal market in this classification refers to transactions that are done in accordance with current laws, planning and zoning regulations, building requirements, and standards. According to Pugh (1997), Mitra (1990), Baross (1990), Gilbert (1990), and Turkstra (1998), the informal market can be divided into semi-formal and formal segments. In broad terms, land tenure rights are often classified according to whether they are "formal" or

"informal". Formal property rights may be regarded as those that are explicitly acknowledged by the state and which may be protected using legal means. Informal property rights are those that lack official recognition and protection.

Formal property rights are those that the state has acknowledged in writing and are capable of being upheld through the judicial system. Informal property rights are those that are not recognized or protected by the government. Informal property rights may occasionally be illegal, that is, held in blatant defiance of the law. Pamuk (2000) stated that although informal institutions govern social norms and practices, such as customary rules, formal

institutions govern the game's rules, such as state legislation. Informal land transactions are those that take place outside of the legal framework of the government and do not adhere to the requirements for formalization,

Literatures on Formal and Informal Access to Land

In his 2007 study, Emmanuel explored informal methods for obtaining and protecting urban land rights in the context of Kampala, Uganda. The study showed that there are substantial connections between formal and informal institutions, as shown by instances of public employees selling their services on the black market to those with money during land demarcations and transactions. Bello (2007) looked at the availability of land as a means of empowering Nigeria's low-income workers in the informal sector. The study discovered that the workers in the informal sector were severely discriminated based on a survey of land distribution in a few chosen government residential estates and private layouts in the study area. Low income, lack of education, and the nature of their profession are the main contributors to this.

Oloyede, Ajibola and Oni (2007) examined informal land delivery system in Lagos State, Nigeria. The study examined informal land delivery system and housing development pattern in the past 20 years with a major review of the existing modes of land accessibility, variations in land market transactions and arrangements that land transactions better. The study found that informal land delivery system is more effective in delivering land for housing, because of its user-friendly characteristics and social legitimacy. Oloyede, Iroham and Ayedun (2011) conducted a research on informal land market; alternative approach to mass residential housing provision in SouthWestern Nigeria. The study identified reasons for the failure of earlier land policies from literature on one hand and why informal land markets continue to flourish by the day in Nigeria with the aid of two questionnaires distributed among fifteen estate surveying and valuation firms in Abeokuta, Ogun State and twenty estate surveying firms in Ikeja, Lagos State on the other hand. Data obtained from the questionnaires retrieved were analysed using tables, percentages and rankings. The paper identified instability in government as a result of political intolerance among politicians in power coupled with the limitations placed on the rights and privileges of the native land owners by the enactment of the land use decree of 1978 as the major causes of the continuous growth of informal land markets.

Maureen (2013) examined rural land access and credit access in Nigeria. The study noted that land in rural areas, especially land held under custom, generally lacks formal documentation. This makes securing loans problematic, as banking institutions require titles for land to be eligible as collateral. In another study, Odudu (2015) examined land accessibility among urban crop farmers in the informal sector, Lagos, Nigeria. The study established that the most critical issues that determined land accessibility among urban crop farmers in the Lagos metropolis were in the following descending order; affordability (47.616%); security of tenure (18.056%); competition with other uses (12.797%),

availability (7.28%) and usability (6.286%). Thus availability and usability were not the most critical issues in urban crop farming.

Omenma and Ogbonne (2015) researched on indigenous peoples access to land in Africa; the Shonga people of

Kwara State, Nigeria. The study adopted John Lock's theory of property of nature to understand the dynamic of rights and the denial of indigenous Peoples' rights in Africa. Also, Twarabemenye and Nyandwi (2015) conducted a research on understanding informal urban land market functioning in peri-urban areas of secondary towns of Rwanda: a case study of Tumba sector, Butare town. Data used in the study were collected through desk study, survey and from non-structured interview held with the Tumba Land Bureau Officer. Findings revealed land owned was acquired through informal purchase and land sellers were mainly native people who acquired land through inheritance. Size of land to be sold is frequently fixed unilaterally by the seller.

Kuma (2016) study on the analysis of factors influencing households preference for informal access to land revealed that a total of 3 factors were extracted with their eigen values ranging from 4.168 for factor one to 1.951 for factor three and accounted for a total of 76.84% variation in the factors influencing urban households' preferences for informal access to residential land in Minna. Hence, households access to residential land through informal sources was influenced by the "ease of access and less time taken", "level of income", "ethnicity and religious influences", "cheaper with less transaction cost" and "high prices of land in the formal market". These variables displayed stronger correlation loadings and are basically Socio-economic in nature, accounting for a total variation of 37.89%. Akingbehin, Idhoko, Hamzat and Ayuba (2016) examined the process of land acquisition in Nigeria; a case study of Oyo State. The study noted that for government to acquire a parcel of land for an overriding public interest, there are laid down procedures that should be followed which were not always followed by the government. It has thus been found by this study that the objectives of the Act at present can be said not to have been realized to a greater extent because land is still placed far away from the people.

Araujo, Githuku and Mwaura-Muiru (2017) also examined a statutory framework for the documentation of customary and informal land rights schemes. The study noted that informal tenure system includes a wide range of categories with varying degrees of legality or illegality. They include regularized and unregularized squatting, unauthorized subdivisions on legally owned land, and various forms of unofficial rental arrangements.

Okeahialam and Ogbuefi (2017) examined the determinants of informal land transactions on land market in Owerri Urban, Imo State, Nigeria. The study adopted the survey research. Stratified, systematic and simple random sampling techniques were used to elicit data from three classes of respondents. Six settlements were selected for the study through stratified random sampling method and three key sets of respondents were identified from the six settlements namely; the land owners, the land agents and the land administrators. The study concentrated on communities in the high and medium residential density areas

of Owerri urban. These were areas where informal land transactions thrive. Principal Component analysis was used to identify and classified four factors that caused the predominance of informal land acquisition in Owerri Urban. These four components accounted for 79.75% of the observed variability. The clustered factors are: promptness in processing, low cost in processing, land accessibility and acceptability of title documents.

Materials and Methods

The study area, Nasarawa Town, is situated in central Nigeria's Nasarawa State. It is situated at 8°32'N 7°42'E and has 30,949 residents (as of 2016). At the time of the 2006 Census, Nasarawa had a population of 189,835 and a 5,704km² area. In the North, it borders Keffi, Kokona, and Lafia; in the East, the Doma region; and in the South, Kogi. Additionally, Toto in the west and FCT in the northeast encircle it. The study area's climate is similar to that of other parts of Nasarawa, which has a sub-humid climate with two distinct seasons. The area's geology is made up of the North Central Nigerian Basement Complex Formation, which has granite and magnetite rock-based hills and low, undulating terrain. There is a sizable area of land in Nasarawa that is also used for agriculture.

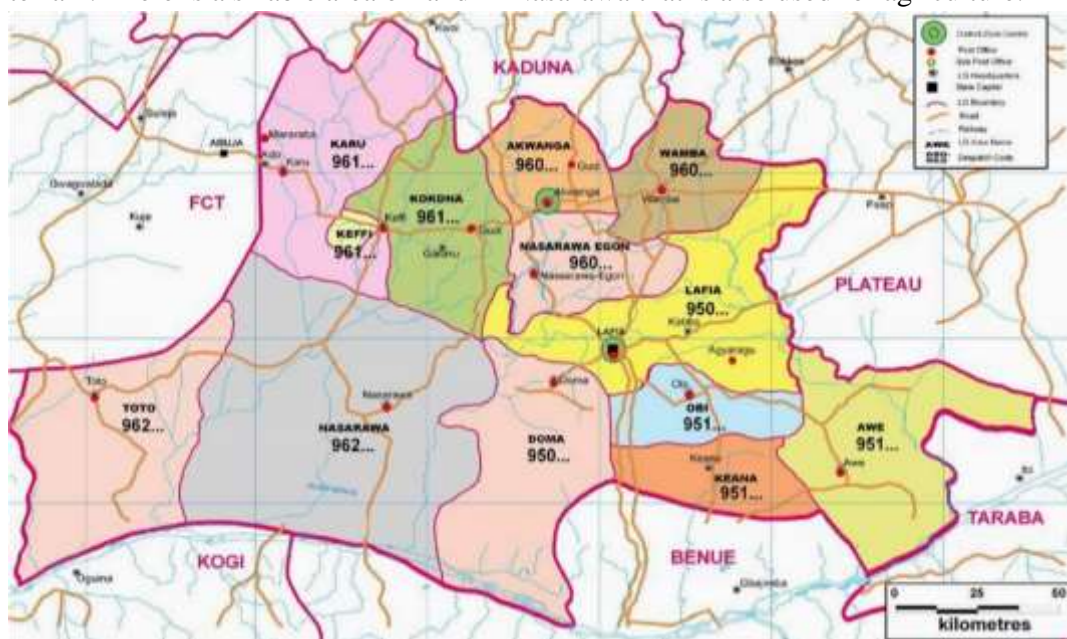


Fig 1: Map of Nasarawa Showing the Study Area

Source: Google Maps (2022)

200 household heads of residential properties in Nasarawa town were administered with a well-designed questionnaire at random in order to collect data, and 142 of those responses (71.0%) were used for this study. The questionnaire elicited major topics concerning formal and informal access to land, as well as the problems and effects of such means of access to land. The study's data were analyzed using descriptive statistics, a weighted mean score, and Factor Analysis.

Data Analysis and Discussions

Table 1: Formal and Informal Means of Access to Land in Nasarawa Town

Means of Access to Land	Used	Unused	Dev	Mostly Used	Undecided	Unused	Mostly	Std.	Mean	Rank	Av
Formal Means											
State Government Allocation	25	116	84	114	23	1.09530	2.5493	1 st			
Government Agencies	-	72	90	172	8	.78239	2.4085	2 nd			Av
Compulsory Acquisition	-	18	156	58	.56467	1.6338	3 rd				
Adverse Possession	-	63	66	88	.74084	1.5282	4 th				1.9211
Land Reform Policies	-	-	39	86	86	.66028	1.4859	5 th			
Informal Means											
Kinship and Families	475	188	-	-	-	.47223	4.6690	1 st			
Private Purchase	320	280	24	-	-	.59499	4.3944	2 nd			
Inheritance	290	272	48	-	-	.66085	4.2958	3 rd			Av
Land Owning Families	240	312	48	-	-	.63463	4.2254	4 th			mean=
Neighbourhood Persons	260	272	66	-	-	.69273	4.2113	5 th			4.0872
Other Traditional means		170	216	162	-	-	.77726	3.8592		6 th	
Social Networks	85	244	132	40	-	.88079	3.5282	7 th			
Gifts	110	196	153	40	-	.92050	3.5141	8 th			

Source: Authors Field Survey, 2022.

The study looked at how often formal and informal access to land was used. Results showed that State Government Allocations which came in first with a mean score of 2.5493, and Allocation through Government Agencies, which came in second with a mean score of 2.4085, are the two formal methods of access to land that are most commonly employed in the research region. In addition, with mean values of 1.6338 and 1.5282 respectively, the use of compulsory acquisition and adverse possession came in third and fourth place. The formal means of accessing land have an average mean score of 1.9211, which indicates that they are rarely used.

The study also revealed that kinship and families (4.6690), private purchases (4.3944), inheritance (4.2958), landowning families (4.2254), and locals like the Mai-Angwa (4.2113) were among the informal access methods that were most commonly used. These methods were ranked first, second, third, fourth, and fifth, respectively. It is clear from the average mean score of 4.0872 for the use of informal methods of access to land that these methods are widely used. The informal access to land had a higher mean value than the formal means, showing better use of the informal means of access to land in comparison to the average mean scores of the formal and informal access to land.

Table 2: Constraints Associated with Formal and Informal Access to Land

Constraints Associated with Formal and Informal Access to Land	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Mean	Std. Dev	Rank
Affordability	435	88	48	34		4.2606	1.06976	1 st
Lack of basic forms of community infrastructure	375	148	39	34		4.1972	1.03307	2 nd

High cost of the land	365	160	30	38		4.1761	1.04711	3rd
Land in rural areas, especially land held under custom, generally lacks formal documentation	375	128	36	38	4	4.0915	1.18444	4th
Discrimination, Favouritism and human related challenges	400	84		52	15	3.8803	1.49933	5th
Competition with other uses	325	112	60	46	6	3.8662	1.27290	6th
Market conditions	240	192	57	54		3.8239	1.09996	7th
Security of tenure	165	272	72	34		3.8239	.92483	8th
Unfriendly and inconsistent land policies	215	192	66	46	6	3.6972	1.18495	9th
Government expropriation of land	105	276	69	50	4	3.5493	1.03538	10 th
Phony titles and land disputes.	160	192	75	70	2	3.5141	1.13448	11 th
Regularized and unregularized squatting	190	184	39	78	6	3.5000	1.26463	12 th
Urbanization and Increased Population	155	124	78	82	13	3.1831	1.31343	13 th
Lengthy administrative process	70	184	102	72	12	3.0986	1.14427	14 th
Availability and usability of land	10	192	171	62	4	3.0915	.84974	15 th
Lengthy delays in processing applications	40	144	135	80	13	2.9014	1.06064	16 th
Ineffective land administration methods	25	112	162	86	12	2.7958	.97150	17 th
Availability of land information	10	80	174	102	11	2.6549	.86742	18 th

Source: Authors Field Survey, 2022.

The constraints to formal and informal land access revealed that affordability (4.2606), a lack of basic community infrastructure (4.1972), a high cost of land (4.1761), a lack of formal documentation (4.0915), and discrimination, favoritism, and human-related challenges (3.8803) ranked first, second, third, fourth, and fifth which are the biggest constraints to access to land via formal and informal means. The results of the Factor Analysis that was also utilized to discern the constraints to both formal and informal access to land are shown in the tables below.

Table 3: KMO and Bartlett's Test on the Constraints Associated with Formal and Informal Access to Land

Kaiser-Meyer-Olkin Measure of Sampling Adequacy. .716

Approx. Chi-Square 2596.033

Bartlett's Test of Sphericity Df 153

Sig. .000

Source: Authors Field Survey, 2022.

The results of Table 3's Bartlett's test for sphericity and sampling adequacy show that the sample size used was appropriate. At $p \leq 0.000$, the chi-square value of 2596.033 is significant. The sample used is good and falls into the category of being a great value, as indicated by the KMO of 0.716, which also demonstrates that the correlations are not particularly compact.

Table 4: Total Variance Explained on the Constraints Associated with Formal and Informal Access to Land

Constraints Associated with	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total % of Variance	Cumulative % of Variance	Total % of Variance	Total % of Variance	Cumulative % of Variance	Total % of Variance	Total % of Variance	Cumulative % of Variance	
Lengthy administrative process	7.398	41.100	41.100	7.398	41.100	41.100	4.745	26.361	
High cost of the land	2.850	15.831	56.931	2.850	15.831	56.931	3.961	22.003	
Lengthy delays in processing applications	2.065	11.470	68.400	2.065	11.470	68.400	3.087	17.150	
Government expropriation of land	1.609	8.937	77.338	1.609	8.937	77.338	2.128	11.823	
Phony titles and land disputes,	.992	5.510	82.848						
Market conditions	.734	4.076	86.924						
Unfriendly and inconsistent land policies	.524	2.911	89.834						
Ineffective land administration methods	.380	2.112	91.946						
Lack of basic forms of community infrastructure	.339	1.885	93.831						
Land in rural areas, especially land held under custom, generally lacks formal documentation	.270	1.499	95.330						
Affordability	.225	1.247	96.577						
Security of tenure	.151	.842	97.419						
Competition with other uses	.126	.702	98.121						
Availability and usability of land	.098	.544	98.665						
Regularized and unregularized squatting	.078	.435	99.100						
Urbanization and Increased Population	.069	.382	99.482						
Availability of land information	.064	.355	99.837						
Discrimination, Favouritism and human related challenges	.029	.163	100.000						

Extraction Method: Principal Component Analysis. *Source: Authors Field Survey, 2022.* Table 4 provides the eigen values for each linear component (constraints on formal and informal access to land) prior to extraction, following extraction, and following rotation. Prior to extraction, 18 linear components were discovered in the data set. The eigen value associated with each factor represents the variance explained by that particular linear component, and this value is displayed in the table along with the percentage of variation explained. The table also shows how four (4) components were extracted under the 8.937 eigen value minimum. The clustering of the variables; constraints associated with formal

and informal access to land and within the four (4) components led to normalized cumulative sums of squared loading of 77.338%.

Table 5: Rotated Component Matrix^a of the Constraints Associated with Formal and Informal Access to Land

Constraints Associated with Formal and Informal Access to Land	Component			
	1	2	3	4
Lengthy administrative process			-	
			.645	
High cost of the land	.498	.629		.465
Lengthy delays in processing applications				.863
Government expropriation of land	.765			
Phony titles and land disputes,		.860		
Market conditions		.866		
Unfriendly and inconsistent land policies	.747		.481	
Ineffective land administration methods			.584	-
				.522
lack of basic forms of community infrastructure	.443	.771		
Land in rural areas, especially land held under custom, generally lacks formal documentation	.799			
Affordability	.690	.466		
Security of tenure	.499	.592		
Competition with other uses	.925			
Availability and usability of land	.754			
Regularized and unregularized squatting		.467	.453	.614
Urbanization and Increased Population			.876	
Availability of land information			.886	
Discrimination, Favouritism and human related challenges	.415	.619		

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 9 iterations. *Source: Authors Field Survey, 2022.*

Four components are suitably loaded, according to the rotational component matrix. The main factors affecting the first component are, among others, competition from other uses, government expropriation of land, unfavorable and inconsistent land regulations, and the availability and usability of land. Based on the land uses, availability, and policies, these have a common subject. The second part is concentrated on phony titles and land disputes; market conditions, infrastructure, discrimination, and security of tenure are all directly tied to restrictions on the land market, tenure, infrastructure, and discrimination. The fourth

component is related to high costs and delays in the processing of land documents, whereas the third component is related to land information, population, and land administration-related constraints.

Table 6: Effect of Formal and Informal Access to Land on Land Use Management, Development and Economic Growth

Effect of Formal and Informal Strongly Agree Undecided Disagree Strongly Mean

	510	160	-	-	-	4.7183	.45142	1st
Proliferation of substandard settlements								
Unequal wealth distribution	455	204	-	-	-	4.6408	.48145	2nd
Inefficient Land Management	370	240	24	-	-	4.4648	.60332	3rd
Environmental degradation, Environmental segregation, vulnerability, Marginalization and exclusion	252	232	63	-	-	4.2958	.71249	4th
	45	468	48	-	-	3.9507	.41816	5th
Escalating poverty	215	184	159	-	-	3.9296	.82210	6th
Unequal and poor access to land	120	324	51	20	10	3.6972	1.05850	7th

Std. Dev Rank

Access to Land	Agree	Disagree						
Deteriorated housing conditions	95252	12040	-	3.5704	.89441	8th		
Regional imbalances in economic development	5024078	60163	1268	1.16606	9th			
Inefficient land resource Utilization	75152	1235222	2.9859	1.22611	10 th			

Source: Authors Field Survey, 2022.

The research revealed that the major effect of formal and informal access to land on land use management, development and growth includes the proliferation of substandard settlements which was ranked 1st with a mean score of 4.7183; unequal wealth distribution was ranked 2nd with a mean score of 4.6408 while inefficient land management was ranked 3rd with a mean score of 4.4648. Furthermore, environmental degradation was ranked 4th with a mean score of 4.2958 while environmental segregation, vulnerability, Marginalization and exclusion was 5th with a mean score of 3.9507.

Conclusion and Recommendations

Formal access to land through government allocations is slow; bureaucratic and the land allotted for housing is deemed insufficient. In addition, land access via the formal market is too expensive for the urban poor. The informal access, on the other hand, has a quicker acquisition process and is accessible to both the rich and the poor; however, its weakness

is inefficient layouts that could result from a lack of nearly adequate infrastructure. It is imperative to note that equal and simple access to land, regardless of the method of access, is essential for social and economic development. Thus, this study looked at the problems and difficulties related to formal and informal access to land in Nasarawa town in light of these circumstances. The study examined the different forms of formal and informal access to land and found that one of the main ways that people have formal access to land is through state governments, its agencies, forced acquisition, and land reform laws. The study also discovered that private purchases, family relationships, kinship, inheritance, families with land ownership, and other conventional methods are the main informal ways to access land. Inadequate infrastructure, high land costs, insufficient land documentation procedures, and affordability are just a few of the barriers to accessing land through formal or informal channels. In accordance with the findings of the factor analysis, 4 components were extracted with an eigen level of 8.937, resulting in a cumulative percentage of 77.338. Additionally, the results of research on the impact of formal and informal access to land on land use planning, development, and economic growth showed that among other things, segregation and environmental degradation are among the major effects of both formal and informal access to land. Therefore, it was concluded that effective and equitable access to land is essential for the development of residential properties as well as the overall real estate market. In addition to encouraging the evaluation of land administration policies and strategies, it was recommended that sufficient measures be put in place to ensure fair access through open land allocation and transparent processes.

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