



Features of Informal Land Market in Peri-Urban Areas of Bauchi: A Study of Janruwa Settlement Bauchi State Nigeria

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ARTICLE INFO

Article history:

Received: 2 July 2013;

Received in revised form:

21 August 2014;

Accepted: 29 August 2014;

Keywords

Informal land market,
Resident,
Transaction,
Basic services.

ABSTRACT

This paper examined some features of informal land market especially in the provision of services in Janruwa. The head of households served as the sample of the study. Simple random sampling technique was used in administering the questionnaires, while in analyzing the data obtained from the respondents descriptive statistics is employed. Most of the information gathered was from the residents of the study area. Informal interviews were also held with some staff of state Urban Development Board and Ministry of Lands and environment. It was found that, since the market operated outside any regulatory framework of the government, transactions in the markets were unrecorded; land purchases were exclusively funded through personal savings; plots were subdivided which were below official standards set for even the low density residential areas; proliferation of informal settlements and there are little or even non provision of basic services. A machinery for recording transaction in the market for the purpose of creating a cadastral data base for the area was recommended; activities of the informal land market should be regulated by government to check the dubious activities of land agents, formal lending institutions should be encouraged to fund the market, Bauchi State Urban Development Board should re-enforce planning and building regulations in Janruwa and Bauchi metropolis in general. Bauchi state government should also provide basic services in the study area.

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Introduction

High rates of urbanization in African countries, estimated at an average of 4% per annum have led to high and increasing need for land to support the spatial needs of the urban population (Kironde, 1995).

Although, there is a general believed that more and more inhabitants are leaving hinterland, largely due to the growing landlessness and rural poverty, (Mehta, 2004), this rapid influx of migrants into Bauchi metropolis could perhaps be added to the ethno-religious and communal clashes that occurs within an around neighboring states in recent time. This unimagined geographical mobility has made the city to grow outwards in all directions away from the old (walled) settlement. A pre-condition for subsisting in an urban environment is access to the use of urban land to build a house, to put up a hut, or at least to find a temporary space for sleeping, eating and defecating (Burner, 2007).

However, the increasing demand for land for residential purpose in Bauchi metropolis has made it impossible the state ministry of land and survey to meet the necessary supply (Wali, 2006). The informal development of urban land has traditionally been perceived as an important way through which the poorest residents of the city get access to shelter, however, this is no longer the case as increasingly middle and even high income households are buying land informally for housing in urban areas (Thirkell, 1996).

At the same time, the effectiveness of the formal (statutory) tenure system to cope with this challenge has been compromised by cumbersome administrative procedures and technical limitations that have constrained rather than facilitated access to

urban land (Leduka, 2000). Infact, the land use decree, 1978 (now land use act), which is the legal framework for statutory grants of land, by the said ministry has lost its credibility on the eyes of majority of the urban populace for its failure to carryout its legal responsibility (allocation of residential land (Singhry, 2004).

In addition, land supply through the customary system is also declining (Lasserve, 2004). Hence, poor land administration resulting to difficulty in obtaining statutory allocation have made residents of Bauchi metropolis to seek for alternative thereby engaging in informal land markets in order to solve their housing problems. Informal sector is defined to have the following characteristics:-

- Any activity which does not have a firm
- No identifiable postal address
- Where workers are self employed
- Activities are not recognized
- Activities take place in a non structured form
- Activities not under any regulation
- No licenses, no insurance and do not pay any tax

Informalization of the urban fabric and the use of urban land are an outcome from declined of the public-capacity to service and regulate urban development Diaw, Nkya and Watson, 2002. The land offered for sale in these markets is sourced from customary holders and some statutory plot allottees that are both responding to commercial pressures on their land holdings (Kironde, 1995). This suggests that these markets have dominated the spatial dynamics of African cities. For instance in addition to determining the price, availability and access to land, the market also determines the sites and sizes of the plots and

ultimately influence the pattern of urban built environment. However, the markets provide income and employment to land trackers and vendors. In fact informal land and housing delivery remain the only realistic option for meeting housing needs of low-income households, (Kombe, 2005 in Darand, 2002).

The proportion of African urban residents that access land in the informal land markets was estimated to range from 56 to 91 percents (Olima, 1994; Anturi, 2000; Lesserve, 2004). In Nigeria, 70 to 80 percent of the urban housing stock was developed on "informal lands". (Achunne, 1993).

This unregulated land transaction has open way for the emergence of informal settlements within an around the urban peripheries (Thirkell, 1996). Burner (2007) observed that; although the extent and characteristics of informal settlements vary from country to country (as well as between settlements) it can be safely stated that it serves a large share of the low income population and of incoming migrants in particular. As a consequence, the proliferation of these informal settlements has imposed a serious threat for Bauchi state urban development board to enforce planning and building regulations and to provide basic services.

It is on this background that, (Kombe, 2005) opined that "extra-legal settlements by and large indicates a mismatch with the widely cherished planning norms and principles of equitable provision of basic services.

Given the negative and positive effects of the informal urban land markets they command significance in contemporary urban land administration, especially in countries like Nigeria where land reform (the restructuring of the laws and procedures of land ownership) with a view to making access to land equitable and responsive to the requirements for sustainable national development is contemplated (Wali, 2006).

Although a lot of studies have been carried on the features of informal land markets in Nigeria, this study become paramount for the fact that the dubious activities of land vendor or agents is becoming worrisome, land subdivision is the order of the day, decreasing provision of social services in the ever increasing sprawls of informal settlement of Janruwa is becoming unacceptable.

This paper attempted to discuss the features of informal land markets which should be addressed by government in the context of its land reform.

Transaction Process in the Informal Land Market

Typically, the process for the transfer of land rights in the informal land market began with the expression of interest to buy or sell a plot of land by prospective buyers or sellers to an agent. The agent availed a prospective buyer all the relevant papers ascertaining the ownership claim of the seller and took him to the land for inspection. If the buyer was convinced to buy, the price of the land was determined by haggling after which the buyer paid the price and a sales agreement was drafted. This transaction was done in the presence of the witnesses. Usually there are four witnesses (two each for the buyer and seller). The transaction was concluded with the signature of the local leader.

The sales agreement drafted documented the following:

- i. The location of the plot and its size
- ii. The names and signatures of the land buyer, seller and agent
- iii. The price paid for the land
- iv. The names and signatures of the local leaders and witnesses
- v. The date of the transaction.

Actors in the informal land market

Transactions in the informal land market involved five categories of participants: land sellers, land buyers, agents,

witnesses and local leaders. Land sellers were people who offered to exchange their land rights for money, while land buyers were those that were willing and able to pay for access to land rights. Agents facilitated interactions between land sellers and buyers by providing necessary information to them for which they were remunerated. Relatives, neighbours or friends of the land buyers and sellers served as witnesses to the conclusion of particular transactions and could be called upon to testify before an arbitrator in case of future disputes. Local leaders had powers to administer wards assigned to them by the traditional emir of the town. They were informed of land transactions in their domains as a way of further authentication of the transactions.

The average time taken to complete the transaction outlined above was three (3) days. This is significant when compared to the average of two years it took to process applications for statutory land in Bauchi (Mohammed, 2001). This suggested that, provided an individual has the financial means of buying land, it is much quicker and easier to access land rights in the informal land market.

It is significant to note that in the entire transaction process, no role was played by any of the government agencies responsible for land administration- what this suggests is that the state has no records about transactions in these markets talk less of monitoring and managing the flow of land from those sold to those who bought. This was confirmed at the ministry of lands and survey that oversees public land allocation. Even statutory plots that were required by law not to be alienated without prior consent of the ministry, were actually, subdivided and sold in violation of this requirement. Customary lands sold were not captured by any formal land regulating agency. Thus, land rights were accessed and used in ways that conflicted with government's long term objectives. This was especially the case considering that the machinery for development control in the town has been weakened by inadequate personnel, logistics and corruption (Adamu, 2002).

The Study Area

Janruwa is a newly hill settlement along Warinje rock east of Bauchi, Bauchi LGA Bauchi state. Its name was derived after an artificial basin/depression that was developed as a result of the construction of Tafawa Balewa Housing Estate and Government Comprehensive Day Secondary School, Bauchi in 1979 and 1980, respectively. Before the establishment of Janruwa, the area was used for making traditional mud bricks from already excarvated depression/basin. In addition, it was a hide out for criminals especially the topmost part of Warinje rock. Seventy (70) percent of the inhabitants are artisans, with an estimated population of 3,954. Janruwa shares boundaries with Tafawa Balewa Housing Estate and GCDSS Bauchi to the South and North respectively.

Methodology

The data obtained for this research were from both secondary and primary sources through extensive review of relevant (published and un-published) literature and through questionnaire administered to the head of households in the study area respectively, from February, 2013 to April, 2013. The population samples were drawn using simple random sampling and purposive sampling techniques. A total of 400 head of households (residents) were sampled out of which 350 questionnaires were completed and returned, which were used in assessing the features of informal land market in the study area, while data regarding the mechanism of acquisition and transfer of land rights in the informal land market were collected from a purposive sampling of actors in the market. 15 actors,

comprising 10 land sellers, 3 agents and 2 local leaders were interviewed. Descriptive statistics is used in analyzing the data and are presented in tables, frequencies and percentages.

Results and Discussion

Characteristics of the Respondents

The data gathered on the literacy level of the respondents indicates that 37.1 percent are illiterates, that is they have never attended any educational level, and therefore could not read or write in any language, 42.9 percent attained adult and Quranic education and can read and write in both Arabic and Hausa, 11.5 percent attended primary education, 5.7 percent attained secondary, while only 2.8 percent attended post secondary education.

It should be noted that, the importance of Western education especially in this 21st century cannot be over emphasized. For instance the level of western education attained contributes significantly, the earning ability of an individual, it enable one to know some of the existing laws and rights including right to land.

The living standard of every body is directly linked with his occupational status. In addition, an acknowledged difference of occupational prestige has significance in other social contexts.

The occupational structure of the respondents shows that, artisanship has 57.2 percent, engage in farming,, while 5.7 percent are civil servants.

The respondents earned annual incomes ranged from ₦201,000 to ₦300,000 37.1 percent which is the highest, 28.5 have annual income of 100,000 to ₦ 200,000; ₦ 301,000 to ₦ 400,000; have 22.9 percent; ₦ 401, 000 to ₦ 500,000 (8.6) percent . While 2.8 percent earned above ₦ 500,000 per annum.

The gender profile of the respondents indicated an over whelming dominance of men over women, 91.4 percent of the respondents are men residents who owned houses, while only 3.6 percent of the houses are owned and occupied by women. This reflected the gender bias of land transactions which may be explained by the socio-economics of women in the study area, although the cultural setting is one in which men provides for the shelter and other needs of women and men are consequently more engaged in income earning activities, that enable them to participate in the market in greater numbers than women. This also suggested that women who constitute about half of the population of the study area are excluded from the markets and hence, access to land rights.

Sources of Fund in the Informal Land Market

Finance is a fundamental requirement for any modern market to operate. Hence, it is important to identify how land purchases in the informal land market are financed. Figure 1, shows how the 350 residents involved in this study sourced funds to buy plots of land.

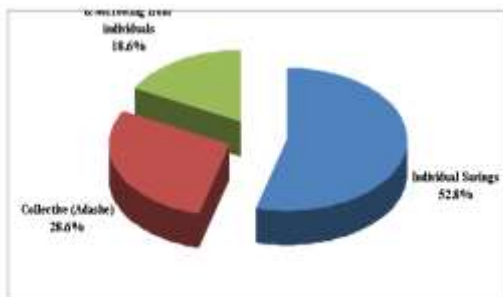


Figure 1: source of fund for land purchase

It can be observed from the figure 1, that the major source of money for financing land purchases was exclusively by personal savings (71%). Also, there were two ways of making

these savings: individual and collective (adashe) savings. The individual savings (52.8%) entail the saving of money exclusively by an individual, while collective (adashe) savings involved the contribution of a fixed amount of money by each member of a group over a specified period of time. The pooled money is then given to a contributor on rotational basis or roster until all contributors have benefited. It is noticeable that no formal lending institution, especially banks, provided funds for informal land purchases. The respondents highlighted that they did not contemplate approaching the banks for loans because of the banks high interest rates and insistence on collateral security especially where the land to be purchased is customary i.e. without a certificate of occupancy and more likely to be the subject of contending claims of ownership by different individuals at the same time.

Because land purchases were funded exclusively from personal savings, and waiting period, during which money is saved, delayed the entry of buyers into the market. The waiting period was dependent on the income level of the buyers.

Land Subdivision

A feature in the informal land markets is land subdivision i.e. division of land into smaller parcels. Three reasons for land subdivision were identified;

- Compared to larger plots, smaller plots sell quicker because of their lower prices which in turn build up demand pressure on them by the medium and lower income groups.
- Two or more land buyers jointly purchasing a relatively big plot and subdividing it among the heirs of a deceased land owner.

It is relevant to highlight that the subdivision of plots in the informal land market is undertaken without reference to the standards required by the state development board. The profits and convenience of the land sellers decided the sizes of the plots. In most cases the subdivision is not carried out by surveyors and did not conform with the segregation of plot sizes according to areas of low, medium and high residential densities.

Arising from this, there is a wide range of plot sizes in the market. Some of the plot sizes are presented in table below.

Table 1: Plot sizes sold in the informal land market

Plot dimensions	Plot areas
13.72m x 13.72m	188. 24m ²
15.24m x 15.24m	232.26m ²
30. 48m x 15.24m	464.52m ²
30.48m x 30.48m	929.03m ²

Source: Field Survey, 2013

Disparities in sizes were observed between those shown in Table 1 and official minimum standards that were set to provide for spatial needs of dwelling houses, including set backs. Table 2 shows the official minimum plot sizes standards.

Table 2: Official minimum standard plot sizes for residential development

Density	Plot dimensions	Plot areas
Low	60m x 30m	1800m ²
Medium	40m x 20m	800m ²
High	20m x 10m	200m ²

Source: Field Survey, 2013

Comparing Tables 1 and 2, it can be observed that the largest subdivisions which were in the low density areas were 929.03m² in size i.e. about half the official standard. Also,

majority of the subdivision were below the standards, especially for medium and low density areas.

The major implication of these informal subdivisions is that; the very small plots, when developed, do not conveniently provide the dwelling needs of the families. As a consequence, the entire plots were built up, leaving no space for set backs and drainages. This has implications on the comfort, cleanliness and safety of such dwellings.

Another feature of the unregulated nature of informal land transactions was observed in its allocation of land for development in unfavourable sites especially hill tops. For instance residential developments on Warinje hills have taken place in spite of their obvious risks for human habitation and difficulty or impossibility of providing these sites with basic services.

State of Services in the Study Area

No water, no life, hence the importance of water cannot be over emphasized. Water is needed for our day today life. For example, it is needed for cooking, washing, bathing, building houses etc. The people of Janruwa greatly need to be provided with water, especially those that reside in hilly areas have to come down to Comprehensive Secondary School Quarters, (school borehole) or Ahmadiya mosque to fetch

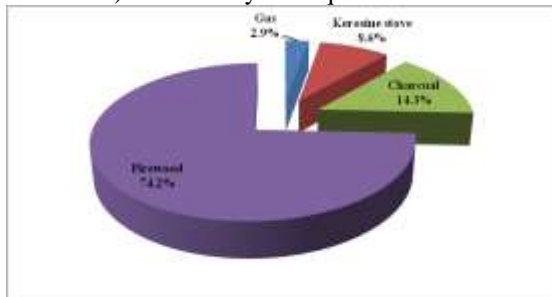


Figure 3: Source of energy for heating

Figure 2 indicates that majority of the residents i.e. 43 percent depends on water vendors to survive, 23 percent depends on private wells, 14 percent depends on boreholes from neighbouring GCDSS Bauchi and Ahmadiya Mosque, while 20 percent depends on government water supply i.e. pipe borne water which is very irregular in supply, sometime, once or twice a week.

In terms of electricity supply, 62.9 percent are not formally connected with electricity. Only 37.1 percent are formally connected with electricity. Hence, majority of the residents illegally connected from neighbouring houses that are formally connected with electricity. The illegal connectors pays certain amount to the head of households they tapped from, while the legally connectors remits to PHCN monthly out of the amount collected. It has become a business.

Although there is a legal framework against the unnecessary cutting down of trees, it has become necessary, because no alternative is provided by the government, hence fire wood has become the major fuel use for heating.

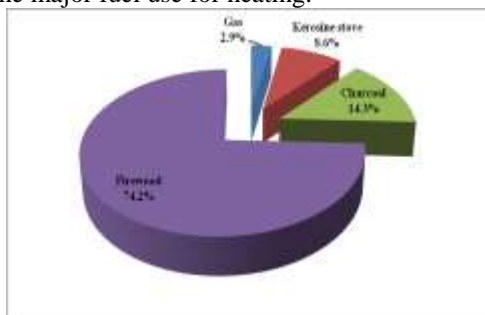


Figure 3: Source of energy for heating

Figure 3 shows that, 74.2 percent among the residents depends on fire wood for heating, 14.3 percent uses charcoal, while, only 8.6 and 2.9 percent depends on kerosene and gas cookers, respectively.

Of course there must be a source of lighting especially at night. The fact that majority of the residences have not been connected with electricity or are illegally connected, they are been frequently disconnected by PHCN, the need for source of lighting became necessary to both the connected and the unconnected, since there had never been 24 hours with electricity. Figure 4 shows source of energy for lighting in the study area.

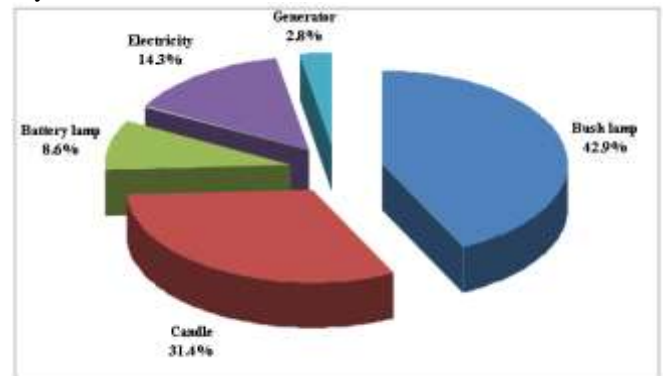


Figure 4: Source of lightening

Figure 4 indicates that, 42.9 percent uses bush lamp, 31.4 percent uses candles, 14.3 percent uses electricity, while 8.6 and 2.8 percent uses battery lamp and generator, respectively.

Janruwa as an informal settlement lacks efficient waste disposal systems. The problem finds it greatest where uncollected refuse heaps over flow on to several roads, making the tiny roads impassable. There is serious dumping of refuse in unauthorized sites. Only some few private bins outside buildings are seen. No government refuse sheds available.

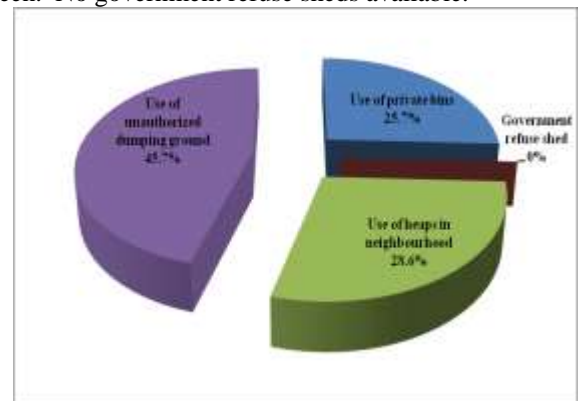


Figure 5: Waste management options

From figure 5 it could be observes that 45.7 percent of the residents uses unauthorized dumping ground for their waste disposal; 25. 7 percent uses private bins. This is a clear testimony that government had left waste management on the hands of the residents of the study area.

Inadequate provision of toilet facilities in houses is one source of environmental degradation in Janruwa. Majority of households rely on pit latrines, while, some households do not have toilet facilities at all. In addition, where no toilet facilities exist, near by open spaces and dunghills are used as convenience, thereby polluting the environment.

Where pit latrines and wells are closely used, seepage occurs from pit latrines to the wells, hence, creating health problems with the neighbourhood.

It is also pertinent to note that because of the uncertainty of statutory allocations, the settlers have converted hillsides, mountain slopes, basin /River bank, marginal fields, into housing lands. Figure 6 shows the location of houses in study area.

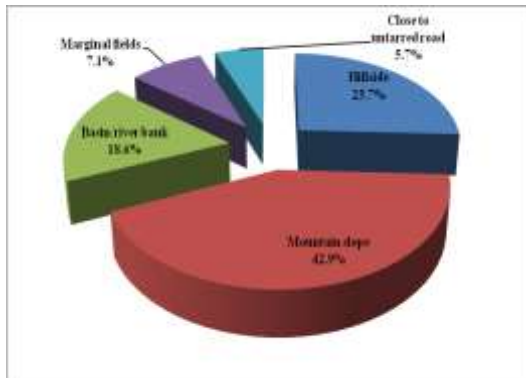


Figure 6: Location of Houses in Janruwa.

As revealed from figure 6, it is apparently clear, that 68.6 percent of the residents are located between hillsides and mountain slopes; while 25.7 percent built on marginal fields and along basin/river bank. Only 5.7 percent residents are located close to untarred roads.

As earlier mentioned, apart from the poor environmental condition of dwellings, unreliable water supplies, there are also insufficient clinics, dispensaries and maternities. The only maternity available is the FOMWAN maternity built by a nongovernmental organization. The only maternity takes care of the whole women on maternal care in the study area including the residents of Tafawa Balewa Housing Estates and Government Comprehensive Day Secondary School Quarters.

Accessibility is so important that it cannot be overlooked. To have access into the nooks and corners of Janruwa is as good as going to Yelwa eight times (8x); because of its difficult terrain (Yelwa is a settlement 10 km from Janruwa). There are more than 10 outlets into Janruwa, but only 2 of the outlets are passable. There is a greater need to have the study area accessible.

Conclusion

From the foregoing, the study has shown that the informal land market in spite of where it takes place in Nigeria, gives some peculiar features. Although, the informal land market is a significant avenue through which land rights were accessed in the study area, the transactions in these markets were not recorded and regulated by any formal agency, transactions in the markets were funded through personal saving, land subdivision is the order of the day, occurrence of informal settlements, poor state of basic services were among, the common features of the informal markets. However, to address the abnormalities in the informal land market from the findings of this study, some recommendations were suggested.

8. Recommendations

- The administrative machinery for urban land should be decentralized to the ward level to ensure proper monitoring and articulation of the informal land market with formal land management procedures and practices.
- Training workshops on the principles of land administration should be organized periodically for operators of the informal land market especially the agents and local leaders. This will build their capacities for appreciating the need for conforming with long term spatial objectives of the government.
- The enactment of a legislation to govern the exchange of land rights in the informal land market. Such legislation should

provide for among others, the registration of such transactions with a formal agency responsible for urban land administration. This will enable government to access information about the activities of the market for integration into the geographic information system of Bauchi Metropolitan in general.

- Activities of the informal land market should be regulated by government to check the dubious activities of land vendors or agents.

- The growth of (Janruwa) has not been matched with the provision of basic services such as road network, water pipes; electricity supply, waste disposal systems etc. Therefore, Bauchi state government should, in the short term, adopt policies that would gradually: upgrade the status of the informal settlement (Janruwa).

- Prohibit multiple sales of the same plot
 - Require that land subdivision should be carried out professionally
 - Spell out appropriate penalties for defaulters of the legislation.
- The local leaders involved in this study revealed that they resolved disputes that arose from:
- Encroachment on the borders of neighbouring plots. This is especially the case where the land involved was customary, was not demarcated by a trained surveyor or the boundary marks were not clear.
 - The sale of the same plot of land to more than one person either by agent or land owner himself. This was the case where different heirs to a deceased claimed rights of succession over the same plot of land with each selling to a different buyer.
 - The agent increases the selling price well above the selling price given by the land owner and pocketing the difference.

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