Assessing Access to Land and Housing in Maiduguri, Borno State

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Abstract: *With the absence of a well-defined housing market in Nigeria, appropriate channels for ensuring easy access to land and housing has not been clearly defined. Land in Nigerian cities are mainly obtained from third parties and speculators rather than respective agencies responsible in conjunction with high house rents. This has posed a major challenge for policy formulation. This study assessed the level of access to land and housing in Maiduguri town. Questionnaires were administered to 381 households within Maiduguri metropolis using cluster sampling at ward level and systematic sampling within each ward to select the samples. Descriptive statistics, the income-expenditure ratio for determining housing affordability and the ADB framework was employed in analyzing the collected data. The analysis revealed that despite there are more house owners than rental housing, with only 42% having statutory right to their property, 17% have no rights what-so-ever. Majority spend more than 30% of their earnings on housing signifying non affordability of housing. Of the 21 wards of Maiduguri metropolis, 11 wards have unsatisfactory access to land and housing. The entire town also returned a 3.7 index which signifies an unsatisfactory level of access to land and housing also. It is therefore recommended that, the long over Maiduguri master plan should be reviewed to and used as a panacea for tackling land and housing issues. Development activities should be strengthened in conjunction with the creation of a one-stop-shop to mitigate the cumbersome procedure of land acquisition.*

Key words: *Access, Housing affordability, House ownership, Land title, Urban services*

1.0   Introduction

In many cities, urban services such as land/housing services are vital for survival and also serve as investment for development (UN Habitat, 2003). But in recent years, access to these services have not been even, throughout cities (WaterAid, 2007).

Access to urban services is believed to be essential for health, security, livelihood, and quality of life, and is especially critical for women and children. They can provide a wide range of benefits such as longer lifespan, reduced morbidity and mortality from various diseases, higher school attendance, lower health costs, and less time and effort devoted to managing water (Evans, 2005; Fewtrell, and Colfrod, 2004; Galiani et al, 2005; and Jalan and Ravallion, 2003).

They also contribute to the sustainability and economic growth of urban areas, promotes the competitiveness of local businesses, improves labour productivity, enhances the investment climate in the city and contributes to its attractiveness (Institute for Human Development, 2013 and Gahlot, 2012).

Access to land for housing can be a very frustrating venture in most developing African nations (Abusah, 2004). The processes and procedures are haunted by a lot of challenges and problems which make prospective house owners take a U-turn from their initial plans. Land as a resources, is never in shortage but the bottlenecks involved in the delivery of affordable land for housing in various cities of the world are the major setbacks. Renting a house is supposed to be an alternative for housing acquisition, but due to its non-affordability, people are unable to have access to housing especially housing of their choice (Hermanson, 2016). Land for housing is open to all but that doesn't mean all and sundry will be entitled to land for housing. The Nigerian landuse act for example, vested the lands in a state in the hands of the governor of the state in trust of the people. But signing of titles to land for individuals has always been a major drawback. Another major challenge is that, there is no well-defined housing market in Nigeria. In Ghana also their procedures are similar to that of Nigeria, with the same scenario. Income is major determinant of access to housing (Lall, Van De Brink, Leresche, Dasgupta, 2007). Though there is inadequate data for many cities on regarding access to house in relation to the population, access to housing has been a major challenge especially as a cornerstone for policy formulation.

2.0   Study Area

Maiduguri is the oldest town in North Eastern Nigeria which is a creation of the British colonialists to serve as a new capital for the relic of the Kanem Borno Empire that came under their influence in the late nineteenth century. However, there were several small settlements nearby including one called Maiduguri which was in existence since early seventeenth century (Waziri 2009). It is located on longitude 11° 46'N, 11° 55'N and Longitude 13° 4'E, 13° 15'E. It rose to primacy due to its being an administrative seat since colonial times and being a gateway to Niger, Chad and Cameroun republic. As the capital of Borno state from long till date, the city has continued to grow, with various ethnic group from within and outside the country. Spatially, Maiduguri lies in the Sudan-Sahel transition zone covering an area of about 15-18km long and 11-15km wide (Daura 2001 and Waziri 2009). Demographic studies of the area reveal that population of Maiduguri as 540,016, out of which 282,409 are males and 257,607 are females (NPC Official Gazette 2009).
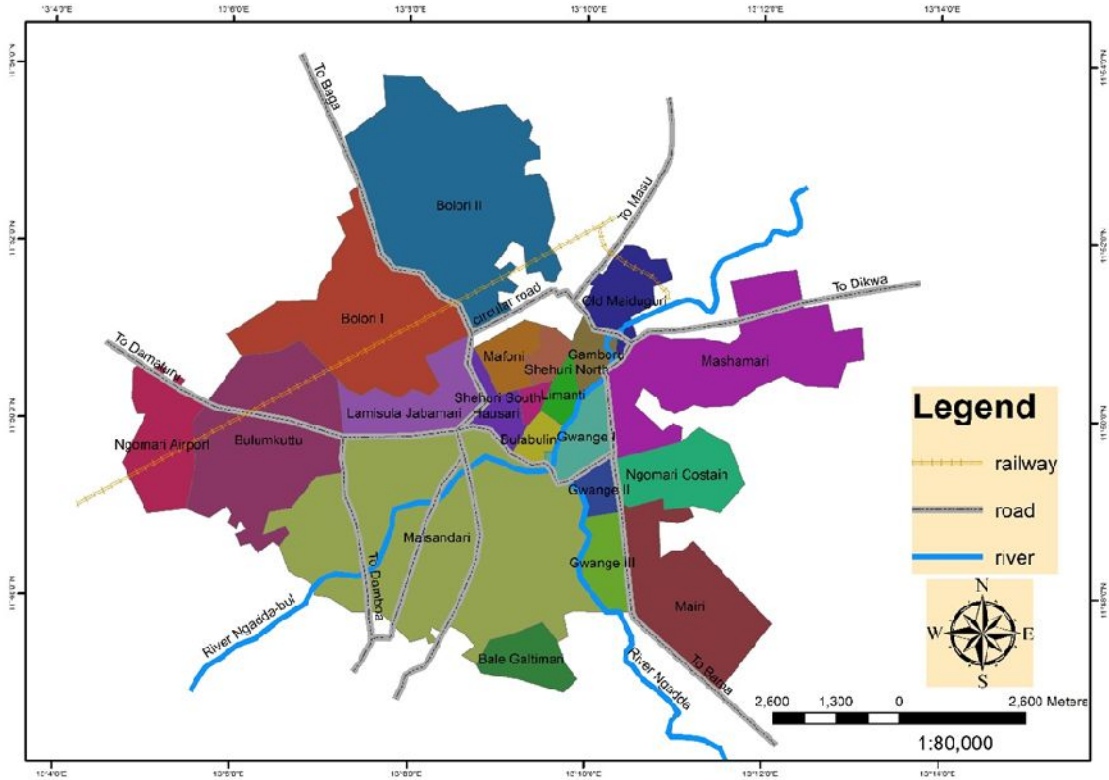
Fig 1: Wards of Maiduguri Metropolis (Source: Modified from Kawka (2002) and Remote Sensed Open-Street Map (OSM) Data, 2016)

3.0   Materials and Methods

For this study, questionnaires were administered to households and interview was conducted with key management staff of Ministry of lands and survey Maiduguri (MLS) and Borno State Urban Planning and Development Board (BUPDB). 381 questionnaires were administered to household heads in the 21 wards of Maiduguri metropolis using cluster sampling at first, with each ward being a cluster, and systematic sampling later to select individual households within each individual ward. In the absence of a male household head, it is administered to a female. The questionnaire was analysed using descriptive statistics and the Asian Development Bank (ADB) framework to assess the level of access to land and housing services in Maiduguri. Scores were assigned to best possible situations with regards accessibility of land and housing as shown in the figure below:

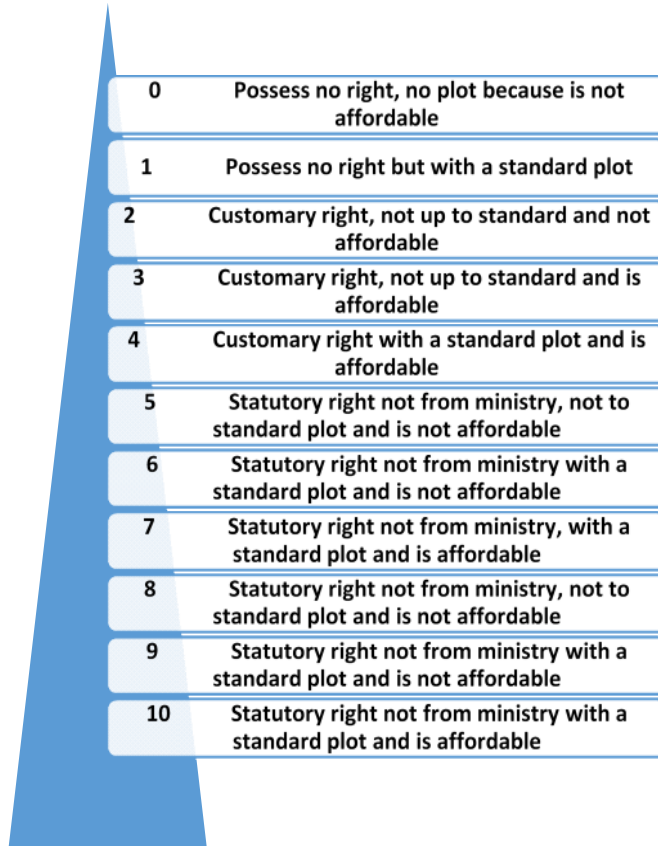| 0	Possess no right, no plot because is not affordable
1	Possess no right but with a standard plot
2	Customary right, not up to standard and not affordable
3	Customary right, not up to standard and is affordable
4	Customary right with a standard plot and is affordable
5	Statutory right not from ministry, not to standard plot and is not affordable
6	Statutory right not from ministry with a standard plot and is not affordable
7	Statutory right not from ministry, with a standard plot and is affordable
8	Statutory right not from ministry, not to standard plot and is not affordable
9	Statutory right not from ministry with a standard plot and is not affordable
10	Statutory right not from ministry with a standard plot and is affordable

Fig 2: Scoring System for Land and Housing Services (Babagana, 2017)

The scores obtained were averaged to obtain various resultant scores both for the different ward and the entire city. The result was interpreted using the range 1.0-3.9, 4.0-7.9 and 8.0-10, which signifies unsatisfactory, satisfactory and superior satisfactory level of access to land and housing services respectively (ADB, 2010; ADB, 2011a; ADB, 2011b).

4.0   Discussion and Findings

Table 1: House Ownership Status

Variable	Frequency	%
Owner	282	75
Rental	99	25
Total	381	100

Author's field work, 2016

Table 1 shows that, 75% are owners of their house, while 25% are under rent. This signifies that the majority have access one way or the other to land and housing and is easier for the authorities in times of development programmes, as they will liaise directly with owners.

Table 2: Type of Land Title

Variable	Frequency	%
Statutory	161	42
Customary	157	41
None	63	17
Total	381	100

Author's field work 2016

Table 2 show that, 42% have titles to their land with statutory titles, while 41% having customary titles. Also, 17% of the respondents are non-house owners without titles to properties of their own. This shows a good number have access to land and housing services and is also an indication that proper channels have been provided for it. But it is obvious that, a good number still don't utilise the channels provided. They go to land speculators and sometimes, they just acquire land without any official consent. This is rampant in the fringes of the town.

Table 3: Plot Size

Variable	Frequency	%
Less than 450m^2	122	32
451m^2 – 600m^2	204	54
601m^2 – 1200m^2	40	10
More than 1200m^2	15	4
Total	381	100

Author's field work, 2016

Table 3 shows that, 54% possess plots falling between 451m^2 and 600m^2 which are both medium and high density plot sizes, while 32% have plots that are less than the standard high density plot (450m^2). Also, 10% have plots sizes that are between 601m^2 and 1200m^2 while only 4% have plot sizes greater than 1200m^2.

Table 4: Medium for Acquiring Land and Housing

Variable	Frequency	%
From government	110	29
Other than government	204	54
Self-acquisition	67	17
Total	381	100

Author's field work, 2016

Table 4 shows that, 29% of the respondent acquire land titles directly from the designated agencies responsible, while 54% acquire land from other means than designated government agencies. Also, 17% self-acquire lands, usually at the fringes of the town without any official consent. This signifies a weakness in the channel followed for land acquisition provided by the government, being a setback for city development.
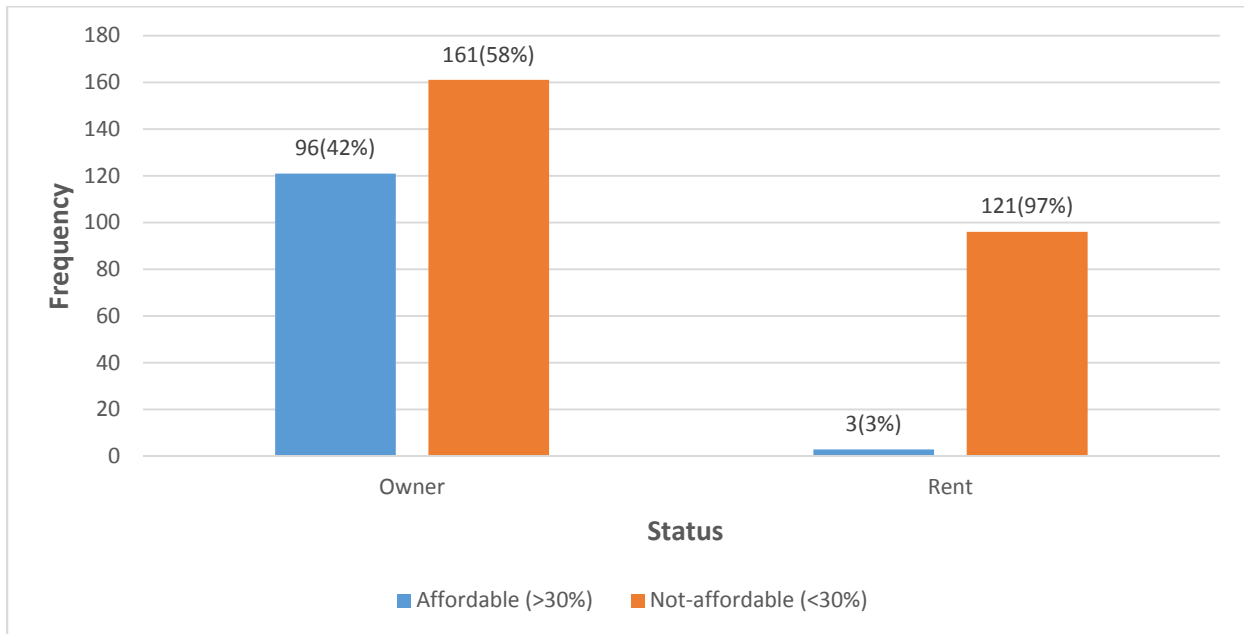

Fig 3: Affordability of Land and Housing by Ownership Status. (Author's Analysis, 2016)

Fig 3 showed that, only 42% of owners and 3% of tenants spend less than 30% of their earnings on rent, while a tremendous amount of 58% of owners and 97% of tenants spend more than 30% of their income on rent. The majority goes against the 30% affordability benchmark as set by Andrew (1998), Cox and Pavletich (2010) as well as Adedeji (2006). For income and expenditure ratios exceeding 30%, housing is not affordable. This indicates that households under rent suffer the more as a result of rents being too high compared to household income.
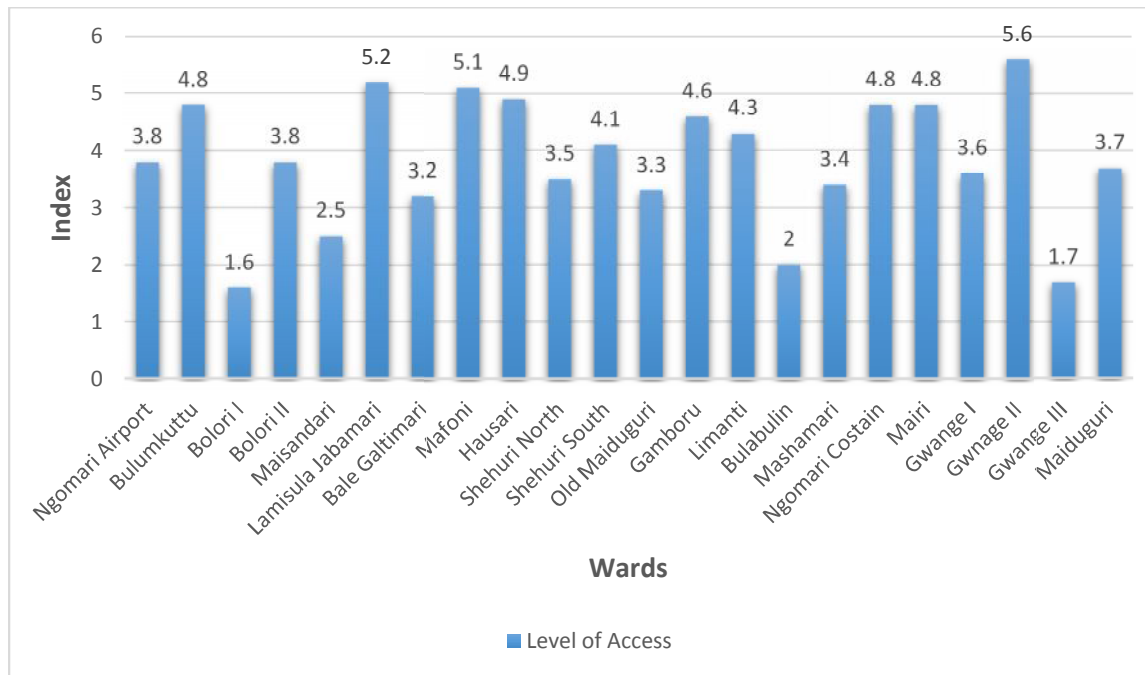
Fig 4: Access to Land and Housing services in Maiduguri (Author's analysis, 2017)

Fig 4 showed that, 10 wards attain satisfactory levels of access to land and housing in Maiduguri town. Bolori I, Bulabulin and Gwange II wards returned the worst scores of 1.6, 2 and 1.7 respectively. Ngomari Airport, Bolori II, Shehuri South among other 8 wards attain scores, though unsatisfactory, but with improvements will be satisfactory. The entire Maiduguri town returned a score of 3.7 which signifies an unsatisfactory level of access to land and housing. There is indeed a clear indication of tedious procedure for acquiring land for housing. This will encourage land acquisition from third parties (other than government), taking advantage usually of urban fringes. Such situation will give an upper hand to land speculators to dominate the sector which gives rise to land disputes and haphazard developments.

5.0   Conclusion and Recommendations

Shelter is not just a part of man's needs, but a part of man's existence entirely. This indicates that land and housing are vital for survival, security and comfort. With the large number of house owners and the ones under rent, 41% still have customary right to their property while 17% don't have any right what-so-ever. As a result, there is no strict adherence to standard plot sizing. Coupled with this is the high level of non-affordability of housing especially for rental housing. This is also indicated by the ADB framework which showed that, more than half of the wards in Maiduguri town have unsatisfactory levels of access to land and housing and the entire town also returned a score that is also unsatisfactory. The Maiduguri master plan prepared by Maxlock Group in 1976, and became operational in 1977 has never been reviewed. The master plan should therefore, be reviewed to checkmate the outcrop of haphazard development in the town; ensuring a well designated utility corridor for easy provision, installation and maintenance. A one-stop-shop should be created within the ministry of lands and survey to mitigate the long and

tedious procedure of land acquisition. The one-stop-shop should consist of staff from the Board of Internal Revenue Maiduguri, town planning, survey and lands divisions of the ministry of lands and survey.

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