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# IMPACT OF LAND ADMINISTRATION ON HOUSING DELIVERY IN ONITSHA, ANAMBRA STATE, NIGERIA

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## ABSTRACT

Housing deficit in Nigeria has been attributed to a multiplicity of factors including poor access to land, high cost of building materials, limited access to finance, bureaucratic procedures and high cost of land registration and titling. These factors indicate a lack of effective land administration. This study examines the impact of lack of effective land administration on housing delivery in Onitsha with a view to developing efficient land administration policy in Onitsha to enhance housing delivery. Specifically, the study sought to: show the nexus between land administration and housing delivery; examine the extent to which inefficient land administration affects housing delivery; and determine the rationale behind investors' shift in focus from Onitsha. A sample of 385 residential property investors and 36 real estate professionals in Onitsha were used. Findings from the study reveals: there was steady decline in housing delivery due to ineffective land administration from 2004 (99%) to 2010 (29%) indicating a huge 70% drop in housing delivery within the 7 year period which translates to scarcity of housing accommodation and skyrocketing of rental values; limited access to finance explains why majority of real estate investors operate in the informal market rather than access mortgage finance; high cost of land registration and titling in Onitsha has resulted in residential property investors' shift in focus from Onitsha to Asaba as many residential property investors who hitherto invested in Onitsha now invest only in Asaba. The recommendations to improve housing delivery in Onitsha include strictly adopting and implementing the provisions of 2012 National Housing Policy by the state to provide enabling environment for private developers to provide affordable housing for residents of Onitsha. The state government should also review downwards the transaction costs (fees and taxes) for landed properties in the state in line with what is obtainable in neighboring states.

**Keywords:** Housing, Housing delivery, Investment, Land, Land administration, Loan.

## 1. INTRODUCTION

Land is a resource of primary importance upon which the whole economy of any nation hinges. Being a basic resource upon which all economic activities take place, any policy on land affects the economy of any nation positively or negatively depending on whether the right or wrong policy is initiated. That probably explains why Umeh (2007) posited that ownership of land is the hallmark of an ordered society no matter its stage of economic sophistication. Along with other resources, it is a key factor for economic growth and development of every nation. It is the foundation for shelter in the urban areas and the source of livelihood in the rural areas. Land is generally indestructible, inexhaustible yet inelastic and serves as an indisputable source of employment and wealth.

Land as a proprietary unit comprises of physical and abstract attributes with the physical attributes consisting of the bare land and man-made improvements thereon and the abstract attributes consisting of incorporeal rights such as property and easement rights. Ajoku and Nubi (2009) argued that it is the possibility of conflict among the various rights that could exist and especially between individual freedom of actions and the consequences thereof for the individual and society at large that has given rise to the need for social control and administration of land. Land administration is thus a critical element in the development and progress of any nation.

Housing is one of the most basic necessities of man along with food and clothing. Ebie (2009) argues that housing is the first and most important of all rights being that it is more than shelter as it is inseparable from the social, economic and political development of mankind. Housing in all its ramifications is more than mere shelter since it embraces all social services and utilities that go to make a community or neighbourhood a livable environment. This probably explains why section 16 (1) (d) of the 1999 Constitution under the fundamental objectives of state policy urges the Nigerian State “to provide suitable and adequate shelter for all citizens.” This provision envisages that all strata of a society including the less privileged, the wondering psychotics should own or have access to decent, safe and sanitary housing accommodation at affordable disposal prices or rental with secure tenure. Unfortunately, the reverse is the case as in spite of the policies, institutions and regulations which various Nigerian governments have put in place since independence, there is still dearth of housing for low income segment. The housing deficit has been estimated at between 15-17 million housing units (Daily Vanguard, 21/7/2011). This has been attributed to a multiplicity of factors which includes lack of easy access to land, high cost of building materials, limited access to finance, bureaucratic procedures and the high cost of land registration and titling.

Save for high cost of building materials, other major factors militating against housing delivery stems from not having effective land administration policy in place. Investing in real estate generally requires huge capital outlay which equity capital may not adequately fund hence recourse to loan capital. Accessing this fund requires good title of the property that will be pledged as collateral to secure the loan. Inability to get the title and within a reasonable time and cost is a major constraint to housing delivery. Mortgage or loan is simply impossible without good title. Soto (2001) and Mabogunje (2005) both decried poor titling as a major cause of underdevelopment in Africa and Nigeria in particular. This explains why mortgage loans and advance contribute 0.3% of Nigeria Gross Domestic Product (GDP) compared to 77% in the US, 80% in UK, 50% in Hong Kong and 33% in Malaysia (World Bank Report, 2008). Nigeria need mortgages to enable them own houses and reduce the estimated housing deficit. However this would remain difficult as long as the fundamental issue of land accessibility and transferability remain unaddressed. Land is credit subject to land titling, registration and secured tenure. Similarly land is dead capital without registered title as it cannot be pledged as collateral for mortgage purposes.

A number of issues stand out as pressing challenges militating against quantitative and qualitative housing delivery in Onitsha. Apart from the lack of easy access to land, high cost of building materials, limited access to finance, bureaucratic procedures and high cost of land registration and titling, peculiar to Anambra State is the Anambra Property and Land Use Charge (APLUC), high personal income tax and astronomical high fees for services rendered by the lands department which has led to capital flight as potential investors have shifted their interest to neighbouring states like Delta, Enugu, Ebonyi, Imo and Abia. Onitsha which borders Delta State is worst hit as most young investors regularly develop or lease properties in Asaba for residential purposes. Bureaucratic procedures coupled with high cost of land registration and titling makes access to finance which is the engine of real estate investment limited because of lack of clean title with which to access loan capital. In view of the commercial nature of Onitsha, the preferred form of investment is real estate, provided there is easy access to credit facility to replace working capital used in real estate development. However, this has not been possible because of lack of clean title as it takes between 3-5 years to process certificate of occupancy in Anambra State. Of course no bank advances mortgage/loan facility without an acceptable title document which is difficult to procure within a reasonable time and cost in the state. To overcome this problem, most of the young generation of real estate investors has tended to invest in Asaba where it appears they can easily and cheaply purchase land, process the title document and pledge same for mortgage purposes. This has given rise to reduction in the level of housing development, scarcity of housing accommodation and ever increasing rental values of existing housing stock in Onitsha.

The impact of land administration on housing delivery in Onitsha looks at: the nexus between land administration and housing delivery; the extent to which inefficient land administration affects housing delivery; and the rationale behind real estate investors' shift in focus from Onitsha to Asaba.

## 2. LAND ADMINISTRATION IN NIGERIA

Land administration is concerned with decisions that are made about access to land and its use, the manner in which decisions are implemented and the way competing interests are managed. Simply put, land administration encompasses devices designed to prevent or minimize conflicts as well as provide a means of ascertaining the authenticity or otherwise of claims to land (Ajoku and Nubi, 2009). Land administration is defined as the system of managing records of land ownership, use and development to ensure economic and social advantages to both government and the user (Ukajiofor, 2007). It is also described as “the process of determining, recording and disseminating information about ownership, value and use of land” (UNECE, 1996).

The history of land administration in Nigeria could be discussed under three sub-headings namely, pre-colonial era, colonial era and post colonial era. Ogbuefi (2000) classified the land ownership policies that existed during these periods into four broad categories.

- a) Customary land policy
- b) Feudal land policy
- c) English land policy
- d) Land use Act of 1978

Customary and feudal land policies were mainly obtainable during the pre-colonial era; English land policy and customary land policy in the rural areas were obtainable during the colonial era; and Land Use Act of 1978 during the post colonial era.

### 2.1 Land Administration in the Post Colonial Era

Ikejiofor (2004) believes that most regional (and later, state) government inherited without rethinking, nearly all land laws that had applied in the colonial period only the name changed. The Lands and Native Rights Ordinance of 1910 became the Land Tenure Law of Northern Nigeria of 1962, while in the South; the State Lands Decree was enacted. The negative consequence of this action of government is lack of accessibility to land by majority of the population. This dual system of land tenure systems in operation during the colonial era was inherited on independence. As a result, the British notions of tenure, systems of land administration and policies that embodied colonial aims and social relations co-existed uneasily with indigenous tenure and land administration. This influenced the social and political relations of tribal society.

Various laws to achieve reforms in land tenure and management in Nigeria were enacted subsequently. The Northern Nigeria Land Tenure Law of 1962 is perhaps the only land statute to be enacted by a civil government in post independence Nigeria. Successive military regimes, since 1966, have promulgated a number of land Decrees. These include the Requisition and Other Powers Decree of 1967, the State Lands (compensation) Decree of 1970. The Public Lands (miscellaneous provisions) Decree of 1976 and the Land Use Act of 1978 (cap. L.5 LFN 2004) which remains the operational legislation in Nigeria at the time of writing.

#### 2.1.1 Land Use Act Cap. L.5 LFN 2004 (Originally Decree no. 6 of 1978)

The Land Use Act has been described as one of the most radical piece of legislation affecting land in Nigeria. It redefined the concept of land ownership and affected the quality and quantity of what can be owned, real values, valuation practices and the whole property market (Ajoku and Nubi, 2009). The Act changed the land tenure system by unifying the various laws in force in different parts of the country. The major provisions that are relevant to this research are outlined below:

- A. Section 1 of the Act abolished freehold interest in all land in Nigeria and vested same on the Governor of each state who holds it on trust for the citizens of Nigeria. It created rights of occupancy in place of the old freehold interest and categorized same into two namely statutory right of occupancy if granted by the Governor and customary right of occupancy if granted by the Local Government Chairman (Sections 5, 6(1) & 9)
- B. No single individual can own more than one-half hectare of undeveloped urban land within any state (or 500 hectares for agriculture or 5000 hectares for grazing (Section 6(2).
- C. The rights of occupancy are not alienable without consent of the appropriate authority.

- D. Sections 21, 22, 23 and 34(7) forbid alienation of land in any manner – whatsoever without consent. Section 28 (2a) and 3(b) makes alienation without consent a ground for revocation of right of occupancy.
- E. Section 26 renders any alienation without consent null and void.
- F. The state Governor may revoke rights/interests in land for overriding public interest (Section 28) while Section 29 provides for compensation payment.

Section 47 of the Act inter alia prescribes that no court shall have jurisdiction to inquire into any question concerning the amount or adequacy of any compensation under the Act, notwithstanding anything to the contrary in any law or constitution of the Federation or of a State.

Proceeding from the Land Use Act therefore is the requirement for Governor's consent on real estate transactions. According to Omirin and Antwi (2005) such applications for consent in some cases are subject to such administrative bureaucracy that makes it impossible for the requisite consent to be obtained until about 3-5 years from the date of application. This has often caused delays in granting of banking facilities to customers as the bank cannot afford to risk rendering the mortgage or any related transaction pending obtaining of Governor's consent.

The Land Use Act has in theory, been by far the most significant attempt to provide security of title and alter the holding and use of land for the benefit of society. In practice, it is the nationalization of land and conversion of original owners to tenants. The vesting of power of control and management in Governors and the establishment of Land Use and Allocation Committees (LUACs) at the state level to issue certificate of occupancy provided scope for inefficiency, delay and corruption (Abdullahi, 2009).

The reform has been shown to improve government access to land but it has not achieved its other aims nor replaces customary allocation systems. It has also been shown that inconsistencies in the legislation have facilitated evasion, administrative requirement have favoured civil servants and businessmen with wealth and connections; inadequate mapping have inhibited implementation and enforcement and land has become increasingly concentrated in the hands of the privileged (Okpala, 1992; Dickerman, 1988; Rakodi, 1997; Ikejiofor, 2004).

## 2.2 Land Administration in Anambra State

The Ministry of Lands, Survey and Town Planning is charged with land administration and management in Anambra State. Land is a scarce resource in the state as Anambra State has a small landmass of approximately 4,416 sq. km and ranks among the smallest states in the country. This underscores the need for effective management of land in the state to meet competing uses. The major instrument used to administer land in Anambra State is Land Use Act Cap. L.5 LFN 2004 (originally Decree No. 6 of 1978). The problems of land administration in Anambra State include:

### (i) *Land Allocation:*

The basic function of Land Administration in the state is to determine who owns what i.e. plot allocation. As there are three ingredients of a valid contract namely offer, acceptance and consideration, in land allocation exercise, the letter of allocation, constitutes the offer, the letter of acceptance constitutes the acceptance while the payment of preliminary fees constitutes the consideration.

In the State Lands Department, there are two existing methods of land allocation: the executive method which is handled by the ministerial process and the ad hoc method which is handled by the Land Use and Allocation Committee (LUAC). Obunadike (2003) identified a number of problems associated with land allocation exercise in the state namely:

- The issue of double or multiple allocations and allocation of non-existent plots.
- The problems of block allocations to groups like the Abuja Housing Estate which was sited in the area earlier given to private individuals, organizations and corporate bodies who already had their certificates and which certificates of occupancy have not been duly revoked.
- There is also the twin problem of urban planning department redesigning some layouts, giving such layouts different names and numbers and allocating plots realized to different allottees and thus creating problem of displaced allottees for lands department.
- Resistance by the expropriated land owners over acquisition of their land. In some cases they extort some money from the allottees or cart away stacked building materials of the allottees especially in Agu Awka Layout, Awka and Trans Nkisi Layout, Onitsha.

(ii) ***Revocation of Plot and cancellation of Registered Instruments:***

Successive administrations in the state indulge in constant revocation and review of allocations made by previous administrations – for example, plot allocation by Capt. Abulu's administration was reviewed by Governor Ezeife's administration and the succeeding administration of Col. Attah reviewed that of Ezeife. The position is that since the creation of new Anambra State, allottees of Government plots are never sure of the status of the plots allocated to them because such allocations are subjected to constant revocation and annulment of revocation exercises (Meze et al., 2011). Most of the revocations/cancellation are politically motivated and impact negatively on the real estate development of the state.

(iii) ***Land Acquisition and Compensation:***

Section 28(1) of the Land Use Act provides that it shall be lawful for the Governor to revoke right of occupancy for overriding public interest. Section 29 goes ahead to prescribe the method for assessment of compensation. It is very important to emphasize that acquisition is not complete until compensation is paid. Consequently, the inability of the state government to pay compensation for various parcels of acquired land has triggered off spate of petitions and stiff resistance to government actual entry into such parcels of land. According to Obunadike (2003) this kind of ugly situation necessitated the introduction of Anambra State new land policy, whereby 20% of realized plots in any Government layout in the state is reserved and given to land owning communities as compensatory plots. He observed that this innovation has indeed improved on the provisions of the Land Use Act and has smoothed relationship between Government and dispossessed land owning communities. He further observed that this innovation was abused during civil service long strike of 2002, as many parcels of land were returned for no justifiable reason to the acquired land owning communities even when the acquired land does not encroach on their homestead.

(iv) ***Processing Applications for Various Land Transactions:***

The bulk of routine matters in Land Administration in the state come under this sub-head. It includes applications for issuance of certificate of occupancy on state and non-state lands, Assignments, Subleases, Renewals, Mortgage, Sub-Divisions, Powers of Attorney, Governors Consent etc. The delay in processing certificate of occupancy and granting of Governors consent for subsequent transactions in the state is indeed anti-progress. The delay according to Omirin (2002) is traceable to the web of movement of files from one office table to the other. Not only that the file passes through several desks but these desks were like "Toll gates" at which without graft, the journey of the file could be terminated. There is an instance of a land officer that was given a query because she kept a file for certificate of occupancy on her desk for 3 years waiting for the owner to come and pay toll before she can act on the file. Compounding the problem in this regard is the high cost of land transfer. The World Bank/International Finance Corporation (IFC) (2006) indicated that when it comes to property transaction registration and transfer, Nigeria has the highest costs compared to other developed and developing countries in the world. The report indicated that in Nigeria there are 21 procedures to be followed and the entire process of transfer also last up to 274 days. Mabogunje (2005) stated that "It is not clear what the status of registering a statutory certificate of occupancy is in the context of the present". What rights does the certificate actually confer on its owner since any subsequent transfers or transactions in the land covered by the certificate of occupancy still require the consent of the Governor of the state? This insistence of always securing the consent of the state Governor either to assign or to mortgage a property has the greatest impediment to the development of an efficient real estate market in Nigeria. Apart from the delay in granting such consent, some State Governments use the requirement to extract unwarranted fees from the owners of such certificates. This unfortunate development forces many people to continue to operate in the informal market for much of their land transactions and it also makes it difficult to manage the real estate resources and the real estate market in the country more effectively.

With the recent introduction of astronomical high fees for services rendered by the Lands Department in the state, prospective investors have shifted their interests to sister states like Delta, Enugu, Ebonyi, Imo and Abia. In other words, Anambra State is now experiencing capital flight since potential investors have now focused attention to the sister states where cost of land transactions is reasonable. Obunadike (2003) observed that the anticipated revenue which hitherto contributed about 40% of the internally generated revenue has dropped drastically. In addition to these high fees, the State Government recently introduced Anambra Property and Land Use Charge (APLUC) and increased personal income taxes payable by citizens. Payment of these charges (APLUC) and income taxes are prerequisites for processing any land documents in the state. Some of these taxes are not based on current ability to pay but on the estimated value and location



of your property. Where your property is located in GRA for instance, you are expected to pay minimum income tax of N500,000.00 for three years together with APLUC and other fees before your file is treated. This unfortunate and counterproductive situation has made a lot of people to operate in the informal market or invest in neighbouring states with its negative impact on real estate development in the state.

### 3. HOUSING DELIVERY

Housing delivery is the provision of quantitative and qualitative mass housing for the citizenry at affordable prices. Housing is more than shelter as it embraces all social services and utilities that make a community or neighbourhood a livable environment and it is inseparable from the social, political and economic development of mankind. Section 16 (1) (d) of 1999 Constitution under the fundamental objectives of state policy urges the Nigerian State “to provide suitable and adequate shelter for all citizens”. Unfortunately, this objective is yet to be achieved, notwithstanding the various housing policies, institutions and regulations in existence from early independence till present. The Nigerian housing deficit is estimated at between 15 – 17 million housing units. Assuming 16 million housing units deficit, it will require not less than N56 trillion to finance at an average cost of N3.5 million per house. To overcome this deficit position in a free market economy like Nigeria, private sector participation is a must. Therefore, government should create financial mechanisms and institutions that will make available to the private sector (Developers) funds for the production of houses and for purchasers (Mortgagors) to have easy access to borrowed money through the primary mortgage institutions (Ebie, 2009). Pison Housing Company report (2010) observes that the supply of housing units in Nigeria can be viewed from the formal and informal sectors as shown in the classification below.

**TABLE 1: THE HOUSING SUPPLY STRUCTURE**

<b>Formal (Public sector)</b>	<b>Formal (Organized private sector)</b>	<b>Informal sector</b>
* Federal Ministry of Housing	* Real Estate Developers	* Individuals
* Federal Housing Authority	* Primary Mortgage Institutions	* Families
* State Ministry of Housing	* Deposit Money Banks	* Cooperatives
* State Housing Corporations	* Corporate Bodies	* Community
* Local Government	* Real Estate Investment	* Development efforts
* Housing Programmes	* Vehicles (Trust)	
	* Development Finance Institutions	

*Source: Pison Housing Company, 2010*

In Nigeria, the formal sector constitutes about 15% of the housing market which is insufficient to meet demand. Where supply exist, this is targeted at high income earners, while houses categorized as low income are mainly outside the reach of low income earners. As a result, rent and house prices are high. This sector is predominantly a seller’s market where rents are paid on average two years in advance (Efina report, 2010). The informal sector comprises the bulk of the housing market as Igbino (2009) shows that 85% of the urban population of Nigeria live in rented accommodation spending more than 40% of their income on rent, of these, 90% are self-built and this is mainly due to lack of mortgage financing and less than 5% have formal title registration. According to Housing National Technical Working Group Report (2009) informal housing is most prevalent as more than 80% of the population lives in settlements that are unplanned with poor living conditions. This is largely visible in major cities like Lagos, Onitsha, Port Harcourt, Abuja etc. Okpoko now called New Heaven Layout in Onitsha provides an example of this kind of settlement with unhealthy conditions due to overcrowding and lack of adequate infrastructure. Housing in these settlements is built incrementally and completion of buildings can take as many as 10 years.

#### 3.1 Housing Delivery in Onitsha Metropolis

Below is a study on housing delivery in Onitsha conducted in 2013 by the Anambra State Urban Development Board which shows the rate at which new housing was provided in Onitsha metropolis between 2000 and 2010 and the impact on property investment.

**TABLE 2: HOUSING DELIVERY IN ONITSHA METROPOLIS (2000 – 2010)**

Year	Building Application Received	Building Approved	% Approved per year
2000	87	85	98
2001	75	72	96
2002	96	94	98
2003	95	93	98
2004	117	116	99
2005	181	178	98
2006	154	135	88
2007	186	145	78
2008	244	192	79
2009	357	228	64
2010	500	147	29
Total	2092	1485	

*Source: Anambra State Urban Development Board, 2013*

There was a steady decline in housing delivery from 2004 (99%) to 2010 (29%). This implies a huge 70% drop in housing within the 7-year period. From the foregoing, it is established that housing is indeed becoming scarce as the years go by. This clearly shows the negative impact of inefficient land administration on housing delivery in Onitsha which started manifesting in 2004. It also lends credence to the real estate investors' shift in focus from Onitsha to Asaba as many residential property investors who hitherto invested in Onitsha now invest only in Asaba. This shift in focus to Asaba is attributed to a comparatively faster and lower cost of land acquisition, transfer, titling and registration. According to the study, it is possible to complete property transaction which includes land acquisition, transfer, titling/registration, building approval and development within one year in Asaba with equity capital and pledge the property as collateral to raise loan of higher amount than the amount invested in the transaction. This quest to invest in Asaba is increasing notwithstanding the chronic traffic which they encounter everyday to and from Asaba to Onitsha. It is arguable whether the cost of transportation and associated inconveniences will outweigh the benefits of investing in Asaba.

#### 4. METHODOLOGY

The survey research method was adopted for this study. A survey research is a process whereby a group of people or items are being studied by collecting and analyzing data from only a few people or items considered representative of the entire group (Nworgu, 2006). This method was adopted because it was not possible for the researcher to reach every member of the study population hence samples were drawn from the population.

Housing implies residential properties. Although some residential properties are mixed with commercial uses, purpose-built residential properties predominantly used for residential purposes were counted as residential properties for this study. A total of 10,078 residential property investors in Onitsha Metropolis formed the housing population. The opinions of Onitsha-based real estate professionals comprising registered Estate Surveyors & Valuers, Directors, Deputy Directors and Zonal Officers of Ministry of Lands, Survey and Town Planning were also sought making a population of 40 professionals.

In order to generate a reliable data that will lend generalization to the findings, the 10,078 residential property investors which formed the housing population in Onitsha included residential property owners in all the nine layouts which make up Onitsha Metropolis namely: Otumoye(1,032), Fegge(1,569), Odoakpu(1,244), Woliwo(453), American Quarters(821), Inland Town(2,922), Omagba(557), GRA(501) and Federal Housing Estate(979). The 40 professionals were made up of 28 registered Estate Surveyors & Valuers, 12 Directors, Deputy Directors and Zonal Officers of Ministry of Lands, Survey and Town Planning.

The sample for the study was determined using the Taro Yamane formula for sample size determination. The sample size of the residential property investors in the nine layouts in Onitsha Metropolis is 385 while the sample size of the real estate professionals is 36.

The Taro Yamane formula for sample size determination is shown below:

$$n = \frac{N}{1 + N(e)^2}$$

Where  
 n = Sample size  
 N = Population size  
 e = Level of significance or tolerable error (0.05)  
 1 = Constant

To determine the number of properties sampled in each layout, the stratified sampling technique was used as follows:

$$ns = \frac{Ns}{N} \times \frac{n}{1}$$

Where  
 ns = Sample size of each layout  
 Ns = Population size of each layout  
 N = Total population of the study  
 n = Total sample size of the study

**TABLE 3: POPULATION AND SAMPLE SIZE OF RESIDENTIAL PROPERTY INVESTORS**

Layout	Population size of Layout (Ns)	Sample size of Layout (ns)	Percentage of Sample size
Otumoye	1032	40	10
Fegge	1569	60	16
Odoakpu	1244	48	12
Woliwo	453	17	4
American Quarters	821	31	8
Inland Town	2922	112	29
Omagba	557	21	6
G.R.A	501	19	5
Federal Housing Estate	979	37	10
<b>Total</b>	<b>10078</b>	<b>385</b>	<b>100</b>

Using the same technique, the number of professionals sampled as registered Estate Surveyors & Valuers and as Directors, Deputy Directors and Zonal Officers of Ministry of Lands, Survey and Town Planning was determined as shown below.

**TABLE 4: POPULATION AND SAMPLE SIZE OF PROFESSIONALS**

Professionals	Population size of Professionals	Sample size of Professionals	Percentage of Sample Size
Registered Estate Surveyors & Valuers	28	25	69
Directors, Deputy Directors & Zonal Officers Of Ministry of Lands, Survey & Town Planning	12	11	31
<b>Total</b>	<b>40</b>	<b>36</b>	<b>100</b>

Source: Authors' Field Survey, 2011



The survey research instruments adopted were questionnaires and interviews. Questionnaires were administered to 385 residential property investors in the nine layouts that make up Onitsha Metropolis, while interviews were conducted face-to-face with 36 real estate professionals. The research instruments were administered to the samples in the order as shown in Table 1 and Table 2 above.

The research instruments were constructed to provide answers to the following research questions:

- (i) Is there any relationship between land administration and housing delivery in Onitsha?
- (ii) To what extent does inefficient land administration affect housing delivery in Onitsha?
- (iii) Why are Onitsha based real estate investors beginning to invest more in Asaba?

The respondents' opinions to the research questions were statistically tested against the following null hypotheses:

- Ho: There is no relationship between land administration and housing delivery in Onitsha.  
 Ho: The extent to which inefficient land administration affects housing delivery in Onitsha is not high.  
 Ho: Land administration practices in Anambra State do not provide an enabling environment for property investment.

## 5. FINDINGS

- There is a perfect positive relationship between land administration and housing delivery in Onitsha. Lack of effective land administration brings about a decline housing delivery. This result is represented by the Pearson product moment correlation coefficient ( $r = 1.000$ ;  $\alpha = 0.05$ )
- The extent to which inefficient land administration affects housing delivery in Onitsha is high. This result is represented by the Kolmogorov-Smirnov Test ( $Z_c = 0.368 > Z_t = -0.008$ ;  $\alpha = 0.05$ )
- Land administration practices in Anambra State do not provide an enabling environment for property investment. This result is represented by the factor analysis ( $KMO = 0.733$ ;  $\alpha = 0.05$ )

## 6. DISCUSSION

The study established the pivotal role of efficient land administration in housing delivery in Onitsha. The positive correlation between land administration and housing delivery in Onitsha shows that favourable land administration will translate to improved housing delivery and vice-versa. This is in line with Dale and McLaughlin (1988) who identified that good land administration facilitates private land ownership.

The extent to which inefficient land administration affects housing delivery in Onitsha is high. This is in line with Igbinoba (2009) which showed that 85% of the urban population of Nigeria live in rented accommodation spending more than 40% of their income on rent, of these, 90% are self-built and this is mainly due to lack of mortgage financing and less than 5% have formal title registration. Compounding the problem in Onitsha Metropolis is the fact that there is only one primary mortgage institution in Onitsha namely Union Homes (Loan and Savings) Plc which is operating not as a mortgage banker but as a commercial bank as it advances loans to businessmen for importation. It views advancing credit facility for housing unattractive because of its long term nature while granting credit for importation/trading activities which is short term. This manifest inefficient land administration explains why majority of land owners in Onitsha prefer to operate in the informal market instead of formal market which qualifies them to access mortgage facility. The resultant effect is businessmen using their meager equity fund to embark on incremental development which could take many years to accomplish giving credence to the observation that greater part of the population live in rented accommodation and squatter settlements.

The rationale behind investors' shift in focus from Onitsha to Asaba is because land administration practices in Anambra State do not provide an enabling environment for property investment. This is synonymous with the views of Obunadike (2003) who stated "with the recent introduction of astronomical high fees for services rendered by the lands department in the state, prospective investors have shifted their interest to sister states like Delta, Enugu, Ebonyi, Imo and Abia. In other words, Anambra State is now experiencing capital flight since potential investors have now focused attention to the sister states where cost of land transactions is reasonable".

## 7. CONCLUSION AND RECOMMENDATIONS

The findings of this study calls for urgent reform in the land administration policy of Anambra State. Specifically, Onitsha being a commercial town with a lot of potential real estate investors, the state government should in line with the provisions of 2012 National Housing Policy provide an enabling environment for private sector to provide safe, adequate and affordable housing in Onitsha.

The federal government should carry out comprehensive review of the Land Use Act by removing it from the constitution to facilitate easy amendment, expunging section 1 of the Act, sections 21, 22 on Governors consent and other offensive provisions to engender more flexibility in land acquisition and administration. Formal and informal land delivery systems should be encouraged to ensure secure and easy access to land, titling, transfer and foreclosure.

The state government should review downwards the transaction costs (fees and taxes) for landed properties in the state in line with what is obtainable in neighbouring states to minimize capital flight from the state.

Removal of administrative bottlenecks e.g. Applicants should be made to submit photographs of the site which is verified through charting using Geographical Information Systems (GIS) facilities. This has the effect of drastically reducing the time required to obtain consent and process other subsequent transactions like C of O, Deed of Assignment among others that require site inspection. It will also reduce the incidence of bribery and corruption among officers.

The Anambra State Government should implement a reform policy for land administration that caters for the existing gaps and loopholes in the present administration along the following guidelines:

- To facilitate the proper exploitation of land as a source of wealth and economic success.
- To guarantee social and economic benefit of securing rights in land.
- To facilitate private land ownership. The major wealth of families and people is their home, not only as a shelter, but also as a realizable financial asset.
- To ensure proper recording of public rights in land. Land registers and other public records will ensure that information can be quickly and widely accessed.
- To provide a sound basis for land management whether it is for developing sustainable agriculture, managing the rapid growth of cities or protecting the environment etc.

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