



## Evaluating the Nature of Constraints of Land Delivery Process for Housing Development in Taraba State, Nigeria

<sup>1</sup>CHRINUS, AE; <sup>2</sup>OKOYE, CO; <sup>3</sup>UKAH, C

<sup>1</sup>College of Education Zing Department of Geography, Taraba State, Nigeria

<sup>2</sup>Department of Urban and Regional Planning, Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

<sup>3</sup>Department of Environmental Management, Nnamdi Azikiwe University Awka, Anambra State, Nigeria

\*Corresponding Author Email: [nomsostainless@gmail.com](mailto:nomsostainless@gmail.com)

Co-Author Email: [anyanaedwin86@gmail.com](mailto:anyanaedwin86@gmail.com); [co.okoye@unizik.edu.ng](mailto:co.okoye@unizik.edu.ng)

**ABSTRACT:** A combination of a growing urban population, lack of an efficient mortgage system, poverty, increasing construction costs, high inflation and declining household income, have made access to decent and affordable housing difficult for many Nigerians. Hence, the aim of this paper is to investigate the nature of constraints of land delivery process for housing development in Taraba State, Nigeria using appropriate standard techniques after acquiring data from primary and secondary types and sources of data. From the results, 20.5% pointed out that complex land tenure system was a constraint to land delivery process for housing development in Taraba State, 33% of the agreed that insufficient infrastructure constitutes the nature of constraint while 20.2% of the population agreed that lack of coordination constitutes to the nature of constraint while the remaining 26.2% maintained that insecurity is the bane of the nature of constraint of land delivery process for housing development in the study area. Needless to say, majority of respondents agreed alongside with responses from questionnaire that nature of constraints of land delivery process negatively impact on housing development in the study area. Also, the Chi-Square p-value (Sig) was .000 which implies that there is a significant impact of nature of constraint of land delivery on housing development in Taraba State. Based on the findings, the study recommends that insecurity should be eliminated as it contributes largely to land delivery process as farmers/herders conflicts, kidnapping, communal crises are rampant in the state. Also, Government at all levels especially Taraba State government should look into the land tenure system practiced in the state in order to checkmate its complexities.

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The issue of land for housing has always been within the purview of town and country planning professionals. Similarly, allocation of land for residential development has been a major planning function for both central and local authorities (Rydin, 2018). Since the introduction of comprehensive land use planning; though this allocation process has frequently become the focus for overt political struggle between different groups in capitalist countries, it has become a covert issue in socialist

countries. On the contrary, the global trend in urban population growth particularly among the developing countries has resulted in a significant response to the demand for urban residential land by households with supply constraints. In addition to the supply constraints is the demand type itself which is basically a derived one, and often ineffective in view of the level of economic inhibitions faced by majority of the urban households. Besides, of most importance to the supply limitation is that of accessibility. Little wonder, Avav

\*Corresponding Author Email: [nomsostainless@gmail.com](mailto:nomsostainless@gmail.com)

(2022) averred that even when there is an ample supply of residential layouts by the government, access is often marred by challenges ranging from bureaucratic complexity, socio-economic to ethno-religious bottleneck. Perhaps this explains why the preliminary investigations revealed that about 70% of the Nigerian populations do not have access to land for housing development. Where such facilities exist is either for the rich who can afford and willing to purchase and build their houses. Obvious, Nigeria has not been able to cope with the increasing demand of land for housing development. This demand is expected to increase in the nearest future with anticipated increase in population. Difficulty of access to land is a factor militating against housing development in Nigeria. In addition, Robinson (2013) pointed out that bureaucracy and administrative bottlenecks in land administration processes poses a serious challenge. Stressing further that obtaining permits, approvals, and clearances from multiple government agencies can be time-consuming and burdensome. In some cases, bureaucratic red tape, corruption, and delays further slowdown the land delivery process and increase costs for developers, thereby discouraging potential investors and developers from participating in housing development projects. Moreover, Lee *et al.* (2015) observed that lack of comprehensive spatial planning exacerbates the constraints on land delivery processes. In other words, without well-defined planning policies and regulations, urban growth becomes haphazard and unplanned. Thus absence of coordination between government agencies for land allocation and urban planning leads to inefficient land use and uncoordinated development, thereby resulting to a limited availability of suitable land for housing development, and further contributing to the housing deficit. Furthermore, scholars like Makinde (2014) identified limited access to finance as a significant constraint for housing development in Nigeria. The author maintained that high interest rates, stringent collateral requirements, and a lack of mortgage financing options make it extremely difficult for developers to secure funding for land acquisition and housing projects. Simply put, the scarcity of affordable finance restricts the availability and affordability of housing units, particularly for low-income households. Lastly, Ndayirukiye and Takeuchi (2014) contend that insecurity and land-related conflicts constitute another form of challenge to land delivery processes and that Nigeria faces a number of security issues, including communal clashes and conflicts over land rights which have slowed down the land delivery process. The authors stressed further that the conflicts disrupt land acquisition and development, create uncertainties, and deter potential investors. In other

words, the fear of insecurity and land-related conflicts discourage developers from investing in certain areas, limiting housing development opportunities. Having identified the challenges, it is important to proffer adequate solutions that will address the intricacies surrounding land delivery process for enhancement of housing development. Based on the nature of the constraints, addressing it requires comprehensive and coordinated efforts from the government, policymakers, and stakeholders in the housing sector. In agreement with Bah *et al.* (2018), there is every need to implement land reform policies, improving infrastructure, streamlining administrative processes, promoting spatial planning, and enhancing access to affordable finance are essential in overcoming the challenges and facilitating land delivery processes for housing development in Nigeria. At this juncture, it must be stated that several constraints bedeviled land delivery processes for housing development in Nigeria. In fact, Makinde (2014) affirmed that these constraints are interconnected and impact various aspects of land acquisition and development. For this author, the major constraint is the complex land tenure system in Nigeria. That is, the country has a combination of customary, statutory, and government-owned lands, each with its own set of regulations and procedures, thereby leading to disputes and conflicts over land ownership, making it difficult to establish clear and undisputed ownership rights. Perhaps Aluko *et al.* (2004) was right to have observed that without secure land titles, developers and investors are hesitant to engage in housing development projects. The customary land tenure system in Nigeria shares from the diverse cultural and religious beliefs that significantly determine attitudes of persons or communities towards land. Some of these cultural practices that predate the colonial era still reappear despite several efforts to modify them. Land nationalization policy was one of such efforts, however, in Nigeria today, one of the major contentious caused by this phenomenon is the indigene-settler concept as well as religious syndrome. While these issues appear dormant for some time, the decade of 1990 to 2000 witnessed its resurgence that intensified rapidly till date. The crisis caused by this factor cuts across most regions in the country. For instance, the Aguleri and Umuleri in Anambra State (South East), Ife and Modakeke (South West), Hausa and indigenous tribes as well as Mango and Bokkos (Mwangavul and the Ron people) in Plateau State (North Central), the Tiv and Jukun in Taraba State (North East), the Katafs and Hausa-Fulani in Zangon-Kataf, as well as the religious feud in Kafanchan, Kaduna State (North West). Today land acquisition is quite difficult and a prospective landowner may be segregated based on tribe or religion. Again,

inadequate infrastructure is another significant constraint. Many areas in Nigeria lack basic infrastructure such as roads, water supply, sanitation systems, and electricity. Developers often have to bear the cost of providing these essential services, which adds to the overall project expenses. Additionally, the absence of infrastructure limits the areas suitable for housing development, as potential sites must have access to necessary amenities. However, the land delivery system in Taraba State, as in other parts of Nigeria, has faced numerous challenges and complexities over the years. These challenges include but not limited to land claims and counter claims, inadequate land documentation and registration systems, lack of transparency in land transactions, limited access to land for marginalized groups, inadequate enforcement of land use regulations among others. These challenges have hindered efficient and equitable land allocation system for housing purposes in Taraba State. Therefore, the current study evaluates the nature of constraints of land delivery process for housing development in Taraba State.

## MATERIALS AND METHODS

The study area is Taraba State (Jalingo, Bali and Wukari). Jalingo is the capital of Taraba State. Taraba State was created on August 27th, 1991 out of the defunct Gongola State by the then Military Administration of President Ibrahim Badamasi Babangida. The State got her name from River Taraba, one of the three main rivers that run through the state and the state covers a land area of approximately 60,000 Km<sup>2</sup> and a land mass total area of 60,291.82 Km<sup>2</sup> which makes it the third largest in the country after Niger and Borno States (Taraba State Government, 2014; 2018) (Fig 1). Taraba State lies roughly between latitude 6° 30' and 8° 30' north of the equator and between longitude 9° 00' and 12° 00' east of the Greenwich Meridian. It is bounded on the North by Bauchi State and Gombe State on the North-east. It is also bounded by Adamawa State on the east and Plateau State on the North-west.



**Fig 1:** Map of Taraba State (with Nigeria insert)

Source: Authors' design (2023)

The State is further bounded to the west by both Nasarawa and Benue States, while it shares an international boundary with the Republic of Cameroon to the South and South-east. Rainfall distribution and topography are the most important factors influencing the pattern of vegetation in Taraba State. The vegetation may be classified into three broad types: The Northern Guinea, the Southern Guinea and the Mountain Grassland and Forest Vegetation. Taraba State is the most ethnically diverse State in Nigeria with over 80 ethnic groups each with its distinct historical and cultural heritage which had cohabited peacefully with one another. Some of these tribes

include; Mumuye, Ichen, Wurkun, Mambilla, Kutub, Chamba, Jukun, Yandang, Kunini, Fulani, Jenjo, Lo, Tigon, Ndoro, Kambu, Kaka, Bandawa, Munga, Tiv, Zo, Bambuka, Jibu, Shomo, and Jole respectively (Egbunu, 2018).

The study adopted descriptive survey research method. According to Best (2018), descriptive survey research design is a method which enables the researcher to obtain the opinions (i.e. opinions on land delivery process for housing development with respect to stakeholders in the sector) of a representative sample of a target population (Household Heads, Staff

in the Ministry of Rural and Urban Development and Staff in Land and Survey Agency) so as to infer the perception or view of the entire population.

The target population for this study included all the households across Bali, Jalingo and Wukari as well as the staff population in the Ministry of Rural and Urban Development and staff population in Land and Survey Agency in the Local Government Areas. The available records from Taraba State Fact Sheets (2022) revealed that Jalingo has a population of 238,897 out which the household population stands at 99,052; Bali has a population of 356,924 out which the household population stands at 147,989 while Wukari has a population of 412,633 out which the household population stands at 171,087. Also, the Taraba State Fact Sheets (2022) showed 105 staff in the Ministry of Rural and Urban Development and 208 staff in Land and Survey Agency across the three selected LGAs. On the whole, the target population for this study stands at 418,441.

The multistage sampling technique was used to select the sample size for this study. Also, in response to good representativeness of the research participants, at first, stratified sampling method was used to divide Taraba State into 3 areas based on Senatorial Zones in the State. Also, simple random sampling technique of balloting without replacement was used to select one local government area from the each Senatorial Zone in the State. On the whole, 3 local government areas were randomly selected for the study. Also, purposive sampling technique was used to select male households who have experienced processes involved in land delivery for housing development within last 10 years or those who are currently experiencing it. Taro Yamane Formula (Yamane, 1967 as cited by Ukah and Ejaro, 2019) was used to determine the sample size for the study. The Yaro Yamane Formula is

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

Where n = sample size; N = Population; e = level of significance

Therefore, the sample size stands at 399. Hence, 399 constituted sample size for this study while 133 participants were randomly selected from each local government area, out of which 385 copies of the questionnaire were correctly filled and while 14 copies were wrongly filled and as such were not used.

The instrument for data collection was a structured questionnaire as well as interview. The questionnaire copies were administered within five working days

with the aid of 2 research assistants in each local government area while the researcher coordinates the activities accordingly. 6 research assistants who are Master Degrees in Environmental Science were engaged and briefed on the modalities for filling the research questions. The data from field were analyzed using descriptive statistics of frequency/percentage table, arithmetic mean (average) together with their respective standard deviations as deemed appropriate for answering research questions with acceptance value of 2.50 and above. Lastly, Chi-Square analysis was used to test the null hypothesis at 0.05 level of significance, and the decision rule thus; if the r-cal is greater than the p-value then null hypothesis was rejected, otherwise the null hypothesis accepted. The analysis was done with the aid of SPSS (version 22).

## RESULTS AND DISCUSSIONS

From the analysis, the result revealed 179 indicating 46.4% participants who are into farming as occupation, 48 representing 12.5% who are doing business, while 124 indicating 32.2% are civil servants while the remaining 34 representing 8.8% engage in other activities for daily living. Obviously, majority of the respondents are farmers and civil servants. Similarly, the table showed 203 indicating 53% who had below degree educational level, and 109 representing 28% who had degree educational level while the remaining 73 indicating 19% had above degree educational level. Thus, majority of the participants in this study did not attain degree educational level. Lastly, the table revealed 279 representing 72.5% who are male participants while the remaining 106 indicating 27.5% are female participants. Hence, male participants surpass female counterpart in this study. This gives credence to the fact that many household heads and land owners are male folk in the study area.

*The nature of constraints of land delivery process for housing development in Taraba State:* Table 1 indicates the opinions of respondents on the nature of constraints of land delivery process for housing development. Based on the table, the mean scores of the respondents- 3.83, 3.69, 3.58, 3.38, 3.32, 3.35, 3.42 and 3.12 are above the criterion mean of 2.50 for acceptance level. The results from the table indicated that all respondents affirmed that items 1-8 are constraints in land delivery process. The results revealed that the complex land tenure system constitutes constraint to land delivery process, insufficient infrastructure is a problem in land delivery process, bureaucracy and administrative procedure is a constraint to effective land delivery process, lack of strategic planning policies and regulations is a constraint to land delivery process, limited access to

finance is a serious constraint for housing development, lack of coordination of urban planning affects sufficient land use for housing development as well as insecurity affects land delivery process for housing development with mean scores of 3.83, 3.69, 3.58, 3.38, 3.32, 3.35, 3.42 and 3.12 with their

respective standard deviations are constraints in land delivery process in the study area. The grand mean of 3.46 indicated that items 1-8 constitute the nature of constraints in land delivery process for housing development in Taraba State.

**Table 1:** Mean ratings of respondents with regard to the nature of constraints of land delivery process for housing development in Taraba State, Nigeria.

S/N	Items	N	Mean	SD	Decision
1.	Complex land tenure system constitutes constraint to land delivery process.	385	3.83	0.38	Accepted
2.	Insufficient infrastructure is a problem in land delivery process.	385	3.69	0.51	Accepted
3.	Bureaucracy and administrative procedures is a constraint to effective land delivery process.	385	3.58	0.64	Accepted
4.	Lack of strategic planning policies and regulations is a constraint to land delivery process.	385	3.38	0.79	Accepted
5.	Limited access to finance is a serious constraint for housing development	385	3.32	0.73	Accepted
6.	Lack of coordination of urban planning affects sufficient land use for housing development.	385	3.35	0.71	Accepted
7.	Insecurity affects land delivery process for housing development.	385	3.42	0.64	Accepted
8.	Communal clashes poses challenge to suitable housing development scheme.	385	3.12	0.69	Accepted
<b>Grand Mean</b>			<b>3.46</b>	<b>0.64</b>	

Source: Field survey (2023)

Responses of structured interview on nature of constraints of land delivery process for housing development: Table 2 revealed the frequency and percentage from respondents on the nature of constraints of land delivery process for housing development in Taraba State. Based on the table, 20.5% pointed out that complex land tenure system constituted to the nature of constraint of land delivery process in Taraba State, 33% of the interviewees agreed that insufficient infrastructure constitutes the nature of constraint while 20.2% of the interviewees agreed lack of coordination while the remaining 26.2% maintained that insecurity is the bane of the nature of constraint of land delivery process for housing development in the study area. Needless to say, majority of respondents agreed alongside with responses from questionnaire that nature of constraints of land delivery process negatively impact on housing development in the study area.

*Test of Hypothesis:* Nature of constraint of land delivery process does not significantly impact on housing development in Taraba State, Nigeria.

**Table 2:** Frequency and percentage of response on nature of constraints of land delivery process

Themes	Frequency	Percent (%)
Complex land tenure system	79	20.5
Insufficient infrastructure	127	33
Lack of coordination	78	20.2
Insecurity	101	26.2
<b>Total</b>	<b>385</b>	<b>100</b>

Source: Field Survey (2023)

**Table 3:** Chi-square table of nature of constraint of land delivery and housing development

	X <sup>2</sup> -Cal	df	Sig
<b>Pearson Chi-Square</b>	698.724	140	.000
<b>Likelihood Ratio</b>	559.297	140	.000
<b>Linear-by-Linear Association</b>	180.571	1	.000
<b>N of Valid Cases</b>	<b>385</b>		

Source: Author's Statistical Analysis (2023)

The analysis of Table 3 includes the results of chi-square tests. The results showed values as follows: Pearson Chi-Square: X<sup>2</sup>-Cal: 698.724. df (degrees of freedom): 140. Sig: .000. The Pearson chi-square test that determines if there is a significant association between two categorical variables yielded a chi-square value of 698.724. The degrees of freedom indicate the number of categories minus 1 (140 in this case). The p-value (Sig) associated with the chi-square value is .000, which is less than the typical threshold of .05. This means that there is a significant association between the variables. Likelihood Ratio: X<sup>2</sup>-Cal: 559.297. df: 140. Sig: .000. The likelihood ratio assessed the association between the variables, which yielded 559.297 at 140 degrees of freedom. The p-value (Sig) associated with the likelihood ratio test is .000, indicating a significant association between the variables. Linear-by-Linear Association: X<sup>2</sup>-Cal: 180.571. df: 1. Sig: .000 the linear relationship between variables. By implication, the p-value (Sig) associated with the linear-by-linear test is .000, indicating a significant linear relationship between the variables. N of Valid Cases: The number of valid cases used in the analysis is 385. These chi-square test results suggest that there are statistically significant associations between the variables being examined.

Consequently, there is a significant impact of nature of constraint of land delivery on housing development in Taraba State. The findings revealed that the nature of constraints of land delivery process significantly impact on housing development in Taraba State. This is in agreement with earlier studies by Makinde (2014), Robinson (2013), Lee *et al.* (2015) and Ndayirukiye and Takeuchi (2014). For instance, Makinde (2014) reported that nature of constraints are interconnected and impact various aspects of land acquisition and development. Also, Robinson (2013) discovered that bureaucracy and administrative bottlenecks in land administration processes poses a serious challenge in terms of obtaining permits, approvals and clearances from multiple government agencies negatively impact on housing development. Similarly, Lee *et al.* (2015) reported that lack of comprehensive spatial planning exacerbates the constraints on land delivery processes. Lastly, Ndayirukiye and Takeuchi (2014) reported that insecurity and land-related conflicts constitute challenge to land delivery processes as it disrupts land acquisition and development, creates uncertainties, and deter potential investors in housing scheme.

*Conclusion:* The present study evaluated the nature of constraints of land delivery processes for housing development in Taraba State, Nigeria. It was revealed that there are constraints militating against land delivery process for housing development in Taraba State. Based on the findings of the study, promoting public-private partnerships can be pivotal in enhancing housing affordability. Government at all levels especially Taraba State government should look into the land tenure system practiced in the state in order to checkmate its complexities. Insecurity should be eliminated.

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