

Securing urban land for housing among low-income earners in Sub-Saharan Africa: Case study of workers' co-operative society, Enugu, Nigeria

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Abstract: Co-operative societies across the world have age-old tradition of assisting members gain easy access to vital resources and services through collective efforts. This paper explores the strategies adopted by public sector workers' co-operative society in securing urban land for housing development. This study is motivated by dearth of empirical studies on strategies used by low- and middle -income earners in overcoming myriad challenges militating against access to urban land and housing in Nigerian cities. We used a qualitative research method to carry out an empirical investigation through one-on-one interviews with purposively selected members of Land Acquisition Committee (LAC) of the NEPA District Co-operative Thrift and Saving Loan Association Enugu, Nigeria. Findings show that a mixture of customary, informal and formal practices involved in securing land from indigenous landowners was principally aimed at ensuring customary and statutory legitimacy as well as secured tenure. The paper concludes that co-operative approach has great potentials in addressing problems of multiple payments for land, "indigenous land owners' factor" and high cost of urban land in Nigeria, and therefore, should be encouraged and promoted among disadvantaged urban residents in developing countries.

Key words: Urban Land, Housing, Co-operative Society, Urban Area, Low-income Earners.

Introduction

Adequate supply of land is generally recognised as a prerequisite for sustainable housing delivery system. However, it has been observed that access to land for housing development in urban areas in many developing countries is becoming highly problematic with each passing day. In most African countries, urban land has increasingly become a commodity to be acquired and sold to the highest bidder. The low-income earners who lack economic and political power to gain access to urban land in suitable locations for housing construction are experiencing severe

land and housing accessibility challenges in sub-Saharan Africa (Okonkwo, 1986). As result of this, majority of urban residents are forced to live in slums and squatter settlements characterised by lack of secured tenure, basic services and general poor housing conditions, which are inimical to human, physical and economic development (Oruwari, 2006; Hall, 2007; Ademiluyi and Raji, 2008).

The general belief among most informed observers and stakeholders in African is that government expropriation of land, fake titles, land disputes and prevailing conditions in land market arising primarily from rapidly growing urban population, unfriendly and inconsistent land policies, inefficient land administration strategies have contributed to current urban land accessibility challenges in

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the continent (Djire, 2007; Faye, 2008). It is also argued that current trend in land administration and tenure systems in sub-Saharan Africa and other developing countries undermine security of tenure, sustainable natural resource management and have failed to provide citizens easy access to land for housing development. In Nigeria for example, Owei (2007) and Moroka (2007) noted that the existence of legal dualism in land tenure, centralized and over complicated procedures for registering and obtaining land titles, restrictive and discriminatory land use policies, "indigenous land owners' factor" as well as multiple payments for land are notable impediments to easy access to land for housing and urban development. This was corroborated by report of the UN-HABITAT (2006) indicating that current pressure on land due to rapid population growth and inadequacies associated with formal and informal land delivery systems have contributed to increasing lack of accessibility to land for housing in Nigerian cities.

The struggle for land in Africa is either for gaining access to land on which to build on or securing tenure of already developed land. This is linked to the fact that in traditional African society housing has both physical and spiritual connotations, and thus, house ownership signifies the attainment of manhood and prosperity. As Odum (1995) noted, most people aspire to own a house as a life-time achievement and legacy for posterity in Africa. At present, land constitutes greater percentage of cost of housing construction in urban areas in Nigeria, and only few privileged individuals and commercial private sector housing developers who have political and economic power have access to urban land either through government allocations or formal land market. This goes to suggest that the struggle for land and inability of an average income earner to gain access to land for housing construction will continue to be a major challenge in many African countries.

In light of the foregoing, recent thinking among researchers and scholars suggests that new land delivery systems that seek to address inadequacies of formal land acquisition and delivery systems by facilitating access to urban land for housing development are being

recognized. For example, several research studies (Rakodi and Leduka, 2003; Rakodi, 2007; Oloyede et al., 2007; Nkurunziza, 2007) have noted the role of group buyers and underpinning social institution as well as the potential of these systems to deliver land to low-income people; however, to date little is known about the processes undertaken by group buyers in the alternative land delivery systems in Nigeria. This is probably due to lack of adequate research on the subject matter. Group buyers such as co-operative societies are considered most appropriate organizations that can help the government in meeting the targets set under the 1991 National Housing Policy in ensuring that the disadvantaged people gain access to decent housing. In the area of provision of housing finance, findings of recent study by Oyewole (2010) at least, support this line of thinking. This study therefore, seeks to clarify how the National Electric Power Authority (NEPA) (now known as Power Holding Company of Nigeria (PHCN) District Co-operative Thrift and Loan Saving Association, Enugu, Nigeria, has assisted members in securing urban land for housing development. The paper explores the processes engaged by this co-operative society in securing land from indigenous landowners through customary channel in an environment known for customary, informal and formal land administration and tenure systems. It highlights the advantages of group buying over individual acquisition in informal land delivery systems, and its likely implication for accessibility to land for housing development in Nigerian cities. This is particularly important in advancing our understanding on the strategies employed by co-operative societies in addressing burgeoning urban housing and land accessibility challenges in sub-Saharan Africa.

Review of related literature

The conventional methods of owning land and houses in most African cities are either inequitable or inefficient or both. The result is that they inhibit easy access to land for the development of decent housing. Literature review shows that land administration and

tenure systems in sub-Saharan Africa are complex phenomena and a reflection of the unique traditional and political as well as sociocultural context of the African society (Djire, 2007; Faye, 2008). Tenure system in this context has a wider scope than that of ownership. According to Almansi (2009:389), “*tenure is a multi-dimensional institution, a set of rules created by societies, guaranteeing rights and regulating land use and/or ownership behaviours, which brings into play legal, social, technical, economic, institutional and political aspects*”. Whereas several studies (Payne, 1997; Rakodi and Leduka, 2003; Rakodi, 2007; Abdulai and Ndekugri, 2007) have noted the existence of a variety of institutional arrangements and channels for land management, tenure, titling, conveyance, deed and registration in Africa; the fact is that land is not just an economic asset and market commodity, but has political, social, cultural and spiritual connotations in Africa. This implies that land is of strong historical connotations and constitutes a significant proportion of source of livelihoods, income and employment in this continent (Lawal, 2000; Toulmin, 2006).

In the West African sub-region, current land management and tenure systems are known to have their origin in the colonial era when the colonial governments gave the state authority over all unregistered lands (Kwapong, 2009; Binot et al., 2009). However, it is observed that people most often lay claims to land on the basis of first settlement, conquest and ownership by distant ancestors as well as state allocation or market acquisition. Land tenure in this parts of the continent is therefore administered in a plural legal environment (Kwapong, 2009; Aluko and Amidu, 2006) under two major forms of ownerships and administration, namely, private (customary) and state ownerships (Lawal, 2000; Owei, 2007). Titles to land under the customary laws reside in the community and in some cases, an individual or group of individuals. In contrast, state ownership is through legislation, acts and proclamations as governments expropriate privately owned land for development purposes. Under this arrangement, accessibility to land for housing by low-

income people has become an intractable problem in many urban centres in sub-Saharan Africa.

Land accessibility challenges as used in this paper encompasses tenure security, affordability and ease with which land is acquired (Omirin, 2002). According to Federal Republic of Nigeria (FRN) (1991) and Boonyabanacha (2009), the problem with accessibility to land is not the availability of land for housing, but how the management of land is failing to deliver this most basic component of decent housing to a majority of citizens. In the opinion of Boonyabanacha (2009) the problems associated with accessibility to land are in three dimensions: how to get land, how to keep the land and how to build a new strong community and social support system on that land. Evidence in literature suggests that over centralization and stringent registration and titling procedures as well as operation of plural legal system of land ownership and administration in Nigeria have encouraged multiple payments for land and increasing influence of indigenous land owners’ on land and housing market (Federal Republic of Nigeria, 1991; Aluko and Amidu, 2006; Owei, 2007). This development many scholars have argued has contributed to growing intricate housing and physical planning challenges in many developing countries (Groves, 2004; Hall, 2007; Moroka; 2007). Therefore several authors (Kombe, 1997; Rakodi and Leduka, 2003; Boonyabanacha, 2009) have emphasized the need for a new kind of land expropriation with potentials of addressing these challenges of multiple payments for land and increasing deleterious effect of “indigenous land owners’ factor” on formal land delivery systems. In Nigeria for instance, Oloyede and others (2007) have identified some alternative land delivery systems outside the formal land market that have provided residents access to land in Lagos. That study specifically noted that these alternative systems of securing land thrive on less bureaucratic practices, more flexible, user friendly procedures and ensure social legitimacy.

Moreover, Rakodi (2007) was of the opinion that alternative land expropriation system may include land delivery through

customary channels to group buyers, direct purchase of customary land by individuals that have the financial means and by self allocation. Particularly, with respect to group buyers, research studies in Thailand, Zimbabwe, the Philippines, Sri Lanka, Indonesia and Nigeria have shown that when people engage in collective bargaining within the framework of co-operative movement, they were able to obtain security of tenure individually and have developed decent housing schemes (Boonyabancha, 2009; Hasan, 2009; Chitekwe-Biti, 2009; D'Cruz, et al. 2009; Teodoro and Rayos Co, 2009; Oyewole, 2010). Cooperative movement in this context encompassing voluntary associations, collectively owned and operated on democratically controlled process with the aim of meeting common economic, social and cultural needs as well as aspirations of members (Kaswan, 2007). Indeed, the co-operative movement has over the years been identified as a vital tool for securing access to vital resources and basic services by disadvantaged people in many developing countries (Madu and Umehali, 1993; Musa, 2005; Mabogunje, 2005; Charlotte, 2008). Therefore, one of the alternative approaches for gaining access to urban land for housing development which, we believe could reduce the inequalities and inefficiencies of present system and facilitate greater access to housing by low-income earners is the co-operative approach.

The study area

Enugu, which literally means "Hill Top", is a colonial city that owes its origin to the discovery of coal deposits in 1909. It lies approximately between longitude $07^{\circ} 26'E$ and $07^{\circ} 37'E$, and between latitude $06^{\circ} 21'N$ and $06^{\circ} 30'N$ (Okeke, 1984) on altitude of about 228.9 meters above mean sea level and about 208 kilometers in land from the Atlantic Ocean. Built on land acquired by the British through agreements with chiefs of Eke, Ngwo, Abor, Nsude, Akagbe and Nike (Hair, 1975), Enugu covers an area of approximately 72.525 square kilometers. The city is located in the Igbo speaking area, and is presently the

administrative headquarters of Enugu State and South-East geopolitical zone in Nigeria.

The coal industry established by the colonial government in Enugu and construction of rail between the Enugu and Port Harcourt in 1915 as well as the strategic role of the city as the capital of former Eastern Region, defunct Republic of Biafra, East Central State, and old Anambra State were particularly responsible for to the rapid growth of the city (Ibem, 2001). This is seen in the population of the city which grew from about 10,000 in 1921, 138,457 in 1963, 405,023 in 1985; 465,072 in 1991 to about 722,664 in 2006 (National Population Commission, 1991; Federal Republic of Nigeria, 2007). Current estimates suggest that the population of Enugu consisting of three Local Government Areas: Enugu East, Enugu North and Enugu South may have increased to between 800,000 and 1,000,000 (Rakodi, 2007). The rapid population growth has contributed to exacerbating myriad challenges typical of cities in developing countries. One of such critical challenges is inadequate supply of land for housing and urban development.

Enugu metropolis as presently constituted comprises about 12 major number neighbourhoods, namely: Uwani, Ogbete, Asata, Ogui Urban and Ogui New Layout, Achara Layout, Maryland, New Haven Layout, Abakpa, Trans-Ekulu and Emene (Figure 1). Land administration and tenure systems in the city have thus far been influenced by socio-economic and political antecedents of these neighbourhoods in particular and Nigeria at large. The current legislations governing land administration and tenure systems in the city are based on state and customary laws. The former is derived from the Land Use Act, Cap L.5 of 2004 (originally promulgated as Land Use Decree No.6 of 1978 to guide land administration in the Federal Republic of Nigeria). This Act provides that all land within a State except land belonging to the Federal government of Nigeria is vest in the State governor who holds the land in trust for the people (Federal Republic of Nigeria, 1991; Owei, 2007). It recognizes customary rights to ancestral land but abolished freehold interests in land first recognized in Nigeria through the Land and Native Rights

acquisition scheme of the association, and thus, considered to be in a better position to provide reliable information on the subject matter. This sampling technique resulted in the selection of 13 of the 120 beneficiaries of the land acquisition scheme comprising the President, Vice President, Treasurer, Secretary, Financial Secretary, Public Relation Officer and seven others members of the Co-operative Society for the interviews. By relying on members of the LAC as key informants, we are not ignorant of questions of representivity and generalisability of the results, but in view of the goal of the research, a purposive sampling technique allowed the selection of informants to be narrowed down to specific group(s) of people who can provide the desired information on the subject matter.

Preliminary telephone conversations and physical contacts were made to members of the LAC to book dates for the interviews. An interview guide containing both semi-structured and open-ended questions was used to reduce variation and provide flexibility in the interview sessions. The key themes of the interviews were on the operation of the co-operative society, rationale for embarking on land acquisition scheme, process of initiation and execution of the scheme. Others questions were on cost of the land, allocation procedures and advantages of the benefits of the schemes to members. In addition to initial interviews with members of the LAC, follow-up interviews were conducted specifically with the president and secretary of the association for further clarifications on issues related to subdivision, title registration and obtaining certificate of occupancy of the purchased land. All the interviews were manually recorded by the researchers.

The secondary data was obtained from documented evidence of land transaction between the association and landowners, constitution and bye-laws, records of meetings, membership records and other financial transactions of the association. These were complimented by information derived from published and unpublished materials in books, journals, conference papers and research reports. Data obtained above were

coded and analysed manually using content analysis. Coded data were organised according to common themes to identify patterns and highlight crucial ideas. Simple descriptive statistical tools, namely, tables were used to present the data where appropriate. Result of the analysis is presented in subsequent section of this paper.

Findings of study

a. The NEPA District Co-operative Thrift and Loan Saving Association Enugu

The NEPA District Co-operative Thrift and Loan Saving Association, Enugu, is a self-help organization found and operated basically on co-operative principle: members pooling their resources together for their common good. This association promotes savings mobilization as a way of encouraging members to invest in their physical and economic development. At inception in 1974, this co-operative society had a total of 18 members; this has grown to 250 as at February 2009. Available record on income classification of members shows that a good majority (73%) of the members were middle income earners, followed by low-income earners (25%) and high –income earners (2%) respectively. Although membership of the association is voluntary and comprises mainly workers of NEPA Enugu District; prospective members are carefully screened before admission. According the President of the association*this is to ensure that only persons who subscribe to the principles of cooperative movement were admitted into the membership of the association*". The Cooperative society is duly registered in accordance with relevant government laws, and its operations are in line with co-operative principles as enunciated by the International Co-operative Alliance. The affairs of the association are run by an executive committee comprising the President, Vice President, Treasurer, Secretary, Financial Secretary and Public Relation Officer. These officials are usually elected at annual general meetings of

the association and paid honorarium for their stewardship.

As it is true with cooperative societies across the globe capital is considered an important tool in achieving the goal of co-operative movement; therefore, the principal source of income to the NEPA District Co-operative Thrift and Loan Saving Association, Enugu, is check-off dues deducted at source from members' salaries. Each member decides his/her monthly contribution, but the amount ranges between 1,000 (US\$7) and 5,000 (US\$35) depending on the income and ability of individuals to pay. Other sources of income include registration, application fees and profits from sales of occasionally bulk purchased food items (e.g. bags of rice, cartons of milk and canned tomatoes etc) to members at affordable prices as well as dividends from investments in shares and stocks. Although, the association grants loans worth three times member's total contribution and not exceeding the sum of ₦300,000 (US\$2068.96) per time to members whose membership subscription was up to 12 calendar months; such loans are usually interest free and paid back within one year through deductions from beneficiary's monthly emolument.

b. Land Acquisition Scheme of the Association

For the purpose of clarity, the process involved in land acquisition scheme of the association which is the focus of this research is discussed under three main headings: the initiation and scouting, negotiation and purchasing, and land registration, titling and allocation. These headings are the principal stages involved in the process as identified in this study.

1. Initiation and Scouting Stage

The idea to acquire land for housing development by members of the NEPA District Cooperative Thrift and Loan Saving Association, Enugu, was first mooted by the executive committee of the association in 2006. This was subsequently accepted by members at its annual general meeting the same year. There was consensus among the

interviewees that the decision to undertake the project was informed mainly by the need to assist 120 interested members (who ordinarily would not have been able to buy land) gain access to land for the construction of personal houses in Enugu. The first step in realizing this goal was the setting up of Land Acquisition Committee (LAC) comprising members of the executive committee and seven other appointed members of the association. The committee was inaugurated in 2006 and was charged with the following responsibilities: (i) scouting for suitable and purchasable land (ii) verifying title holders (iii) meeting and negotiating with land owners (iv) purchasing and obtaining land title, and (v) allocating acquired land to interested members of the co-operative society.

The scouting process was not an easy one as indicated by members of the LAC interviewed. This is probably due to the fact that there is scarcity of land in the city. Consequently, the LAC was faced with challenges of finding a reasonable size of land and willing land sellers. Members of the committee interviewed, noted that the normal practice would have been to engage the services of an independent land agents in scouting for purchasable land within the city and its environs. In order to save cost, that option was not adopted, rather, the LAC relied on personal contacts for useful information on the availability of purchasable land within Enugu and its environs. The scouting process which took about six months culminated in the identification of a 20.712 hectare land at Ama-Akpu, Nkwubor Community, Nike in Enugu East Local Government Area was. Figure 2 shows the location of this land in Emene near the Akanu Ibiam International Airport, Enugu, about 25 minutes drive from the city tre.

Before the negotiation and purchasing processes commenced, the LAC verified the authenticity of ownership of this land through enquiries at the land registry, beaurea of lands and survey and residents within and around the neighbourhood where the land is located. Each of the interviewees corroborated on their views with respect to the fact that during the verification exercise it was found that the Ama-Akpu, Nkwubor

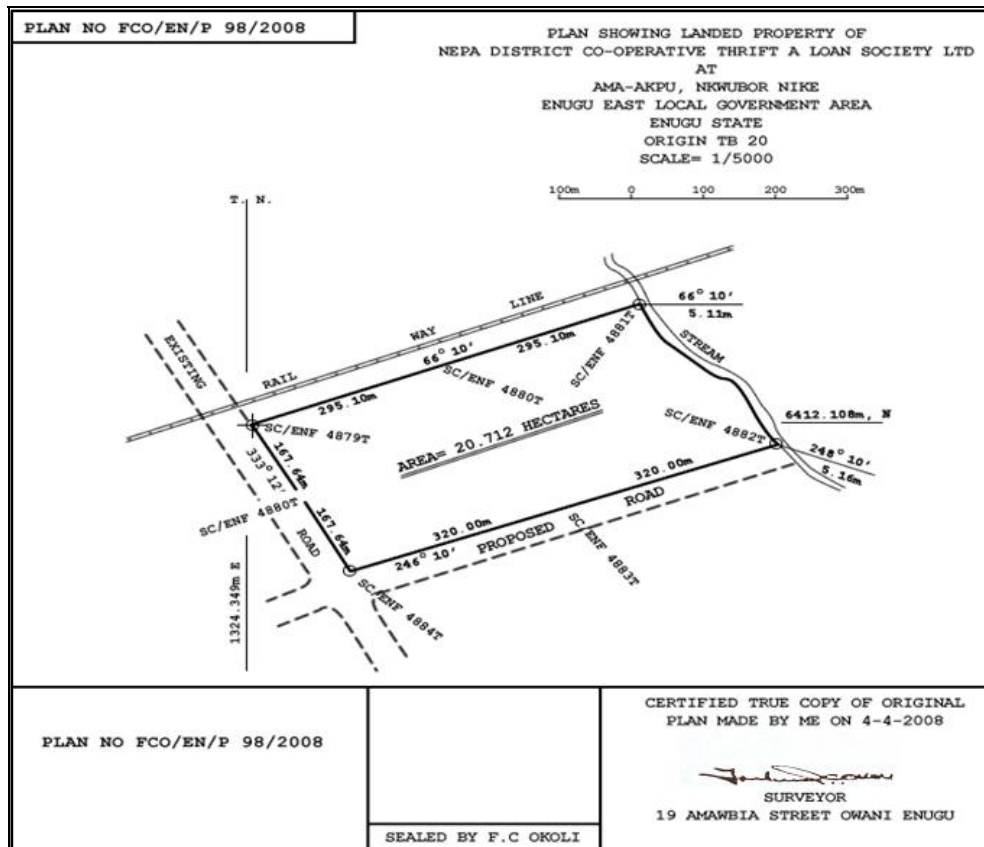


Figure 2. Survey Plan Showing Land acquired by the NEPA District Cooperative Thrift and Loans Saving Association, Enugu

Source: Land Acquisition Committee NEPA District Co-operative Thrift and Loan Saving Association, Enugu.

Community had customary right to this land, the land was neither under any government acquisition for public use nor has it been sold before to any one or group of persons. It was also found that this land was neither under dispute or subject of litigation in any court of law. According those interviewed, the verification exercise was necessary to avoid fake titles and for tenure security. It also prepared the LAC for the commencement of the next stage of the acquisition process.

2. The Negotiation and Purchasing Stage

Before the commencement of the negotiation process members of the LAC made enquiries on the cost of land within and around Emene neighbourhood in general and Nkwubor community in particular, as well as the requirements for land title registration in Enugu. These were important in providing relevant information needed for successful negotiation and acquisition of this land. From the interview, members of the LAC revealed that the actual negotiation process involved

series of meetings between them and representatives of the landowners- the Executive Caretaker Committee of the Ama-Akpu, Nkwubor Community. The initial meeting was to inquire from the landlords the cost and customary rites for land acquisition in the community while subsequent meetings were for negotiations and bargaining between LAC and representatives of the Ama-Akpu, Nkwubor Community. The respondents noted that it was at the third time of the series of meetings and negotiations between these two parties that it was agreed that the NEPA District Cooperative Thrift and Loan Saving Association, Enugu, will pay to the Ama-Akpu, Nkwubor Community a lump sum of ₦ 9.6 Million (US\$ 66,206.9) as the cost of the land, and in addition spend about ₦ 345,300 (US\$ 2,381.38) on sundry customary rites associated with land acquisition in this community.

Following the agreement on the cost of land and customary rites was the actual payment and signing of the land purchase agreement. This was however preceded by

some traditional conveyance rites as part of land purchase requirements of the community. The conveyance rites were in two parts. The first part involved elaborate eating and drinking ceremony called “Seating and Eating Ceremony”. This involved the entire members of the Ama-Akpu, Nkwubor community and representatives of the Co-operative Society. That ceremony which signified the acceptance of this community to sale that portion of their ancestral land to the NEPA District Cooperative Thrift and Loan Saving Association, Enugu, was conducted with items listed in Table 1. The second part of the conveyance rites was the traditional rite of signing land purchase agreement. This involved only members of the Executive Caretaker Committee of the Ama-Akpu, Nkwubor Community and LAC. Cash payments were made to representatives of families in Ama-Akpu community and members of the Executive Caretaker Committee of Ama-Akpu, Nkwubor Community as indicated in Table 2. As members of the LAC indicated, this payment was a form of customary entitlement to respective families in Ama-Akpu community for giving out the title to their ancestral land to the buyers. Therefore, it was regarded as a prerequisite to signing the land purchase agreement by the community.

The conveyance rites described above ended with the actual payment for this land, other traditional rites and signing of the land purchase agreement by the two parties and their witnesses. The lump sum of 9.6 Million (US\$ 66,206.9) was paid to Chairman of Executive Caretaker Committee of the Ama-Akpu, Nkwubor Community in cheque in the presence of the representatives of the community and cooperative society as well as their witnesses . The cheque was paid to this officer because he was the leader of the team representing the community, and thus, mandated by the community to act on their behalf in this transaction. This payment was very significant because it signified the final transfer of ownership of the landed property from the Ama-Akpu Community to the NEPA District Cooperative Thrift and Loan Saving Association, Enugu.

Table 1. Items Provided by the NEPA District Cooperative Society for the Seating and Eating Ceremony as part of the customary rites for land acquisition

S/No	Items	Unit Cost (Naira)	Total Cost (Naira)
1	1 Big Cow	70,000	70, 000
2	2 Big Goats	10,000	20,000
3	10 Big Chickens	1,000	10,000
4	32 Cola Nuts	50	1,600
5	6 Heads of Tobacco	600	3,600
6	Potash	300	300
7	50 Tubers of Yam	300	15,000
8	8 Cartons of Gulder Beer	1,500	12,000
9	8 Cartons of Star Beer	1,500	12,000
10	5 Cartons of Small Stout Beer	3,000	15,000
11	6 Crates of Amsteel Malt Drink	1,600	9,600
12	5 Crates of Mineral (Soft Drink)	750	3,750
13	5 Jars of Palm Wine	2,000	10,000
14	6 Bottles of Seaman Schnapps (Hot Drink)	500	3,000
15	6 Pieces of Wrapper Cloth (George Type)	1,200	7,200
16	Miscellaneous condiments for cooking	10,000	10,000
17	Packets of assorted type of cigarettes	250	2,250
	Total		250,300

Source: Authors’ Field Work (2009)

Table 2. Requirements For Signing of The Land Purchase Agreement between The Nkwubor Community and NEPA District Cooperative Society

S/No	17 Members of Nkwubor Community Representatives	Amount (Naira)
1	The Chairman	20,000
2	Vice Chairman	10,000
3	Treasurer	10,000
4	Secretary	15,000
5	Financial Secretary	10,000
6	Assistant Secretary	10,000
7	11 Family Heads (N 6,000 each)	66,000
	Total Amount Paid in cash	141,000

Source: Authors’ Field Work (2009)

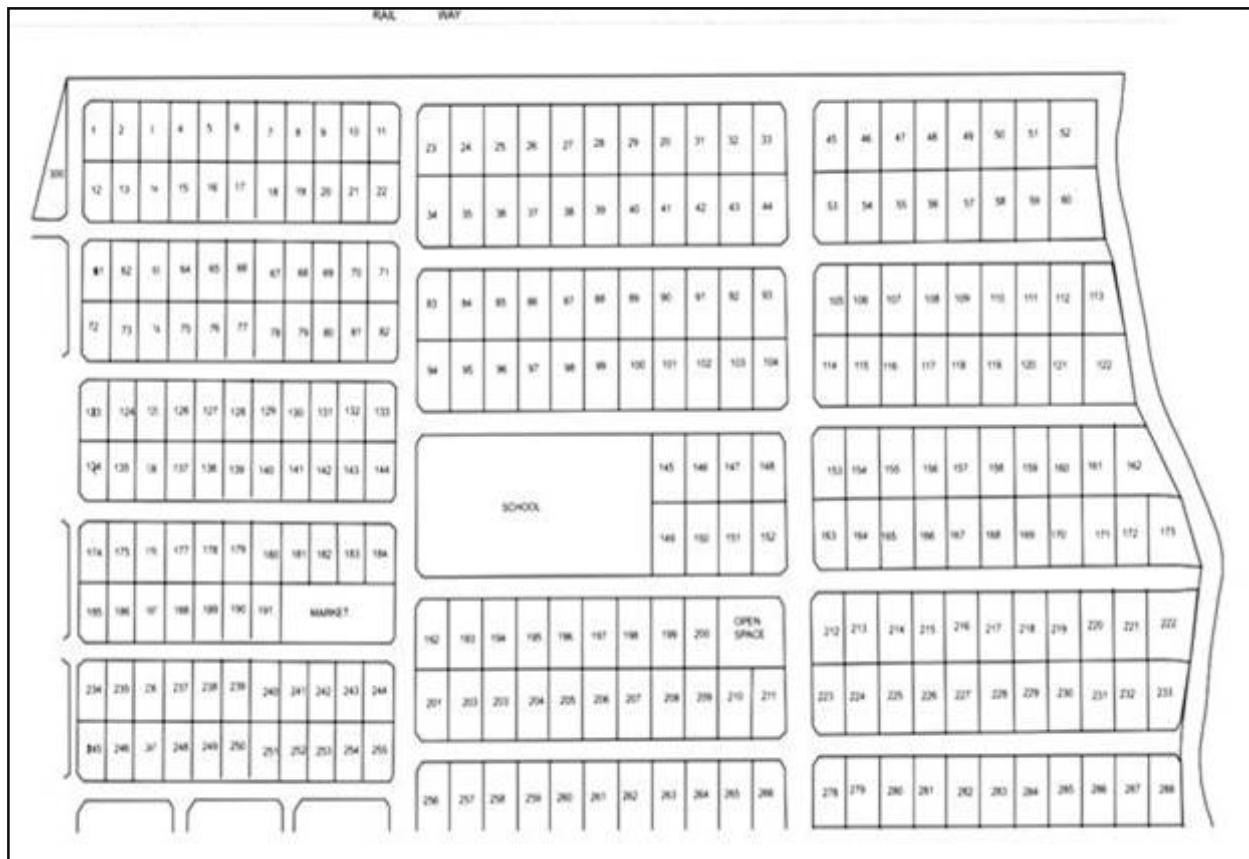


Figure 3. Layout of Plots for Proposed NEPA District Cooperative Thrift and Saving Loans Housing Estate, Enugu

Source: Land Acquisition Committee NEPA District Co-operative Thrift and Loan Saving Association, Enugu

3. Land Registration, Subdivision and Allocation Stage

With successful completion of the customary rites and payment for the land, the LAC with approval of members of the Co-operative Society commissioned a private consultant land survey to prepare a survey plan of and subdivide the purchased land into plots. This survey plan (Figure 2) formed part of the documents used in the registration and obtaining land title (Certificate of Occupancy (C of O) from the Enugu State Ministry of Land and Housing. Other documents used were the certificate of registration of this Cooperative Society and land purchase agreement. These documents were accompanied by an application addressed to the Executive Secretary Land Allocation Committee Ministry of Land and Housing, Enugu State. As the interviewees indicated, after paying the official charges for title registration and issuance of Certificate of Occupancy in line with state legislation, it took over six months for the processing and

issuance of land title to be concluded. This was probably because consent of the executive governor of Enugu State is required for land titling and issuance of Certificate of Occupancy as stipulated by the Land Use Degree of 1978 of the Federal Republic of Nigeria as amended in the Land Use Act 2004.

After the registration exercise was concluded, the independent consultant subdivided the purchased land into 300 plots each measuring 18 meters by 36 meters (except few plots adjacent to the River that are less than 18 meters by 36 meters). The allocation process was done through balloting system. Each of the 120 members was allocated the plot(s) of which number he or she picked from a pool containing plot numbers as indicated on the layout (Figure 3). In view of the fact that the number of plots was more than those who subscribed to the scheme, each of the 120 members was entitled to acquire up to two plots provided such a member paid for the extra one. Each beneficiary paid the sum of 98,000 (US\$

675.86) per plot of land which is about three times less than the cost of a plot of land (250,000) (US\$ 1724.14) within the neighbourhood at the time this land was purchased.

It is worthy of mention that in addition to the cost of the land and money expended on customary rites, other expenses incurred in securing the land included surveying and subdivision charges, land titling and registration charges; the cost of opening up of access roads and other sundry expenses. It was however, the general opinion of the interviewees that the entire process of acquiring this land was straight forward, transparent, less bureaucratic and convenient

Discussion of findings

Findings of this study show that the goal of this land acquisition scheme of the NEPA District Co-operative Thrift and Loan Saving Association, Enugu, was basically to assist members gain access to secured land tenure at affordable cost and in good location in Enugu through collective effort. This is of course in line with co-operative movement which recognises the advantage in collective bargaining in assisting members surmount myriad challenges associated with access to vital services and resources required for individual and corporate socio-economic and cultural development. It is evident in this study that this land transaction between the NEPA District Co-operative Thrift and Loan Saving Association, Enugu and Ama-Akpu, Nkwubor Community in Nike, Enugu, was in pursuit of the above goal. In Enugu, a city characterised by complex land acquisition and administrative process, the three-stage process involved in this land transaction as narrated above, is a demonstration of a mixture of customary, informal and formal practices in urban land acquisition in Nigeria. This case study shows the role of customary rites; independent consultants and public agencies at the various stages of the process of land acquisition, which supports findings from the review of literature review that there is a multiplicity of stakeholders in urban land market in Nigeria.

Members of the LAC who were interviewed had strong opinions that the mixture of customary, informal and formal practices in this land transaction was necessary in ensuring security of tenure under both customary and state laws. Moreover, the customary rites particularly provide support to findings in similar studies (Kombe, 1997; Rakodi and Leduka, 2003; Nkurunziza, 2007) which suggested that in countries like Kenya, Tanzania, Benin Republic and many other developing countries, emerging alternative land delivery systems involved stakeholders and informal practices that are deep rooted in customs and traditions of ancestral landowners. This is in contrast to existing formal land acquisition systems where land allocation from government agencies in most cases does not involve indigenous landowners who hold ancestral titles to land in many urban areas in Nigeria. In some cases, land acquisition by government is based on the promise that adequate compensation would be paid to original land owners. However, it has been observed over the years that such promise are not fulfilled; as a result allottees of such land are constantly subjected to harassment by indigenous land owners, who most often demand for payment for land before any form of development can be carried out. In view of this, formal land delivery systems in most urban areas in Nigeria are fraught with customary illegitimacy and tenure insecurity. This underscores earlier view of members of the LAC of the co-operative society that the involvement of customary rites and formal land registration and titling procedures were vital for secured tenure.

Apart from the challenges of customary illegitimacy of formal urban land acquisition systems, there are also high cost of land, tenure insecurity and challenges associated with registration of titles in the study area. These are not unconnected with the fact that land is a scarce commodity and most agro-based economic activities in Africa are tied to it, and thus, multiplicity of stakeholders in land market encourages a lot of sharp practices in urban land acquisition in this continent. This case study has demonstrated the potentials of informal and group

purchasing of urban land to address these challenges to a reasonable degree in Enugu. First, it is evident from the study that individual members of this co-operative society were not really exposed to the encumbrances, hassles and risks associated with formal land delivery systems and title registration in the study area. It is noted that one of the key responsibilities of the LAC of the co-operative society was to protect the interest of its members in this transaction, and evidence in this study shows that this was successfully done as none of the beneficiaries was involved in the acquisition and registration processes on individual capacity. Second, the adoption of co-operative approach resulted in significant reduction in cost of a plot of land in this transaction. As those interviewed noted, the market price of a plot (18 meters x 36 meters) of land in the same neighbourhood as at 2009 was about 250,000 (US\$ 1724.14). However, the study shows that each beneficiary of this scheme acquired a plot of land at the cost of 98,000 (US\$675.86), which is over 50% less than the price per plot in formal land market in the neighbourhood. The reduction in cost per plot can be attributed to a number of factors. These include the advantage of collective bargaining, size of land purchased by the association, negotiation and bargaining strategies adopted by members of the LAC as well as none involvement of "land and/or estate agents" in the transaction. As revealed by those interviewed, the engagement of the services of land agent(s) in this land transaction would have attracted an additional payment of about 10 percent of the cost of this land to the agent(s), which can also add to the cost per plot paid by beneficiaries.

Lastly, the challenges associated with double payment for land which is a common feature of urban land market in Nigeria was reasonably addressed in this transaction. The fact that the land transaction described in this paper involved both the indigenous landowners and government agencies was a sure way of meeting all financial, customary and statutory requirements in the study area. This goes to suggest that none of these stakeholders will demand for any further payment on the same land when the proposed

housing scheme commences as it is always the case in formal land acquisition system.

Although the focus of this study was not on post acquisition activities, but it is noteworthy to mention that group purchase of urban land as demonstrated in this study is capable of checking the problem of proliferation of slums, which is rampant in the study area. This is in view of the fact that lack of access to land in good location at affordable cost is known to be a key militating factor against decent urban housing in Nigeria and other developing countries. Therefore, the success of this land acquisition scheme is an indication that many of the beneficiaries have crossed one of the greatest hurdle on the way to owning a decent home in this city. Also, examination of the site layout (Figure 4) will show that there are provisions for roads, school, market and other related social infrastructure and amenities required for decent housing environment in the proposed housing scheme of this co-operative society. This goes to suggest that if this housing scheme is implemented as planned, a decent housing environment that would contribute significantly to physical, social and economic development of beneficiaries and immediate neighbourhood would emerge from the platform of this cooperative society. Hence, this scheme would have contributed to solving the precarious housing situation in the study area.

Conclusion

This case study on securing urban land for housing development by the NEPA District Thrift and Loan Saving Association, Enugu, Nigeria, has shown that alternative land delivery systems in the study area involve a number of crucial stages. These stages as identified in this study underscore the role of indigenous landowners and government agencies in informal land acquisition process. They also demonstrate the capacity of co-operative approach and /or grouping buying of land to address problems of fake titles; multiple payments, "indigenous land owners' factor" and high cost of urban land in the study area. Moreover, it is evident in this

study that low- and middle- income civil servants with accessibility challenges in formal urban land market that is characterised by myriad inadequacies can actualize their desires of gaining access to land for housing on the platform of co-operative movement. As findings of this study show, at least 120 low- and middle- income earners many of whom ordinarily would not have gained access to land based on individual efforts are now proud landowners in Enugu. Therefore, the most important lesson from this study is that urban residents with critical land and housing accessibility challenges can overcome these challenges by organising, pooling their resources together and pursuing a common goal.

Furthermore, evidence in this study suggests that informal and group purchasing of urban land by low- and middle-income earners can prepare them for eventual access to decent housing with secured tenure from the stand points of both customary and state laws in developing countries. The overall implication of this study is that co-operative approach to securing urban land for housing development constitutes a viable tool for urban land allocation and management that governments can explore in equitable distribution of land and related resources. To this end, it is suggested that for non-governmental organizations (NGOs) such as co-operative societies to effectively play the role of promoting easy access to decent urban housing by low- and middle -income earners, it is imperative that co-operative-driven strategies for securing urban land be embraced, encouraged and promoted among disadvantaged urban residents in sub-Saharan Africa and other developing countries.

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