COMPARATIVE ASSESSMENT OF THE FACTORS INFLUENCING ACCESS TO URBAN LAND FOR COMMERCIAL AND RESIDENTIAL USES IN MINNA, NIGERIA

UMAR NAGYA AND NAMNSO BASSEY UDOEKANEM
Department of Estate Management and Valuation, Federal University of Technology, Minna, Nigeria

ABSTRACT
Land is a major factor of production and a vital element in the socio-economic development of any country or society. Due to continuous urbanisation, resulting in the increase in urban population, access to Urban land has become a problem in North central Nigeria. The aim of this study is to examine the factors that influence access to urban land for residential and commercial uses in Minna, Nigeria. Data were both primarily and secondarily sourced. Primary data collection was by the aid of structured questionnaires whereby, a total of 400 questionnaires were administered to respondents in Minna. Factor analysis was adopted for the analysis of data. Result of the study however shows that cost of land, income level, and accessibility are the major factor that influence access to urban land for both commercial and residential use in Minna. It is therefore recommended that Government should seek ways of making access to urban land affordable to the residents.

Keywords: *Access to Land, Commercial Land, Residential Land, Urban Land.*

INTRODUCTION
Land is a major factor of production and a vital element in the socio-economic development of any country or society (FMH&UD, 2006). Thus, as nations grow in size and rural areas become urban centres and urban centres become large metropolitan areas, there is always increased competition as well as demand for land for different purposes (Enisan & Aluko, 2015). Every person occupies a space during each second of his/her lifetime. While most of the space we occupy at any given moment is public space (such as a street or an open

space), there are units of land over which individuals, groups of persons, communities or juridical persons claim a spectrum of exclusive rights of use and control. Access to land does not thus mean dominion over commoditized land as its 'master', per se, but access to be at a certain space, or use (and control) a certain plot of land (in common with others, as a member of a certain group or exclusively as an individual) (Stebek, 2015).

Access to land is gained either formally; within statutory framework or informal arrangements outside statutory framework. It comes in form of private-private (gained through the transfer of ownership in private transactions), public-private (from state allocation), private-publicprivate (from land pooling), private/public-private (through invasion) and customary allocation (gained in the framework of customary law) (Aluko *et al*., 2004). This access to land comes with various challenges, as the journey toward the lawful acquisition of land is a long and confusing one; access to land, registration of land, permission to develop the land involve time consuming, unduly cumbersome, and costly procedures which make the legal system very difficult to access (Farvacque & McAuslan, 1992, Mabogunje, 2002). Also, informal access to land may be subject of fraudulent sales, insecurity of title, land speculation, and incessant rancour and litigations (Aluko *et al*., 2005). These challenges are instigated by factors that influence access to land. This study therefore set to examine various factors influencing the formal and informal access to urban land for commercial and residential uses in Minna, Niger State.

There is a continuous population growth in Nigeria with significant increase of 23.95 million people from 2006 to 2012, out of which 12.87% is from the North Central Region where Niger State is located, and rural – urban migration rate recorded to be about 52.2% resulting in the increase in urban population (World Bank/National Bureau of Statistics, 2009). Also, statistics show that land ownership rate in the North Central Region is at 25.1% (World Bank/NBS, 2009). This statistic shows inadequate access to land by resident of this region, and the condition is not different from the case of Minna, Niger State.

United Nation Development Program (UNDP) survey in 1996 and that of Centre for Human Settlement and Urban Development (CHSUD) in 2006 in North Central Nigeria show that about 70 - 75% of urban residents live in slums characterised by unplanned development with inadequate infrastructure like roads, water supply and electricity. It is necessary to find out if this housing

condition is related to access to land. Also, Nuhu (2008) study revealed that, the total number of applications for land acquisition for various uses from 1999 to 2005 in Niger State was 6602 applications. Whereby, the total number of registrations at that period (1999 to 2005) was 1832 (Mohammed, 2016). A study is also required to bridge the gap in knowledge of adequacy of access to urban land from 2006 to 2019 for commercial and residential uses. And also analyse the challenges of access to land for various uses in this region. A Study identified four key issues in relation to access to land such as: access, security, use and Consistency of treatment (Stebek, 2015). The aim of this study is to examine the factors that influence access to urban land for residential and commercial uses in Minna, Nigeria.

THE CONCEPT OF ACCESS TO LAND

Land is a factor of production, essential to the provision of urban housing and infrastructural services and the production of agricultural goods (Aluko *et al*., 2005). Land is an economic resource and an important factor in the formation of individual and collective identity, and in the day-to-day organization of social, cultural and religious life (Okoth, 2008). Access to land is one of the most fundamental indicators of housing (Olatubara, 2007). Land access is synonymous with land tenure which refers to the rights that individuals and communities have with respect to land; the right to occupy, to use, to develop, to inherit, and to transfer land (Durand-Lasserve & Selod, 2009). Accessibility to land has to do with availability of usable land, affordability and the convenience with which the cost of the land can be paid without undue financial strain, security of tenure and assurance against eviction (Omirin, 2003).

Access to land does not thus mean dominion over commoditized land as its 'master', per se, but access to be at a certain space, or use (and control) a certain plot of land (in common with others, as a member of a certain group or exclusively as an individual) (Stebek, 2015). Access to land can be gained either formally; within statutory framework or informal arrangements outside statutory framework (Aluko *et al*., 2005). In the developing countries particularly those of the sub-Saharan Africa, access to land has been principally through the formal and informal institutions. While the formal institutions are by statutes expected to provide cheaper, easy and secured access to land, the bureaucratic processes and cumbersomeness in the procedures has rather

created a myriad of problems (Kuma & Ighalo, 2015). Access to land involves the security, tenure and transferability of the access which is obtained (Stebek, 2015). To the land users, accessibility to land consists of four elements which include: land availability, land affordability, security of tenure to the land in question, and the ease with which transaction can take place in land (Omirin, 2002).

Access to Land in Nigeria

Prior to the British rule in Nigeria, access to land was governed by the customary land tenure which was considered to be inadequate to create land for all citizens (Adedayo, 2018). At the beginning of the 20th century when Britain made a colony and protectorate of Nigeria, there was a multiplicity of land tenure and management systems in the country (Mabogunje, 2002).

Apart from the system in Lagos colony where an English freehold system had been established following its annexation in 1861, these diverse systems can be grouped broadly into two categories. The first obtained in Northern Nigeria where the colonial administration had placed all lands under the control and subject to the disposition of the Governor. Without the consent of the Governor, no title to occupation and use was valid. An ordinance directed that the Governor shall hold and administer the land for the use and common benefits of the native peoples. The ordinance laid down maximum of 1,200acres for agricultural grants and of 12,500 acres for grazing purposes (Government of Nigeria, 1953). In Southern Nigeria, the second system recognised that land was owned by lineages or extended families. Individuals have only right of use on such family land. The only land held at the Governor's disposal was that which had been expressly acquired for public purposes as Crown land. Therefore, whether in Northern or Southern Nigeria, land was considered by the people themselves largely within the nexus of a pre-capitalist social formation (Aluko *et al*., 2005; Oyedokun *et al*., 2012).

As the colonial era progressed, land alienation and sales not only grew in volume and geographical spread but also became the cause of considerable litigation and communal strife, often resulting in violent confrontation. Challenges such as multiple sales of the same land to different buyers by land-owning families, land speculation and a sharp rise in the prices of land for urban and infrastructural development, incessant rancour and land litigations,

exorbitant compensation for land and, non-availability of land for government developmental projects arose, especially in Southern Nigeria (Aluko *et al*., 2005). Thus, faced with the above problems and the contrasting land tenure systems, the then federal military Government promulgated the Land Use Decree (now Land Use Act) on the 29th March, 1978 with a view to unifying the land tenure system in the country. Under the law, all land situated in the territory of each state in the country is vested in the Governor for the use and common benefit of every Nigerian (Mabogunje, 2002). The law is also an integral part of the 1999 constitution currently being operated in the country. Therefore, statutory access to land in Nigeria follows the provision of the Land Use Act 1978.

The study of Aluko *et al*., (2005), however, presented that apart from the state government, there are other actors in the land delivery process in Lagos State. The study further suggested that it is better to have as many landlords or landowners rather than having the state as the only universal landowner if land inflation or speculation and land accessibility to the urban poor are to be controlled. As such, the Land Use Act must be amended in this light to enable land to be more accessible, less cumbersome and speedier to acquire for housing development. The study of Kuma and Ighalo (2015) concludes that the predominant source of access to residential land in North-Central Region of Nigeria is through the informal land markets and developments on such lands have eluded government's effective planning and control.

Factors Affecting Access to Land

Access to land can be affected by various factors as presented by previous studies. The study of Adedayo (2018) identified road accessibility, title document, access to infrastructure, topography, neighbourhood development, nearness to work, level of education, marital status, occupation and distance to centre of attraction as factors influencing access to residential land ownership whereby, occupation had the highest scores. Mabogunje (2003) stated that the experience of inaccessibility which characterized urban land market have forced most urban dwellers into abject poverty owing to lack of legal titles for securing loans to invest either in construction of desirable shelter or purchase of equipment for economic pursuit. Another effect of lack of access to land according to Fadairo (2006) is squatting which has led to inadequate municipal

services and infrastructure like roads, water supply, sanitation and waste collection.

Samaniego, *et al*., (2017) identified factors that affect adequacy of access to land include: Size, of- site facilities, distance to nearest town and educational level. Ajayi and Adebayo (2017) also opined that gender, marital status, educational background, income level and occupation are factors that affect land access, whereby occupation, income and education are the best predictors. In other view, land access adequacy is affected by: Tenure security (legal security of tenure and tenure guaranteed for a specified time); Affordability (price of land and related services, expenditure on transportation, disposable income to cover other living costs, access to limited homeownership with lower price); Cultural adequacy (design of residence in relation to local residents' natural lifestyle, materials and appearances of buildings expressing local cultural value, spaces and facilities for cultural activities); Accessibility and physical environment (Gan, *et al*., 2019). Additional factors Revealed by the study Olujimi and Iyanda (2013) include time taken to acquire land, cost of land, access and time taken to receive legal titles from Government. Furthermore, Mohammed (2016) analysed other factors that can affect access to urban lands which include: high cost of land, cumbersome government allocation, complicated small plots, assembly operations, legal issues, double allocation, high cost of titling, multiplicity of charges and encroachment/trespassing. These studies however have shown various ways, various factors can affect access to urban land, these will therefore be factors to be considered in this study.

METHODOLOGY

The Study Area

Minna is the Capital of Niger State since the State creation in 1976. Minna, is located at Latitude 9^{o} 33' N and Longitude 6^{o} 33'E (see Figure 1). Minna is bordered by; Kontagora to the North, Shiroro to the West, Bida to the East and Suleja to the South. Minna is connected to neighboring cities by road such as Abuja, the capital of Nigeria which is about 150 km away. Minna is also connected by railroad to both Kano in the north and Ibadan and Lagos in the south which is also boarder by Ilorin city. The city is served by Minna Airport

(Niger State Ministry of Land and Housing, 2019). The population of Minna was 309,951 people in 2006
(FGN, 2010), projected to be about 497,151 people in 2021.

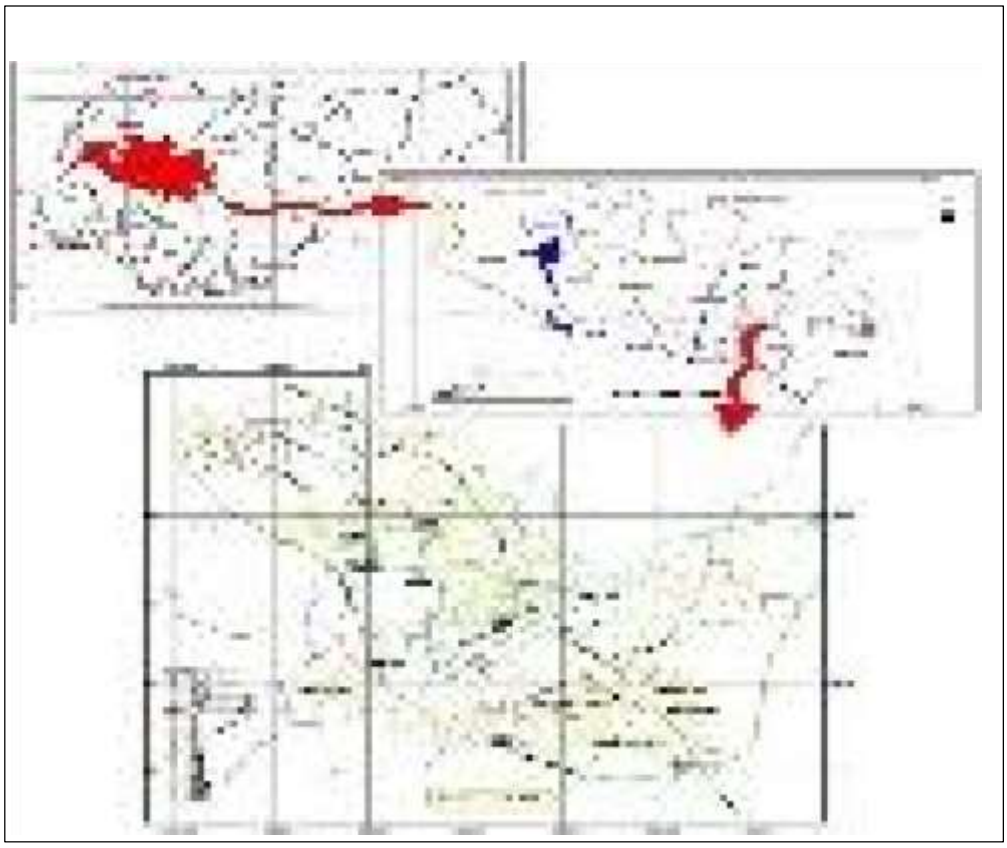

Figure 1 : *Locational Map of Minna*
Source: Niger State Ministry of Land and Housing, (2019).

Method of Data Collection and Analysis

Data for this study were collected from both primary and secondary sources using instruments of data collection such as questionnaires and interviews. the sampling technique adopted for data collection is the simple random sampling technique, where all the elements of the study population have a probability of been selected as a sample. A total of 400 questionnaires were distributed in study area, and 306 were returned. Interview was conducted at the Niger State Ministry of Lands and Housing to complement the data collected using the questionnaires.

Data collected were analysed with the aid of IBM SPSS software version 25 and Excel 2019. The method of data analysis adopted include Factor Analysis and descriptive statistical methods. Factor analysis is a collection of methods used to examine how underlying constructs influence the responses on a number of measured variables (Fruchter, 1954).

RESULTS

Factors That Influence Access to Land for Residential Uses in The Study Area

Figure 2 shows the factors that influence access to land for residential uses in the study area according to their percentages from data analysis. This shows that income level having 6.8% and cost of titling having 4.42% has the highest significance and lowest significance respectively, as regards to the factors that influence land for residential use in the study area.

Source: Author (2021)

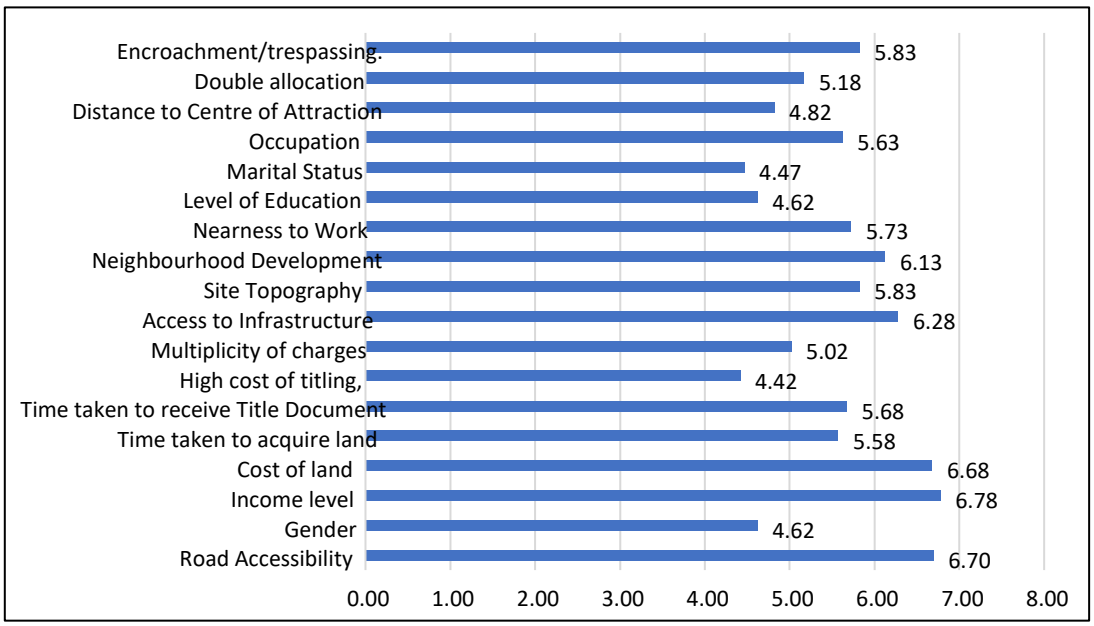

Figure 2: Factors That Influence Access to Land for Residential Uses in The Study Area

Table 1: KMO and Bartlett's Test of Factors that Influence Access to Land for Residential Uses in The Study Area

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.593
Bartlett's Test of Sphericity		Approx. Chi-Square	3884.380
		Df	153

Sig. 0.000

Source: Author (2021)

The KMO measures the sampling adequacy, determines if the responses given with the sample are adequate or not, and should be close to 0.5 for satisfactory factor analysis to proceed. Looking at Table 1, the KMO measure is 0.593, which is close to 0.5 and is therefore accepted. Bartlett's test is another indication of the strength of the relationship among variables. This tests the null hypothesis that the correlation matrix is an identity matrix. An identity matrix is a matrix in which all of the diagonal elements are 1. Bartlett's Test of Sphericity is significant (0.000), which is less than 0.05. The significance level is small enough to reject the null hypothesis, which means that the correlation matrix is not an identity matrix. The KMO result indicates that the sample size is large enough for factor analysis and Bartlett's test of Sphericity result shows that the original correlation matrix is not an identity matrix, therefore, the data are suitable for factor analysis, that is, the variables are correlated highly enough to provide a reasonable basis for factor analysis.

Table 2: Total Variance of Factors that Influence Access to Land for Residential Uses in
The Study Area Explained

Component	**Initial Eigenvalues**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
Total	% Of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	
1	4.717	26.208	26.208	4.717	26.208	26.208	3.606	20.031	20.031
2	3.595	19.970	46.177	3.595	19.970	46.177	2.845	15.804	35.835
3	1.996	11.090	57.268	1.996	11.090	57.268	2.553	14.184	50.019
4	1.832	10.180	67.448	1.832	10.180	67.448	2.263	12.575	62.594
5	1.099	6.108	73.556	1.099	6.108	73.556	1.592	8.843	71.437
6	1.022	5.678	79.234	1.022	5.678	79.234	1.404	7.798	79.234
7	0.839	4.660	83.895						
8	0.754	4.188	88.083						
9	0.562	3.121	91.204						

10	0.448	2.488	93.691
11	0.283	1.571	95.263
12	0.195	1.083	96.346
13	0.190	1.054	97.400
14	0.147	0.815	98.215
15	0.112	0.623	98.838
16	0.090	0.501	99.339
17	0.066	0.368	99.707
18	0.053	0.293	100.000

Extraction Method: Principal Component Analysis.

Source: Author (2021)

From the result in Table 2, the first six components have eigenvalues greater than 1 and they were able to explain about 79.23% of total variability in the model. This implies that the first six common factors are required.

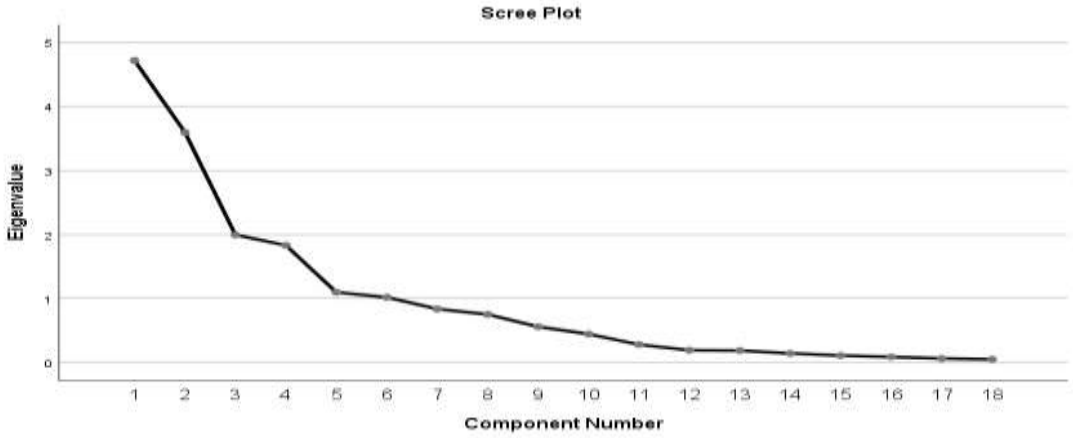

Figure 3: Scree Plot of Factors that Influence Access to Land for Residential Uses in The Study Area

Source: Author (2021)

The scree plot is a graph of the eigenvalues against all the factors. The graph is useful for determining how many factors to retain. The point of interest is where the curve starts to flatten, which can be seen between factors 6 and 7. Note also that factor 7 onwards have an eigenvalue of less than 1, so only six factors have been retained.

Table 3: Rotated Component Matrix of Factors that Influence Access to Land for Residential Uses in The Study Area

	Component					
	1	2	3	4	5	6
Double Allocation	**0.894**					
High cost of titling	**0.843**					
Encroachment/Trespassing	**0.838**					
Multiplicity of charges	**0.745**		0.465			
Gender Factor		**0.838**				
Marital Status		**0.806**				
Occupation Factor		**0.762**				
Cost of land			**0.928**			
Time taken to acquire land			**0.721**	0.480		
Income Factor			**0.581**			-0.561
Time taken to receive Title Document		0.434	0.494			
Access to Infrastructure				**0.806**		
Site Topography				**0.749**		
Neighbourhood Development				**0.724**	0.406	
Nearness to Work					**0.859**	
Road Accessibility		-0.441	0.494		**0.538**	
Distance to Centre of Attraction	**0.594**					**0.685**
Level of Education	-0.453	0.463			0.349	0.474

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.[a] a. Rotation converged in 7 iterations.

Source: Author (2021)

The result presented in Table 3 shows varimax rotation result performed on the data which can be interpreted as follows: double allocation (0.894), high cost of

titling (0.843), encroachment/trespassing (0.838), multiplicity of charges (0.745) and distance to centre of attraction (0.594) have a large positive loading on factor 1, and this factor can be described as Titling and locational factors. Gender (0.838) marital status (0.806), and occupation factor (0.762) have large positive loadings on factor 2, and can be described as socio-economic factors. Cost of land (0.928), time taken to acquire land (0.721) and income (0.581) has large positive loadings on factor 3 and can be described as Acquisition factor. Access to infrastructure (0.806), site topography (0.749) and neighbourhood development (0.724) have a high and positive loading on factor 4, which can be categorised as land condition. Furthermore, nearness to work (0.859) and road accessibility (0.538) which can be described as accessibility has large and positive loadings for factor 5. Lastly, distance to centre of attraction has a large positive loading on both factor 1 (0.594) and factor 6 (0.685). Together, all six factors they were able to explain about 79.23% of total variation in the data.

Factors That Influence Access to Land for Commercial Uses in The Study Area
Figure 4 reveals that road accessibility having 5.98% has the most significance influence while marital status has the least significant influence on accessing land for commercial use in the
study area.

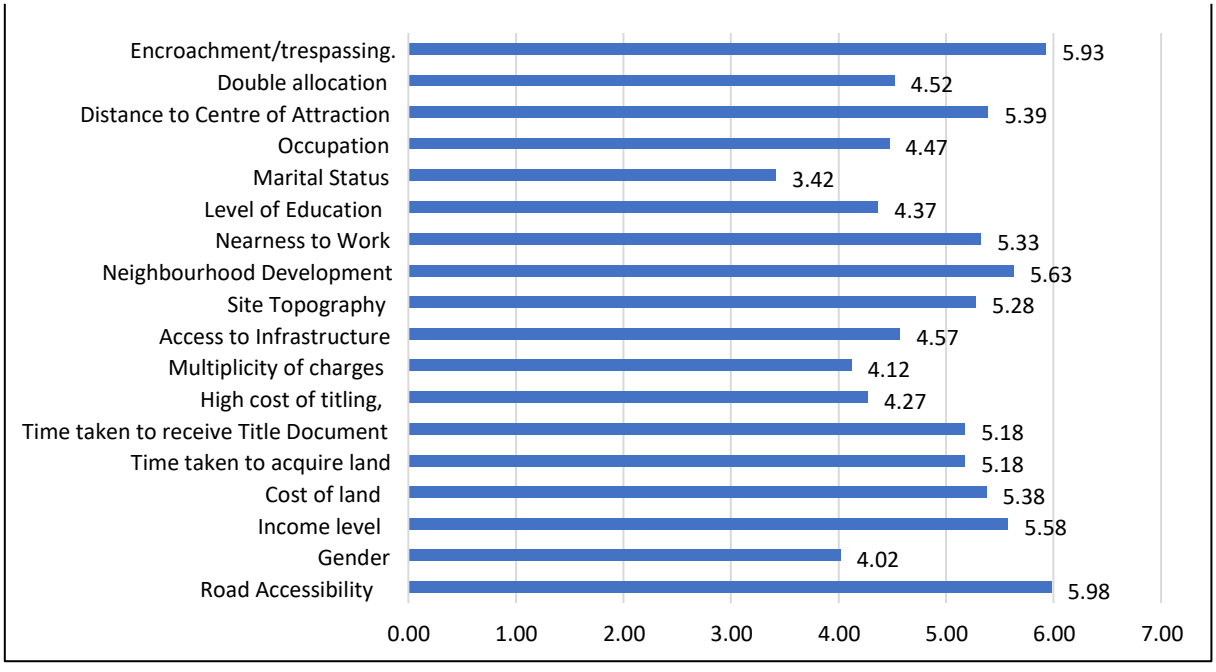

Figure 4: Factors That Influence Access to Land for Commercial Uses in The Study Area

Source: Author (2021)

Table 4: KMO and Bartlett's Test of Factors that Influence Access to Land for Commercial Uses in The Study Area

Kaiser-Meyer-Olkin Measure of Sampling Adequacy. 0.559			
Bartlett's Test of Sphericity		Approx. Chi-Square	4517.555
	Df	153	
Sig.	0.000		

Source: Author (2021)

From the analysis, the KMO measure is 0.593, which is close to 0.5 and is therefore accepted.

Bartlett's Test of Sphericity is significant (0.000), which is less than 0.05 and which means that the correlation matrix is not an identity matrix. The KMO result indicates that the sample size is large enough for factor analysis and Bartlett's test of Sphericity result shows that the original correlation matrix is not an identity matrix, therefore, the data are suitable for factor analysis, that is, the variables are correlated highly enough to provide a reasonable basis for factor analysis.

Table 5. Total Variance of Factors that Influence Access to Land for Commercial Uses in
The Study Area Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.597	31.096	31.096	5.597	31.096	31.096	4.047	22.483	22.483
2	3.469	19.272	50.369	3.469	19.272	50.369	2.835	15.753	38.235
3	2.034	11.298	61.666	2.034	11.298	61.666	2.485	13.803	52.039
4	1.576	8.755	70.421	1.576	8.755	70.421	2.438	13.546	65.584

5	1.154	6.413	76.834	1.154	6.413	76.834	1.593	8.850	74.434
6	1.041	5.784	82.618	1.041	5.784	82.618	1.473	8.183	82.618
7	0.842	4.676	87.294						
8	0.546	3.033	90.327						
9	0.411	2.283	92.610						
10	0.333	1.852	94.462						
11	0.269	1.496	95.958						
12	0.210	1.165	97.123						
13	0.180	0.999	98.122						
14	0.133	0.739	98.861						
15	0.071	0.397	99.258						
16	0.068	0.376	99.634						
17	0.037	0.207	99.841						
18	0.029	0.159	100.000						

Extraction Method: Principal Component Analysis.

Source: Author (2021)

From the result in Table 5, the first six components have eigenvalues greater than 1 and they were able to explain about 82.618% of total variability in the model. This implies that the first six common factors are required for further analysis.

Area

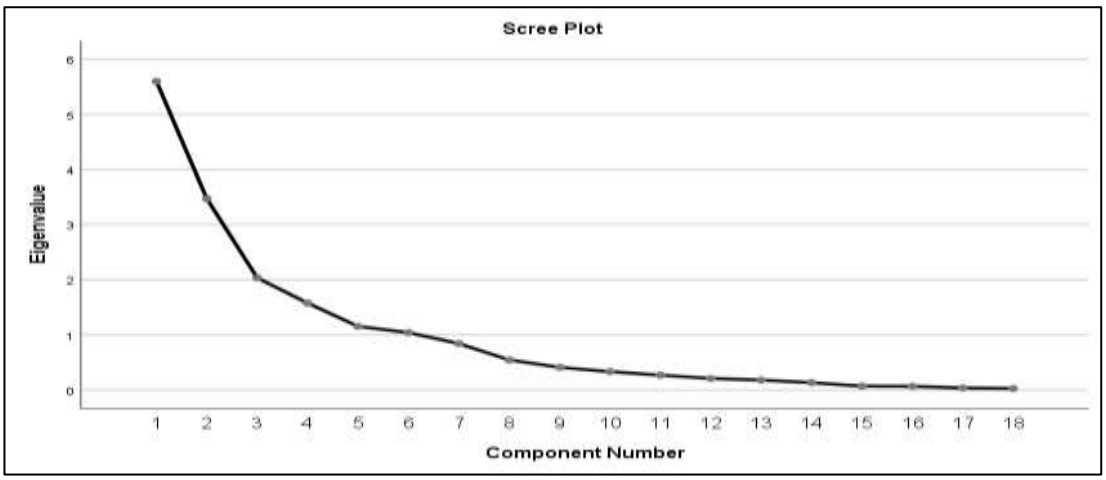

Figure 5: Scree Plot of Factors that Influence Access to Land for Commercial Uses in the Study

Source: Author (2021)

From Figure 5, The point of interest is where the curve starts to flatten, which can be seen between factors 6 and 7. Note also that factor 7 onwards have an eigenvalue of less than 1, so only six factors have been retained.

Table 6: Component Matrix of Factors that Influence Access to Land for Commercial Uses in The Study Area

	Component					
	1	**2**	**3**	**4**	**5**	**6**
	0.807					
Income Factor		-0.316				
Multiplicity of charges	0.784	-0.473				
High cost of titling	0.726	-0.481				
Time taken to receive Title Document	0.704			-0.362		0.330
Cost of land	0.698			-0.412		
Time taken to acquire land	0.672	0.360	-0.307	-0.332		
Access to Infrastructure	0.644	-0.542				
Encroachment/Trespassing	0.610	-0.414	-0.499			
Neighbourhood Development	0.529		0.484		0.389	
Double Allocation	0.490	-0.320	-0.409			0.352
Marital Status		0.742		0.353		0.301
Occupation Factor	0.343	0.718		0.316		
Gender Factor		0.682	-0.314		0.409	
Level of Education	0.339	0.616	0.488			
Nearness to Work	0.509		0.706			
Distance to Centre of Attraction				0.703		0.331
Road Accessibility	0.443		0.394		-0.666	
Site Topography	0.508	0.384				-0.563

Extraction Method: Principal Component Analysis. a. 6 components extracted.

Source: Author (2021)

The result on Table 6 shows the factors that has most influence on each variable, out of the six factors determined based on the 6 extracted factors using the principal component analysis. The result shows that: income factor (0.807), multiplicity of charges (0.784), high cost of titling (0.726), time taken to receive title document (0.704), cost of land (0.698), time taken to acquire land (0.672), access to infrastructure (0.644) and others have high loadings on factor 1, and indicates a strong influence.

Table 4.7 Rotated Component Matrix of Factors that Influence Access to Land for Commercial Uses in The Study Area

	Component					
	1	2	3	4	5	6
	0.894					
High cost of titling						
Multiplicity of charges	**0.843**					
Encroachment/Trespassing	**0.838**					
Double Allocation	**0.745**		0.465			
Access to Infrastructure		**0.838**				
Marital Status		**0.806**				
Occupation Factor		**0.762**				
Gender Factor			**0.928**			
Neighbourhood Development			0.721	0.480		
Nearness to Work			**0.581**			**-0.561**
Level of Education		0.434	0.494			
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Time taken to receive Title Document		-0.441	0.494		0.538	

Road Accessibility	**0.594**		**0.685**	
Site Topography	-0.453	0.463	0.349	0.474

"Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.a"
Source: Author (2021)

The result presented in Table 7 shows varimax rotation result performed on the data which is interpreted as follows: high cost of titling (0.894), multiplicity of charges (0.843), encroachment/trespassing (0.838), double allocation (0.745) and road accessibility (0.594), all have large positive loadings on factor 1 which can be described as Titling and Locational factors. Access to infrastructure (0.838), marital status (0.806) and occupation factor (0.762), shows a high loading on factor 2, and can be described as socio-economic factors. Gender Factor (0.928) and Nearness to Work (0.581) shows a large positive loadings on factor 3. Time taken to acquire land (0.806), distance to centre of attraction (0.749 and cost of land (0.724) shows their influence on factor 4. Only income factor (0.859) shows positive loadings on factor 5 and nearness to work (-0.561) shows a negative large loading on factor 6, while road accessibility (0.685) shows positive loadings on factor 6. Together, all six factors they were able to explain about 82.618% of total variation in the data.

This study has examined the factors that influence access to urban land for residential and commercial uses in Minna, Nigeria. The factors examined include: Road accessibility, gender, income level, cost of land, time taken to acquire land, time taken to receive title document, high cost of titling, multiplicity of charges, access to infrastructure, site topography, neighbourhood development, nearness to work, level of education, marital status, occupation, distance to centre of attraction, double allocation and encroachment.

Result shows that income level with the highest mean of 4.0 and cost of titling having 2.5 with the lowest mean has the highest significance and lowest significance respectively, as regards to the factors that influence land for residential use in the study area. The first six components retained have eigenvalues greater than 1 and they were able to explain about 79.23% of total variability in the model. For factors that influence access to land for commercial uses in the study area, shows that road accessibility with the highest mean of

4.32 and marital status having 2.55 mean, has the highest significance and lowest significance respectively, as regards to the factors that influence land for commercial use in the study area. The first six components have eigenvalues greater than 1 and they were able to explain about 82.618% of total variability in the model.

CONCLUSION

Examining the factors that influence access to urban land for residential and commercial uses in Minna, Nigeria has revealed that income level and. road accessibility have significant influences. Income level and cost of titling has the highest significance and lowest significance influence respectively, on accessing land for residential use in the study area. Road accessibility has the most significance influence while marital status has the least significant influence on accessing land for commercial use in the study area. The Government of Niger state should put more effort in ensuring all neighbourhoods and developing areas have good access roads to their properties. This will create opportunities for more developments and jobs. The ministry in charge of land titling should review its methods and ensure that issues such as multiplicity of charges and delay in title issuance are eliminated.

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