



Socio-economic Factors Affecting Residential Land Accessibility in Akure Nigeria: A Gender Perspective

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ABSTRACT

Land defines the social, economic and political relations in the society and is the most crucial factor of production. Access to land promotes the economic power of individuals and their contribution to the economy of the nation at large. It is both a resource and a focal point of social identity and solidarity. This paper is aimed at revealing the sources of gaining access to residential land in Akure by both male and female home owners with a view to engendering appropriate policy response towards female housing ownership. The sample size was determined from the 2006 population census figure of the Akure South Local Government Area. A total of three hundred and eighty one (381) questionnaires were administered to home -owners using systematic and stratified random sampling techniques and were found useful for analysis. The means of gaining access to residential land in the selected towns in the study area include purchase, inheritance, government allocation and gift. Discriminant Function Analysis was used to determine which socio-economic variables were the best predictors of how access to land can be gained. Occupation, income and education emerged as the best predictors out of all the socio-economic variables used. The paper recommends the provision of enabling environment to boost informal employment which is predominant in the study area as this will increase the income level of the citizens. There is also the need for public enlightenment on how to access land through government allocation which was very low in the study area.

1. Introduction

Throughout history, land has long been recognized as a primary source of wealth, social status, and power, providing the basis for shelter, food, and economic activities and the most significant provider of employment opportunities in rural areas and an increasingly scarce resource in urban areas (FAO, 2002). According to Oruwari (2004) and Bello (2007), land defines the social, economic and political relations in the society and is the most crucial factor of production. It is both a resource and a focal point of social identity and solidarity. Land also has great cultural, religious, and legal significance. Komjathy & Nichols (2001) affirm that there is a strong correlation in many societies between decision-making powers and the quantity and quality of land rights one holds. Rights to land in Africa stem from many different sources, such as first settlement, conquest, allocation by government, long occupation or market transaction. In some cases, these rights are transferable to heirs or can be sold (Toulmin, 2006).

Various factors were revealed in literature to affect access to land and housing especially by women. These include illiteracy, low economic status, lack of property rights and male dominance coupled with disinterest in housing or land matters by women. A key constraint limiting women's demand for land is poverty. Worldwide, more women than men are living below the poverty line and the numbers of poor women are growing especially in the rural areas of developing nations (Jazairy, Alamgir & Panuccio, 1992). Poverty prevents women from

benefiting from some reforms such as privatization that entails titling and registration because they cannot afford the cost. Access to productive resources such as land and capital is essential for survival in a hard world. Women are predominant in the informal employment which had not improved women's economic status considerably as they have also been found to utilize a lot of their income on household responsibilities (Greenhalgh, 1991).

Another vital force that is equally responsible for inhibiting access to land is illiteracy or low level of education. Studies across Africa reveal that the population of female decreases as one moves up the educational ladder (Anker, 1986; Mamman, 1996; Ajayi, 2000). Female students are more likely to drop out of school than male due to demand for female labour within the household, early pregnancy, early marriage and the structural factors in the school system favoring boys. Some parents prefer to send their sons to school at the expense of the daughters. According to Akpan (1996), education was seen as an investment capable of yielding dividends; such dividends benefit the parent's family directly in the case of boys and the husband's family in the case of girls. Illiteracy and lack of education are common in poor countries. Governments of developing countries, such as Nigeria often cannot afford to provide for good public schools, especially in rural areas. Whereas virtually all children in industrialized countries have access to an education, only about 60 percent of children in sub-Saharan Africa even attend elementary school. Without education, most people cannot find income-generating work. Poor people also

often forego schooling in order to concentrate on making a minimal living (Corbett, 2007).

In a similar vein, lack of access to finance limits the access of women to land. Opoko (1997) reveals the factors limiting women's access to credit facilities to include legal, institutional and procedural constraints such as eligibility criteria, application procedures and repayment terms. For instance, collateral securities such as landed property which are required by lending institutions are beyond the reach of majority of women. Olawore (2008) attests that although there is no direct gender discrimination in accessing housing finance in Nigeria, the lower access to education by the female gender which has led to lower employment opportunities in high paying jobs and greater representation in the informal sector has limited the ability of a lot of women to meet the criteria for accessing credit facilities.

Furthermore, the female gender has limited access to land just because she is female. Gender has long been a deciding factor in determining ownership of land in many parts of Africa, Asia and Latin America. Discriminatory inheritance laws that are based on gender distinction is one factor affecting access to land by the female gender. Different studies have been conducted on access to land in many parts of Africa and the world. Access to land especially through family or kinship is fraught with discriminatory cultural attitudes and practices in Nigeria as in most parts of Africa. While lack of security of tenure affects millions of people across the world, women face added risks and deprivations. In Africa and South-Asia especially, women are systematically denied their human rights to access, own, control or inherit land and property. The vast majority of women cannot afford to buy land, and usually can only access land and housing through male relatives, which makes their security of tenure dependent on good marital and family relations (Marjolein, 2004).

Men gain access to land through being members of a social group, through labour and investment and through purchase (Shipton & Goheen, 1992) while for women, land use rights have most often come through their social ties to kin and husbands. These rights are contingent on status, length of marriage or number of children. Hence, a senior wife may have stronger rights than a junior wife while a widow with sons has more rights than one with daughters or none (Guyer, 1986). This is further authenticated by Kironde (2006) that "in many societies, women's claim to land within the customary systems is usually realized through men, as daughters, sisters but especially as wives. Such rights are known as secondary rights since they are of uncertain duration, are not well-defined and are subject to change based on maintaining good relations between parties."

Women's rights to land are also rights to use land not to control what to grow or the proceeds of the harvest. For instance, in Tanzania, as Kevane & Gray (1996) attest, women may have control over food banana trees but not over beer banana trees. They may also grow annual crops like maize, potato and beans but may not grow or own coffee trees. Toulmin & Quan (2000) reveal that in male-led societies, there is generally the fear that access of women to land may lead to increased independence of women. In Uganda, there is a stigma attached to a woman owning land. Such women used to be given little respect and it was believed that their marriage may not be stable. In Cameroon, men refuse to give their wives land for fear of losing their labor to work on their own fields. Women tend to be allocated less fertile lands and usually have smaller land holdings than men.

In the same vein, Kevane & Gray (1996) carried out an extensive study on the typology of women's land tenure across the African continent and discovered that women gained access to land through marriage, kinship, Islamic religious laws and local norms in some areas that allowed women access to land such as Malawi, southern Ghana, Cote d'Ivoire among others. Customary laws in many African societies enjoin a husband to provide his wife with land. In Sudan-Sahelian West Africa, where land is under extensive agricultural production, women gain land chiefly through marriage while single women rarely have rights in land. However, these rights are lost upon divorce, widowhood and relocation. For instance among the Tiv in Nigeria, women land right depend on either residence or marriage. A wife has right to a plot large enough to support her and her dependants. If not given a plot of land after marriage, she can leave and re-demand her bride wealth.

Women have land rights not only through marriage but also through their kinship status. Among the Hausas in Niger and Nigeria, women especially non-Muslim women gain access to land through the 'Gandu' system. In this case, a woman is given a plot from the general family holdings which she holds for her life time and then it reverts to the corporate group for re-allocation to other lineage members. Her right to alienate the land is limited and only by permission from the family (Starns, 1974). Furthermore, the areas of sub-Saharan African where women have historically had the strongest right occur where they inherit land according to the precept of Islamic law. Here, women have right to land that allow them to alienate or allocate them. Upon the death of a father, a daughter can inherit a share of her father's property equal to one half of her brother's. Also, husbands and wife inherit each other's property; a woman receives one-eighth of her husband's property while a husband can receive one quarter of his wife's property (Kevane & Gray, 1996).

Although, women's land rights are usually restricted in most societies, there are a number of areas where women have strong land rights. Keller et al (1990) summarizes the traditional view of women in Central Africa to reveal that they have clear private rights to land. Women in Bemba, Tonga and Lozi could pass their land rights to heirs while the husbands control some parts. Also, Grundfest (1985) writes that among the Lemba of Zaire men live at the homes of the women, the land belongs to women and they have a say in everything relating to land. Women live in their natal villages after marriage, allow their husbands to use their land and pass it on to their children. A similar custom is observed among the residents of Zomba District in Malawi in which women have the primary right to the land and husbands come to live with them (Davison, 1988; Hirschmann & Vaughan, 1984). Van Donge (1993) also finds that women on the Uluguru Mountains of Tanzania are just as likely as men to own land and participate in dispute over land - on their own behalf or on their *matriclan*. It is estimated that 20% of ethnic communities in Tanzania follow matrilineal systems of inheritance. Here, women have better access to land than in patrilineal societies. However, due to increased value of land adherence to matrilineal rules of inheritance is on the decline (Longway, 1999).

Considering the various means of gaining access to land by women in different parts of the world especially in Africa, this paper wants to investigate how males and females secure access to land in Akure and analyse the socio-economic factors determining the means through which land is accessed in Akure, Nigeria.

2. Concept of Land Accessibility

There are four components of land accessibility which are availability of usable land, affordability of such land, ease of transaction with that land and security of the owner's right. For land to be said to be accessible to the end users, it must be physically available, economically affordable with ease of transaction and security of tenure (Ominrin, 2002; Bello, 2009). Accessibility to land is significant for growth and poverty reduction in any society. Access to land and security of tenure are necessary for people to raise and stabilize other income and to participate in economic growth.

Physical overall supply of land within a geographical area is fixed while the demand for land is on the increase, leading to higher land values. Scarcity of land has been identified as one of the constraints of access to land and housing. To the Nigerian urban poor, the issue of affordability constitutes the major hindrance to land accessibility. The affordability concept of land accessibility is related to one of the criteria for adequate housing that states that housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights. The costs of land especially in urban areas are high and usually not affordable for low and medium income group. In this study, income is used as one of the predictors of how access to land is gained.

Ease of transaction is related to the transferability of land right especially through purchase. Transferability of land is one of the qualitative parameters to measure access to land according to Komjathy & Nichols (2001). Use rights may often be non-transferable because they are vested in a family or particular family member, usually the male head. As a result, the form of ownership of land and housing can affect transferability in case of family ownership or joint ownership with spouse. The consent of all parties involved has to be got before any transaction on the land can take place. This study considers the form of ownership of land and housing in the study area.

Furthermore, transferability may be affected by the quality of the evidence of the right, such as an official document or register, which also relates to the security of tenure in land. Security of tenure is also one of the criteria for adequate housing as housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats. This is very important for women as they face the risk of eviction and property grabbing by in-laws. This study evaluates the title documents of respondents in order to know how secure their titles to land are.

Access to land can be distinguished using both quantitative and qualitative parameters. Quantitative parameters include the nature of tenure, the quantity of rights (e.g., leasehold, freehold, easement), the size of the parcel of land or its economic value while qualitative parameters consider the legal security, physical security and transferability of rights. Legal security of the right means the extent to which formal law (e.g. legislation) or informal law (e.g. traditional or local community rules) protect the ownership of the rights. Thus, for example, inheritance through patrilineal inheritance rules may limit women's right of management or control. Physical security is another indicator that may be affected, for example, by war or by custom in many countries where land is seized by the male relatives on death of a husband. A third example of quality of rights is transferability. Use rights may often be non-transferable because they are vested in a family or particular family member. Furthermore, transferability may be affected by the quality of the evidence of the right, such as an official document or register (Komjathy & Nichols, 2001).

Aluko & Amidu (2006) opine that land rights are usually conceived of as the rights to use, enjoy and exploit land but that it includes information about, decision-making around and benefits from the latter. In the same vein, Baruah (2004) clarifies the difference between access to land or housing and ownership of such assets. Taking gender analysis into account, land and property rights were conceptualized not only as the rights to access and control land and housing acquired through inheritance, market purchase and State redistribution or resettlement, but also as information about land rights and decision-making around mortgaging, leasing, selling or bequeathing land and houses.

3. Methodology

The setting for this paper is Akure in south-western Nigeria and the capital of Ondo State. Akure belongs to the Yoruba cultural region. It is also the head quarter of Akure South Local Government Area which has a population of 353,211 at the 2006 Population Census (Federal Republic of Nigeria, 2007). Akure is located 7.25 latitude and 5.19 longitude and situated at elevation of 353 metres above sea level. It is a growing state capital with high rate of urbanization. The major occupation in the town is civil service, trading, farming and light manufacturing. It is located in the rain forest belt vegetation zone and lies within There are many institutions of learning at primary and secondary level but few tertiary institutions. The town has only one university which is the Federal University of Technology, Akure which was founded in 1981.

The study relied on the population figures of 2006 of the Akure South Local Government Area to which a formula for determining sample size was applied (Kothari, 2004). Male and female respondents were selected from streets in the core of the town using systematic and stratified random sampling technique. The basic instrument for collecting needed data for this study was a set of questionnaire. A total of three hundred and eighty one (381) questionnaires were administered and found useful for analysis.

Discriminant Function Analysis was employed in order to determine the variables that are best in discriminating between groups of people based on how they gained access to land. The predictors or independent variables were the socio-economic characteristics of respondents which were sex, marital status, educational status, income level and occupation while the grouping or dependent variable was the means of gaining access to land namely purchase, inheritance, government allocation and gift. Mathematically, the model is given as:

$$d = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5$$

Where:

- d: Discriminant score
- a: constant (intercept)
- b: Discriminant coefficients
- x₁: Sex
- x₂: Marital status
- x₃: Educational background
- x₄: Income level
- x₅: Occupation

4. Results and Discussion

Socio-economic attributes of respondents were the variables of gaining access to land. These variables were used in the Discriminant Function Analysis as the predictors and grouping variables respectively. The socio-

Table 1: Socio-economic Attributes of Respondents

Socio-economic Attributes	Respondents		
	Male	Female	Total
Single	9(3.9)	11(7.3)	20(5.2)
Married	174(75.3)	60(40.0)	234(61.4)
Divorced	13(5.6)	9(6.0)	22(5.8)
Separated	2(0.9)	19(12.7)	21(5.5)
Widowed	33(14.3)	51(34.0)	84(22.0)
Total	231(100.0)	150(100.0)	381(100.0)
Education			
No formal education	57(24.7)	48(32.0)	105(27.6)
Primary education	31(13.4)	29(19.3)	60(15.7)
Secondary education	60(26.0)	21(14.0)	81(21.3)
Tertiary	83(36.0)	52(34.7)	135(35.4)
Total	231(100.0)	150(100.0)	381(100.0)
Monthly income (\$)			
100 and below	13(5.6)	37(24.7)	50(13.1)
101-200	39(16.9)	25(16.7)	64(16.8)
201-300	72(31.2)	40(26.7)	112(29.4)
301-400	34(14.7)	0(0.0)	34(8.9)
Above 400	9(3.9)	5(3.3)	14(3.7)
Total	167(72.3)	107(71.3)	274(71.9)
Missing	64(27.7)	43(28.7)	107(28.1)
Total	231(100.0)	150(100.0)	381(100.0)
Occupation			
Civil service	47(30.4)	41(27.3)	88(23.1)
Private sector employment	150(65.0)	108(72.0)	258(67.7)
Retired	29(12.6)	0(0.0)	29(7.6)
Others	5(2.2)	1(0.7)	6(1.6)
Total	231(100.0)	150(100.0)	381(100.0)

-economic variables of respondents on gender basis are shown in Table 1.

Table 1 shows that there were 231 male respondents and 150 females. The predominant marital and educational status of home owners was married and tertiary education respectively. An examination of the economic status of the home owners in the study area also revealed that females had higher percentage (24.7%) at the least income group than males (5.6%) which shows that females generally earn less than males. Both males and females had the highest percentages at the income group of \$201- \$300. (1USD= N200 as at the time of data collection). Private sector employment was predominant for both genders but the higher percentage of females (72%) in private sector employment than males (65%) confirms the fact that women have higher representation in informal sector than men, the fact of which is confirmed in literatures.

Table 2: Gender Distribution of the Means of Access to Residential Land

Response	Male	Female	Total
Purchase	119(51.5)	69(46.0)	188(49.3)
Inheritance	89(38.5)	65(43.3)	154(40.4)
Gift	3(1.3)	8(5.3)	11(2.9)
Government allocation	20(9.0)	8(5.3)	28(7.4)
Total	231(100.0)	150(100.0)	381(100.0)

The various means through which access to land was gained in the study area were purchase, inheritance, government allocation and gift. The results are in Table 2.

Table 2 reveals 51.5% of male home-owners gained access to land through purchase while female was 46%. Purchase and inheritance were the major means of gaining access to land in Akure and accounted for 89.7% of the total. Access through gift and government allocation was generally low in the study area and accounted for 10.3%. Also, it should be noted that females had a higher percentage (43.3%) than their male counterparts (38.5%) under inheritance as a means of access to land. This confirms the fact from a previous study by Asaju and Ajayi (2005) that women in Akure were not affected by lack of property rights as one of the factors that hinder women from being involved in housing development.

What determines through which means a home-owner gained access to land was analyzed using the DFA to determine the best predictors of access to residential land in the study area. Out of the 381 respondents, 270 (70.9%) of total questionnaires were valid enough to be used for the analysis.

Table 3 shows the efficacy of the discriminant function. The canonical correlation of 0.410 for Function 1 suggests the model explains 16.8% of the variation in the grouping variable that is whether a home - owner gets access to land through purchase, inheritance, government allocation or gift. Function 2 and 3 having canonical correlations of

Table 3: Statistical Parameters of the Correlation

Function	Eigen values	% of Vari- ance	Cumula- tive %	Canonical Correla- tion	Proportion of variance (R ²) %
1	0.202	88.8	88.8	0.410	16.8
2	0.017	7.5	96.3	0.129	1.7
3	0.009	3.7	100.0	0.092	0.8

0.129 and 0.092 suggests the model explains 1.7% and 0.8% of the variation respectively. This shows how good the model is in explaining the variation in the grouping variables. The largest Eigen value is associated with the first function and the least Eigen value with the last function.

Wilks' Lambda indicates the significance of the discriminant functions and provides the proportion of total variability not explained in Table 4. It tests how well each level of independent variable contribute to the model. The scale ranges from 0 to 1, where 0 means total discrimination and 1 means no discrimination.

In Table 4, only function 1 indicates a highly significant function ($p < .000$) and provides the proportion of total variability not explained. Function 1 is closer to zero than the other two functions which means it tends towards total discrimination, 0, than no discrimination, 1. The smaller the lambda for an independent variable, the more that variable contributes to the Discriminant Function and it varies from 0 to 1.

In Function 1, income level score was the strongest predictor (0.824), in Function 2, occupation score was strongest (0.838) while education

Table 4: Wilks' Lambda

Test of Function	Wilks' Lambda	Chi-square	Df	Sig.
1 through 3	0.831	55.339	15	0.000
2 through 3	0.975	6.701	8	0.569
3	0.992	2.241	3	0.524

Table 5: Standardized Canonical Discriminant Function Coefficients

Attributes	Function		
	1	2	3
Gender	-0.041	0.106	0.316
Marital status	0.079	0.665	-0.178
Educational level	0.212	0.836	0.829
Occupation	-0.364	0.838	-0.252
Income level	0.824	0.012	-0.697

Table 6: Structure Matrix

Attributes	Function		
	1	2	3
Gender	-0.221	0.095	0.471
Marital Status	-0.347	0.226	-0.197
Educational level	0.658	0.356	0.575
Occupation	-0.366	0.644	-0.473
Income Level	0.905	0.176	-0.315

Table 7: Cross Tabulation of Means of Access to Land and Occupation

Occupation	Purchase	Inheritance	Gift	Govt. allocation	Total
Civil service	50(26.7)	21(13.8)	0(0.0)	17(60.7)	88(23.5)
Private sector	122(65.2)	119(78.3)	8(100.0)	9(32.2)	258(68.8)
Retired	15(8.1)	12(7.9)	0(0.0)	2(7.1)	29(7.7)
Total	187(100.0)	152(100.0)	8(100.0)	28(100.0)	375(100.0)

Table 8: Cross Tabulation of Means of Access to Land and Education

Education Level	Purchase	Inheritance	Gift	Govt. allocation	Total
No formal education	21(11.1)	77(50.0)	7(87.5)	0(0.0)	105(27.7)
Primary education	38(20.0)	20(13.0)	0(0.0)	2(7.4)	60(15.8)
Secondary education	48(25.3)	24(15.6)	1(12.5)	8(29.6)	81(21.4)
Tertiary	83(43.7)	33(21.4)	0(0.0)	17(63.0)	133(35.1)
Total	190(100.0)	154(100.0)	8(100.0)	27(100.0)	379(100.0)

Table 9: Cross Tabulation of Means of Access to Land and Monthly Income

Monthly Income (\$)	Purchase	Inheritance	Gift	Govt. allocation	Total
100 and below	26(16.9)	22(24.4)	2(66.7)	0(0.0)	50(18.3)
101-200	21(13.6)	37(41.1)	0(0.0)	6(22.2)	64(23.4)
201-300	73(47.4)	30(33.3)	1(33.3)	8(29.7)	112(40.9)
301-400	22(14.3)	0(0.0)	0(0.0)	12(44.4)	34(12.4)
Above 400	12(7.8)	1(1.2)	0(0.0)	1(3.7)	14(5.0)
Total	154(100.0)	90(100.0)	3(100.0)	27(100.0)	274(100.0)

score (0.829) was strongest in Function 3. This means that income level, occupation and education were more successful as predictors in allocating to the four groups of how land was acquired. The variables with the largest coefficients stand out as those that strongly predict allocation to the group.

Table 6 shows that in Function 1, income level has the largest absolute correlation, in Function 2 occupation has largest absolute correlation while in Function 3 it is education. This means income, occupation and education are the best predictors of how access to land is gained in Akure. The structure matrix table shows the correlations of each variable with the Discriminant function. Identifying the largest loadings for each Discriminant function gives an insight into how to name each function. So, function 1 is income, function 2 is occupation and function 3 is education.

In order to understand the implication of these predictors better, cross tabulation of the best predictors and means of access to land were done in Tables 7, 8 and 9.

The type of occupation of homeowners affected the means through which they gained access to land. This is because workers in the civil service or formal employment had access to information and

enlightenment on how to access government land more than those in the private sector. Hence, it was found that approximately two-third (60.7%) of access through government allocation were got by civil servants while one-third (32.2%) were got by private sector employment. On the other hand, more home-owners who got land through purchase (65.2%) were in private sector employment, while 26.7% were in civil service. The same trend was observed for inheritance in which private sector employment had the greatest percentage of 78.3% and civil service had 13.8%. Since information on allocation of government land is not easily accessed by workers in the private sector and the process is fraught with bureaucratic bottlenecks, most workers in the private sector got their land mainly through purchase or inheritance. Occupationally, private sector employment was predominant in the town and this reveals the importance of the informal sector to the Nigerian economy. Also, females had greater representation in the informal or private sector than males as revealed in Table 2. This is because females usually have lower levels of education than men due to different reasons revealed in literature that favour male education above female education, such as in Ajayi (2000); Mamman, 1996 and Akpan (1996). The requirement for formal employment is formal education and the percentage of females (32%) was higher than males (24.7%) under the category of respondents with no formal education. Conversely, in the categories of secondary and tertiary education levels, males had higher percentages (26% and 36% respectively) than their female counterpart with 14% and 34.7% respectively.

Educational status as one of the variables used in the Discriminant function analysis was significant as a discriminating variable in access to land and housing in Akure. The highest percentage of respondents had tertiary education (35.1%) while 27.7% had no formal education. Respondents with tertiary education were highest under access through purchase and government allocation. This is due to the fact that they have access to better income, finance and enlightenment on the process of government land allocation. 50% of respondents with no formal education got land through inheritance while none of them got through government allocation. This is because of lack of enlightenment about the processes involved.

Income is a major factor in land purchase and housing development. Table 9 reveals that the highest percentage of home owners who got access to land through purchase were in the medium income group of \$301- 400. No respondent in the least income group got land through government allocation which is usually cheaper than purchasing from private landowners. This could be that the same respondents with no formal education in Table 8 are in the least income group. This shows the link between education, income and access to land.

From the discussions of results under Tables 7 and 8, it can be seen that the factors that determine how males and females gain access to land start from the level of education attained by males and females which on the other hand affect the type of occupation they were involved in and in most cases their income level. Hence, the palpable link between gender, education, occupation and income level on one hand and means of gaining access to land is established by this study.

5. Conclusions

This study has looked into the factors that determine how access to residential land was gained by both male and female home owners. Using the Discriminant Function Analysis to determine the variables that best predict how access to residential land was gained in Akure,

the study revealed occupation, income and education as the best predictors. Gender has always been the distinguishing factor when it comes to land and housing issues. However, gender was not one of the predictors of access to residential land in Akure because females were much involved in land ownership and housing development in the town. Purchase was the predominant means of gaining access to land by males and females however, a greater percentage of females more than males gained access through inheritance.

Looking at the factors that best predict access to land in Akure from gender perspective, it could be seen that the occupation type engaged in by both genders was mainly informal or private sector employment, although the female gender had higher representation there than the male counterpart. Also, the higher levels of education attained by males more than females positioned them into greater representation in civil service and hence access to land through government allocation more than the females.

The finding from this study is of importance in advising policy makers and citizens in the study area on the issue of gaining access to land. The paper has revealed that majority of people who gained access to land through purchase were involved in informal sector of the economy. It therefore recommends the provision of enabling environment to boost informal employment which is predominant in the study area. With better enabling environment in terms of amenities like power supply and good roads, more jobs will be created and existing ones will be boosted to earn more income. This will definitely increase the per capita income and purchasing power of the people to acquire land. Land is the most significant provider of employment opportunities in rural areas and an increasingly scarce resource in urban areas. It is the most crucial factor of production and having access to it will boost the economy of the nation as a whole. There is also the need for enlightenment on the process of securing land through government allocation so that more people who are not in civil service will be aware and also benefit from government land allocation which is cheaper and more secure than land from private individuals.

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