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Appraisal of Procedures and Beneficiaries of Residential Land Allocation in Katsina State, Nigeria

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Abstract
Statutory land allocation is done to ensure equity in the distribution of land resources for the socio-economic development of the citizenry of a state. This paper examines the formal procedure followed in allocating residential land and describes the people that benefited from the allocation in Katsina State within the period 1999 – 2018. The research employed the use of qualitative data on formal procedure of residential land allocation and quantitative data on the number and socio-economic characteristics of the beneficiaries. Primary data were sourced from Katsina State Ministry of Lands and Survey and the state's Urban and Regional Planning Board through interviews with some officials. Applicants' files were used to gather socio-economic and demographic data of the beneficiaries. Systematic sampling technique was employed, to select a sample of 374 files. Qualitative data were aggregated, summarized and the formal procedure of land allocation was presented in diagram and narrative forms. Frequencies and percentages were used to analyse the quantitative data. It is found that the procedure for residential land allocation in the area followed eight steps and many paper works are involved in the process. It is observed that there are many delays encountered in the procedure especially at the stage of the issuance of the Certificate of Occupancy. The process is skewed in favour of the politicians and political office holders which received 70 % of the total allocation. It is recommended that the allocation should adequately consider the low-income categories of people. The procedure of land allocation should also be smooth and seamless so as to reduce unnecessary delays.
Keywords: Statutory, process, distribution, beneficiaries, plots

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Résumé
L'attribution légale des terres est faite pour assurer l'équité dans la répartition des ressources foncières pour le développement socio-économique des citoyens d'un État. Cet article examine la procédure formelle suivie pour l'attribution des terres résidentielles et décrit les personnes qui ont bénéficié de l'attribution dans l'État de Katsina au cours de la période 1999 - 2018. La recherche a utilisé des données qualitatives sur la procédure formelle d'attribution des terres résidentielles et des données quantitatives sur le nombre et caractéristiques socio-économiques des bénéficiaires. Les données primaires proviennent du Ministère des Terres et de la Topographie de l'État de Katsina et du Conseil de planification urbaine et régionale de l'État grâce à des entretiens avec certains responsables. Les dossiers des candidats ont été utilisés pour recueillir les données socio-économiques et démographiques des bénéficiaires. Une technique d'échantillonnage systématique a été utilisée pour sélectionner un échantillon de 374 dossiers. Les données qualitatives ont été agrégées, résumées et la procédure formelle d'attribution des terres a été présentée sous forme de diagramme et de narration. Des fréquences et des pourcentages ont été utilisés pour analyser les données quantitatives. On constate que la procédure d'attribution des terres résidentielles dans la zone a suivi huit étapes et de nombreux travaux sur papier sont impliqués dans le processus. On constate qu'il existe de nombreux retards rencontrés dans la procédure notamment au stade de la délivrance du Certificat d'Occupation. Le processus est biaisé en faveur des politiciens et des titulaires de charges politiques qui ont reçu 70 % de l'allocation totale. Il est recommandé que l'allocation tienne compte de manière adéquate des catégories de personnes à faible revenu. La procédure d'attribution des terres doit également être fluide et transparente afin de réduire les retards inutiles.
Mots clés: Statutaire, processus, distribution, bénéficiaires, parcelles

INTRODUCTION

Land allocation is regarded as one of the most valuable tools for attaining sustainable land use which balances the supply and demand of land based on the future dynamic demands of different land users. It also optimizes the use of the allocated quantity of limited land resource (Xiaoya & Zhao, 2015). The acquisition, allocation and development of land are administered by different acts and edicts to avoid misuse and to further guarantee sufficient access to land by the citizens (Umar, 2007). Presently in Nigeria the policy of land use and allocation is governed by the Land Use Act of 1978 (Muhammad, 2008). However, there are several cases of political victimization in many states of the federation, where allocations of lands were carried out in favour of some individuals or groups based on political, social or economic considerations (Akomolede, 2016).

In many African countries, land allocation policies clearly state that authorities shall take realistic legislative and other measures to promote conditions which allow the general public have access to land on equitable basis. In other words, statutory land allocation should be done without discrimination on the basis of gender, ethnicity, or social and economic status. Uganda in particular goes further to enact a law requiring spousal consent for all transactions involving family or community land. While Kenya advocates access to land through promotion of public auction, Uganda calls for the simplification of land allocation to the poor through a system which is free of unnecessary bureaucracy (Van der molena, Silayo & Tuladhar, 2008). However, in Lusaka the capital city of Zambia, due to difficulties in accessing urban land by urban dwellers 70 % of the city's population is living in informal settlements (Chetengi, 2020).

Since the creation of Katsina State in 1987, the State Ministry of Lands and Surveys is aimed at addressing the land needs of the people, so as to enable the governments and private developers to acquire parcels of land for social and economic developments of the state. Many residential lands were allocated by governments since returning to democratic rule in 1999 in order to assist the people satisfy their needs for adequate shelter. Apart from the creation of residential layouts, the Katsina State Government also pay attention to the construction of additional housing estates across the state; with a view to ensuring planned development, healthy environment and curtailing the wave of informal and irregular forms of land development. The state was divided into seven zones; each one is headed by land officer for ease of accessing land for the people living within the areas. This decentralization was done in order to facilitate quick decision-making and smooth flow of land administration in the state.

Despite these, many people, especially the urban poor, women and people with no or low level of formal education, were unable to access formal residential land in the state. Consequently, a number of informal residential areas that lack adequate facilities such as drainages, access roads, refuse dumps, pipe-borne water and electricity supply emerged in several locations across the state. Examples of these areas include: Saulawa, Tudun Baras, Yan-siliyu in Katsina city; Hayin Majema, Unguwar Liman, Almajirawa in Malumfashi LGA; Karofi, Unguwar Wanzamai, Dandaji in Funtua LGA; Gora, Tsame, Rahamawa in Daura LGA.

This may be attributed to several reasons such as: the inability of many applicants to meet the requirements for land allocation, low awareness of people on the allocation procedure, the long bureaucracy involved in the application process, the long delays and the financial implications involved in the process. The statutory procedure of acquiring land is to a large extent similar across all the states of the federation; however, there are still considerable variations amongst the states. This calls for a comprehensive examination of the formal procedure of land allocation for each state. This is because access to land for any purpose is significantly dependent on the ease to which individuals or groups can acquire formal land which in turn is influenced by the laid down official procedure (Akomolede,. 2016).

by the year 2018, after almost two decades, there is the need to examine the whole process of statutory land allocation and the people that benefited from the allocation. Thus, the objectives of the paper are to describe the formal procedure of residential land allocation and examined the socio-economic characteristics of the beneficiaries of the allocation in the State.

LITERATURE REVIEW

Land Use Allocation Model

The Land Use Allocation Model presents stages to follow before land is allocated by authorities. The model proposed three main processes viz:

(a) Land suitability assessment (b) Land demand assessment and (c) Land allocation. In the land suitability assessment stage, suitability of each

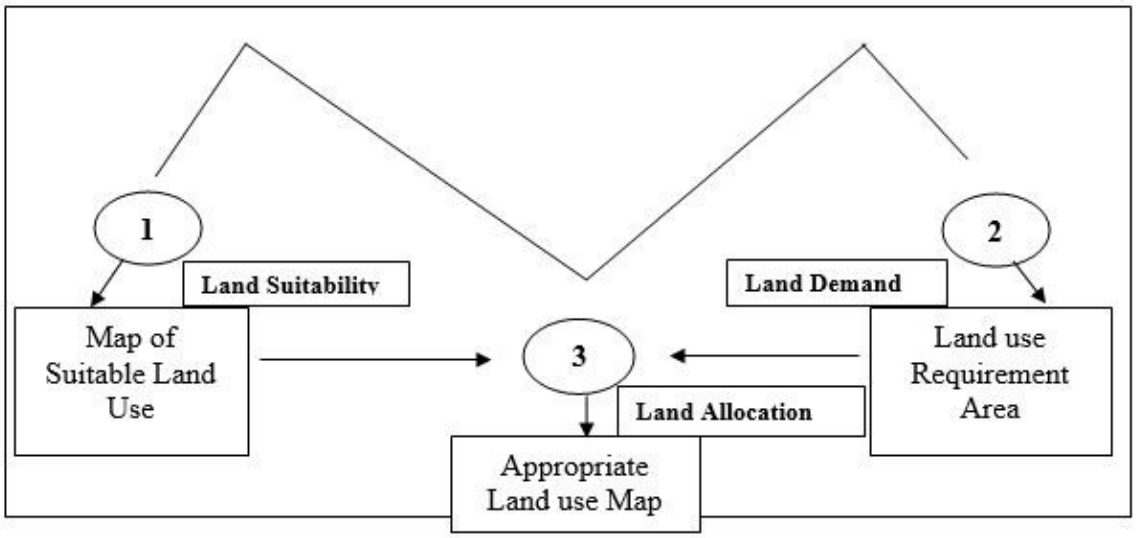

Figure 1: Land Allocation Model
Source: Sharifi, Karimi, & Mesgari (2012)

The research covered the periods 1999 – 2018. This is because the year 1999 marked the period of the return of democratic government in the state and the country at large. Thus, land administration in the state took completely different trends and dimensions within this period. Therefore,

location for different land use types is assessed. In land demand assessment stage, using different concepts such as analysis of trends and scenarios, demand for each land uses are estimated. Finally in allocation stage, considering land suitability and land

demand, land use types are assigned to each location (Figure 1).

The model strategizes procedures by the government to offer land allocation to the consumers considering the nature of the place and the purpose for securing the land. Though, models are subject to change as situations may warrant, but they favour the consumers whose demands are always more than what the government can afford and at the same time are source of worries for producers who wish the regulations will tighten the allocation procedure enabling their properties to become more costly.

Theory of Land Regulation

Theory of land use regulation revealed that, the owners of developed residential land favour additional land use constraints as this rises the prices of their land. Owners of underdeveloped land oppose such tightening because it increases the cost of development. However, the model leads to two key equilibrium relationships. First, places with desirable amenities are more populated and their land is more developed than that of less desirable places. Second, places that are more developed adopt tighter land use regulation (Glaeser & Ward, 2009).

Land use regulation originated within larger cities and then spreads to the suburbs and surrounding towns as the city grow (Gyourko, 2008). This heterogeneous regulation of land use begs the question: who benefits from tight land use controls? The prime suspects are land owners and home owners; by restricting supply, land use regulation raise prices and the price of already developed land (Fischel, 2001).

The theory explains political jurisdictions that will undertake land-use planning and regulate the use of land in an attempt to avoid land-use conflict. The theory also explains that political market distributes regulatory favours to those with the highest effective demand. A small group with a large per capita interest tends to dominate over a large group with more diffuse interest. Small interest groups generally dominate because of the relationship between size and cost of obtaining favourable regulation.

Land Allocation

Land use allocation is a process of allocating different activities or uses to specific units of area within a geospatial context to maximize a spectrum of social, economic and ecological benefit (Kai *et al,* 2011). Land use allocation process is the result of interaction between land suitability and land demand in an environment affected by socio-economic, political and administrative rules and regulations (Sharifi, Karimi, & Mesgari, 2012). Land use allocation promotes social equality of public services, increases the economic benefits of land use activities and reduces the ecological risk of land use planning (Masoomi, 2013). The essence of land use allocation is to ensure the best utilization of land in the national interest, and to prevent individual from detrimenting that land (Lawal, 2000).

According to Nwanekezie (2009), land use allocation determines where residential buildings and even new industries should be located, how raw-materials can be transported to them, and their products distributed to market, where the employees should live, how they would get to work, where schools and other institutions should be situated. The basic principle of allocation is that, adequate land should be set aside for each uses at the onset in appropriate locations pending the time they will be needed and or funds will be

available for development (Nwanekezie, 2009).

The importance of land and the consequences of its skewed allocation between male and female have called for a rethinking of land reform and women's land rights in Africa. Despite the enactment of gender-free laws in many African states, women have been consistently denied access to land in many parts of the continent, particularly in the rural areas (Akinola, 2018).

In Uganda, 75 - 80% of rural land is under customary tenure and only about 15 - 20% of rural people have land that is formally registered. While in Malawi 15 - 20% of land which is public land is used for public parks, conservation areas, schools and government buildings. Private lands constitute about 10-15% of all land. Land under customary tenure (between 65% and 75% of total land) is vested in the President for the public good but is under the jurisdiction of traditional leaders (Slavchevska, *et. al*., 2016)

The gender gap in land allocation and ownership is significant across many other African countries. Nigeria and Niger for instance show the greatest gender gaps in all land rights. In Nigeria only 4% of women, compared to 23% of men, own agricultural land (whether alone or jointly with someone else). In addition, less than 2% of women own at least one plot solely compared to almost 17% of men. In Niger, 63% of men and 35% of women own agricultural land.13 The data on sole land ownership shows greater inequality between adult women and men in Niger; 40% of men own land solely compared to 14% of women (Slavchevska, *et. al*., 2016).

The Nigerian land use decree of 1978 stipulates that all lands belong to the government holding same in trust for the public. This implies that the government allocates land to individuals and corporate entities based on the objectives of interested parties (Oluwatayo, Timorthy & Ojo, 2018). Land allocation is one of the six methods through which individuals or groups can acquire land in Nigeria, the others are: first settlement**,** customary grants**,** gifts**, s**uccession/ inheritance and **s**ale of land (Ndukwe, 2019).

As reported by Udoekanem and Nagya (2022) that in Nigeria, poor access to residential land in cities and towns, under both statutory land tenure system and customary land tenure system is as a result of weak governance and ineffective land administration. As a result, land rights of the common people, irrespective of their social status, are not protected. Therefore, weak governance and ineffective land administration have made informal land transfer and land ownership not to be protected by statutory and customary laws.

In Minna the capital city of Niger State, Nigeria access to land, particularly from state allocations is comparatively expensive relative to the income level of urban poor. The formal procedure involved in the allocation of land in the city is generally expensive, cumbersome and overwhelmed by administrative bottlenecks. This is partly due to the relative peace enjoyed in the city as well as the city's proximity to the Federal Capital City Abuja. As a result of this, rather than relying on government allocation, many people choose to buy land the conventional method, which is both cheaper and faster (Stephen *et. al.,* 2021).

Also, Nagya and Udoekanem (2022) found that in Minna city 50.43% of the people interviewed purchased their residential lands from individuals. About 20.09% acquired their lands by purchasing from a group like families, 5.1% were gifted, 5.9%

inherited their lands and about 18.38% got their lands from government allocation. This indicates that despite formal land allocation, the informal land market in the city is very active in the State

METHODOLOGY

The Study Area

Katsina State is bounded by Niger Republic at the fringes of Sahara desert to the North, Jigawa and Kano states to the East, Kaduna state to the South and by Zamfara State to the West. The state covers a total land area of about 23,938sq.km. It is located between latitudes 11º15`N and 13º 45`N and longitudes 7º 7`E and 9º 00`E (Figure 2).
The climate of the state can be classified into two zones, tropical continental and semi-arid continental zones. The southern parts of the state, from Funtua to Dutsin-ma areas have a total annual rainfall ranging from 1000mm around Funtua to over 800mm around Dustin-ma. While the northern parts, from Kankia to the extreme northeast, has rainfall ranging from 600 – 700mm annually (Zakariya'u, 2014). Maximum diurnal temperature of about 38ºC is received in the months of March, April and May. While the minimum temperature of about 22º C is observed in the months of December and January (Ruma, 2009).

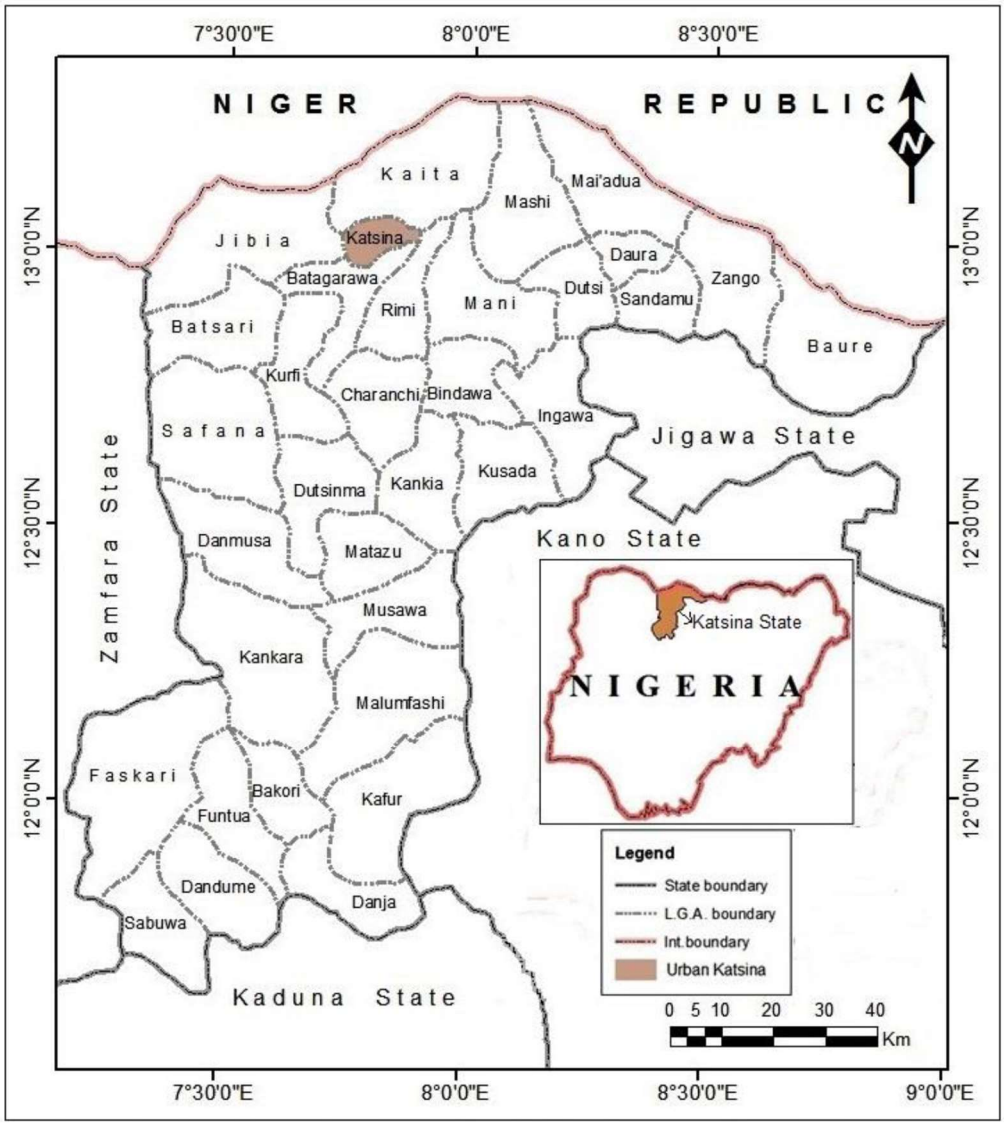

Figure 2: Katsina State; Source: National Aeronautics and Space Administration Spot Image (2018)

The state forms part of the extensive plains known as the high plains of Hausaland. It is composed of undulating plains which generally rise gently from 360 m in the northeast around Daura, to 600 m around Funtua to the southwest. The South and Central parts of the state are underlain by crystalline rocks of the Basement complex (from Funtua to Dutsin-ma), but in the northern parts cretaceous sediments overlap the crystalline rocks (Yamel, 2017).

With a projected population of 10,368,483 (NPC, 2020), the state is the fourth most populous in Nigeria after Kano, Lagos, and Kaduna states. Hausa and Fulani, who are largely Muslims, are the predominant ethnic groups. However, there are other minority tribes that are found in the area such as Ibo, Ibira, Yoruba, Nupe, Kanuri, Tiv, Idoma among others. The state is also dmade up of two emirates; viz Katsina and Daura A great majority of the people are civil servants and businessmen (Zakariya'u, 2014).

The establishment of industries contributes to the physical expansion of some of the major urban centres of the state such as Katsina and Funtua. Among the major industries established include Hamada Carpets, Katsina Steel Rolling Mills (now Dana Steel Company), Katsina Oil mills, Funtua Bottling Company, Salama Rice Mills Funtua and Tennary industry in Daura (Kudi, Abdussalam & Akpoko, 2007). There are also a number of business enterprises in the state which include hotels, bookshops, photography studios, printing press, fashion/saloon/laundry and hair dressing services. Others include medicine stores, furniture works, security services, communication services and boutique stores. More so, motorcycle dealers, petrol stations, carwash centres and banks are also found (Shehu, 2012).

After the creation of the state in 1987, fifteen (15) housing estates were inherited from the former Kaduna State. Seven of the estates, known as Shagari Low-cost, were owned by the Federal Government, and one is located in each of the seven land development zones. The remaining eight of the housing estates were owned by the defunct Kaduna State government. Between the periods 1989 – 1990, Ahmadu Coomasie Housing Estates (Dutsen-Safe Low Cost) was built with 198 units. By 2002, under Mass Housing Programme, 48 housing units were added in the same estate. In 2005, Goruba Housing Estate was also built with 272 units. Then in 2009, Sir Usman Nagogo Housing (Barhim Housing Estate) came into being with a total of 500 housing units. Late Sarki Abdurahman (Makera Housing Estate) was established in 2011 with 252 units. In 2013 Sarki Muhammad Kabir Usman (Fatima Shema Estate) was built with 250 units. Lastly, in 2014, Ahmadu Bello Sardauna Estate was established with a total of 510 housing units (Interview Information, 2017).

Research Methods

The research employed the use of qualitative data on formal procedure of residential land allocation. The quantitative data used were: Data on the number and socio-economic characteristics of the applicants, such as age, sex, marital status and occupation. Primary data were sourced from Katsina State Ministry of Lands and Surveys and the state's Urban and Regional Planning Board (KSURPB). This was done through interviews with the Commissioner and the Permanent Secretary of the Ministry, Director lands, Surveyor General of the State and General Manager of

KSURPB. Applicants' files were also used to gather socio-economic and demographic data of the applicants. Official manual guide of the Ministry of Lands and Surveys, approved layout plans from survey division and various reports were also consulted.

The population of the study consisted of the entire applicants for residential land allocation within the period 1999 - 2018 in the state. The officials of the Ministry of Lands and Survey Katsina, and that of the KSURPB were also parts of the population. The records from the residential land application registry show that there were fourteen thousand, two hundred and one (14,201) applicants who applied for residential land allocation within the study period (Table 1). Samples were drawn from the seven land development zones of the state which are; Katsina, Dutsin-ma, Malumfashi, Funtua, Daura, Mani and Kankia.

Thus, samples were derived from the number of applicants across the zones.

Krejcie and Morgan's (1970) sample determination formula was used to draw the sample of 374 applicants from the population (Table 1). Systematic sampling technique was employed, to select one file after every 38 files of the applicants. This was obtained by dividing the population (14,201) by the sample (374). The sample size for each land development zone was obtained proportionately by dividing the number of applicants from each zone by the entire population times the sample (Table 1).

The qualitative data were aggregated, summarized and the formal procedure of land allocation was presented in diagram and in narrative forms. More so, quantitative data on demographic and economic characteristics of the applicants were analysed using frequency and percentages. Charts and tables were used to present the results.

Table 1: Population and Sample Size

S/N	Land Development Zones	Applicants for Residenti Land Allocation	Sample Size
1.	Katsina	3,915	103
2.	Dutsinma	1,712	45
3.	Malumfashi	2,035	54
4.	Funtua	2,131	56
5.	Daura	1,850	49
6.	Mani	1,077	28
7.	Kankia	1,481	39
	Total	**14,201**	**374**

Source: Katsina State Ministry of Land and Surveys (2018); and Authors' work (2018)

RESULTS AND DISCUSSION

Procedure for Residential Land Allocation

Residential land allocation in Katsina State follows several stages. The stages were strictly adhered to before land is formally allocated to the applicants. For the applicants to be allocated residential land, they were required to fulfil certain

requirements laid down by the state's Ministry of Lands and Surveys (Figure 3). The step-by-step procedures are as follow:

Purchase and Completion of Application Form

After the purchase of application form from the Department of Land and the payment of non-refundable application fees, the application form was completed by the applicant in triplicate with three passport size photographs attached to them. Then the land registrar opened file for the applicant and gave reference number to the file in the land registry department.

Short-listing of Successful Applicants

The Director of lands shortlisted the applicants who met the requirements of land allocation. The requirements included: evidence of payment of tax for three consecutive years, court affidavit to confirm that the applicant was not a recipient of land allocation in the state before. Finally, a declaration of age is required to establish that the applicant is a Nigerian and is 21 years and above.

Recommendation by the Land Use and Allocation Committee

Land Use and Allocation Committee (LUAC) is a body established by the Land Use Act of 1978, Section 2 (2). The main duty of the committee is to advise the Governor on any matter connected to the management of land. Thus the committee deliberated on the shortlist submitted by the Director Lands, in order to look for the possibility of making land allocation to them. Secondly, the body ensured that, the process of land allocation is subjected to adequate scrutiny and rational reasoning before allocations of land were made.

Countersigning by the Commissioner

The commissioner Ministry of Lands and Survey countersigned on the approval given by the Land Use and Allocation Committee, this is to make sure that, the application was signed by both the ministry and the allocation committee and all decisions were agreed upon.

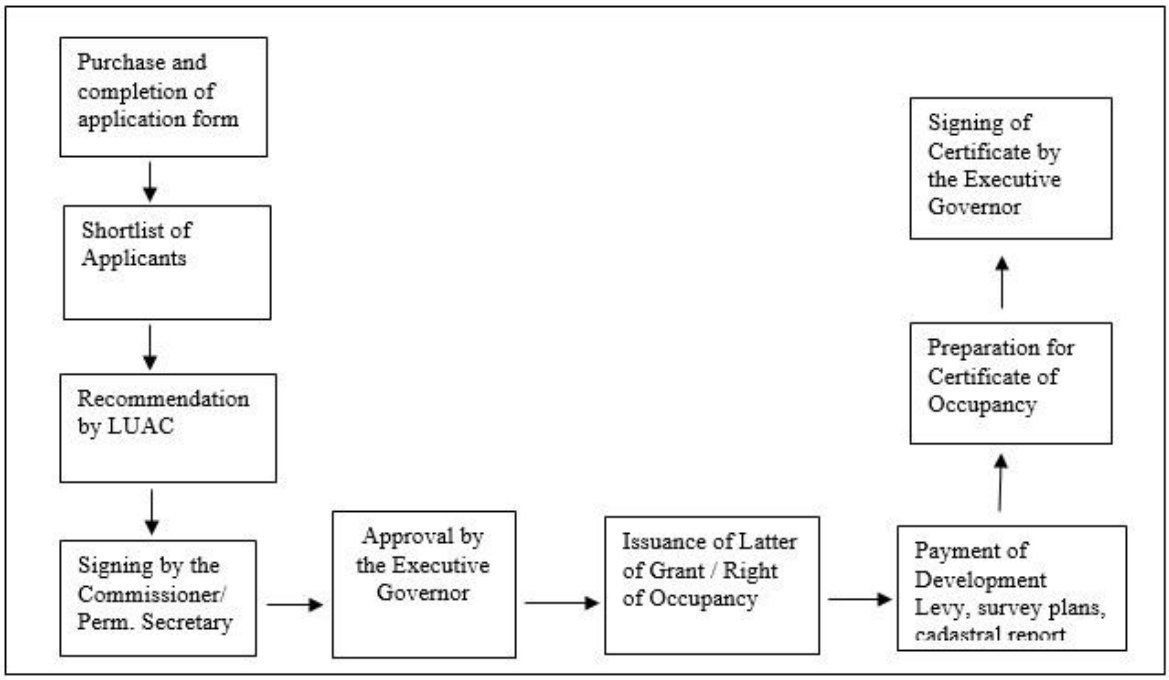

Figure 2: Procedure for Residential Land Allocation
Source: Authors' work (2018)

Approval by the Executive Governor

The Executive Governor has the sole power to grant approval for any land allocation recommended by the LUAC. This is because Land Use Act of 1978, section (1) vested all lands located within the territory of every state (except land vested on the Federal Government or its agencies), solely in the hands of the Governors of the states, who hold such lands in trust for the people.

Issuance of Letter of Grant

Right of occupancy or letter of grant is issued to the successful applicants after the executive Governor of the state has approved the allocation and the layout plan submitted to the commissioner Ministry of Lands and Surveys.

The letter of grant is a temporary document that proof ownership of the rightful holder or bearer before he/she processed Certificate of Occupancy.

Payment of Fees and Levies

After the issuance of the letter of grant to the applicant, some fees are paid to the ministry, which are: development levy, survey plan and cadastral report fees. These fees were paid to a designated bank for processing of Certificate of Occupancy (C of O). The charges vary from one local government area to the other based on their economic importance and the level of urbanization (Table 2).

Preparation of Certificate of Occupancy (C of O)

This is a formal document prepared and presented to the rightful allottee after settling all land charges. Certificate of Occupancy is issued as evidence of ownership of land. It contained the terms and conditions for the granted land. The Executive Governor of Katsina State signed the certificate for direct allocation, while the Commissioner Ministry of Lands and Surveys signed certificate for conversion (i.e., customary to statutory certificate) on behalf of the state Governor. This document is important because it resolved land disputes where a single property is claimed by multiple owners. It also served as collateral for loans from banks and other financial institutions. It is also very crucial document during mortgage transactions.

Interview information indicated that much of the delays encountered in the process of land allocation occurred while processing the C of O. In some instances, the delays were deliberately created by officers handling the matter in order to elicit financial or other kinds of inducements from the applicants. While in other instances, the delays were caused due to the shortage of manpower to handle work. The delays sometimes happened due to the inability of the applicants to supply adequate information and submit appropriate documents when putting their applications.

Land charges and long delays have excluded the majority of urban poor from formal land allocations in Nigeria. This is due to the fact that the procedure for formal land allocation in the country requires applicants for land to pay several fees for survey, certificate of occupancy and building permit (Oloyede, Ayedun & Osmond, 2011; Stephen *et. al.,* 2021). The delay involved before obtaining statutory land allocations is also another factor associated with the procedure. For many people will not afford to wait for between 2—10 years, the time taken to access statutory land in Nigeria (Ejaro & Oladele, 2013).

Table 2: Approved Rate for Application Form, Fees and Levies

S/N	Zones	Local Government Area	Application Form Fees (₦)	Development Levies (₦)	Survey Plan Fees (₦)	Cadastral Report Fees (₦)
1.	Katsina	Katsina	7000	30,000	45,000	15,000
		Batagarawa	4, 500	7,000	45,000	15,000
		Rimi	4, 500	7,000	45,000	15,000
		Charanchi	4, 500	7,000	45,000	15,000
		Kaita	4, 500	7,000	45,000	15,000
		Jibia	4, 500	7,000	45,000	15,000
2.	Dutsinma	Dutsinma	5,750	7,000	45,000	15,000
		Kurfi	4,500	7,000	45,000	5,000
		Safana	4,500	7,000	45,000	5,000
		Danmusa	4,500	7,000	45,000	5,000
		Batsari	4,500	7,000	45,000	5,000
3.	Malumfashi	Malumfashi	5,750	7,000	45,000	15,000
		Kafur	4,500	7,000	45,000	15,000
		Kankara	4,500	7,000	45,000	15,000
4.	Funtua	Funtua	5,750	7,000	45,000	15,000
		Bakori	4,500	7,000	45,000	15,000
		Faskari	4,500	7,000	45,000	15,000
		Danja	4,500	7,000	45,000	15,000
		Sabuwa	4,500	7,000	45,000	15,000
		Dandume	4,500	7,000	45,000	15,000
5.	Daura	Daura	5,750	7,000	45,000	15,000
		Sandamu	4,500	7,000	45,000	15,000
		Mai'adua	4,500	7,000	45,000	15,000
		Zango	4,500	7,000	45,000	15,000
6.	Mani	Mani	4,500	7,000	45,000	15,000
		Dutsi	4,500	7,000	45,000	15,000
		Mashi	4,500	7,000	45,000	15,000
		Bindawa	4,500	7,000	45,000	15,000
7.	Kankia	Kankia	4,500	7,000	45,000	15,000
		Kusada	4,500	7,000	45,000	15,000
		Matazu	4,500	7,000	45,000	15,000
		Musawa	4,500	7,000	45,000	15,000
		Ingawa	4,500	7,000	45,000	15,000

Source: Author's Compilation (2018)

Demographic and Socio-Economic Characteristics of the Beneficiaries of Land Allocation

The beneficiaries of residential land allocation in Katsina State were characterized based on their sex, age, marital status and occupation. These characteristics helped to describe the category of people that received formal residential land allocation in the state within the period of study. This is important because it had implications on equitable distribution of land as well as the availability of shelter for all in the area.

Age of the Beneficiaries

The beneficiaries of residential land allocation in the study area were made up of both male and female. However, more males were given land allocation than their female counterparts within the period of study (Table 3). This showed that there was gender imbalance in the distribution of land in the area, which implied that males have more access to land than females. This is because, male are traditionally responsible for the provision of shelter to their families. By virtue of having more western education, the male gender has more access to information concerning land. Men are also economically better up; therefore they can afford the cost involved in land allocation more than the women.

Table 3: Gender of the Beneficiaries

Gender	Frequency	Percentage
Male	333	89
Female	41	11
Total	374	100

Source: Field work (2018)

Exactly 70% of the beneficiaries were within the age of 30 years and above. While a mere 30 % of the beneficiaries were between 21 to 29 years of age (Table 4). Due to the fact that the Land Use Act of 1978 clearly specified that a person must be Nigerian and must be at least 21 years of age to be qualified for land allocation. Therefore, people within the older age range have better opportunities for acquiring land from the government then the younger ones due to their higher social, political and economic status.

Table 4: Age of the Beneficiaries

Age	Frequency	Percentage
21 – 29 years	113	30
30 and above	261	70
Total	374	100

Source: Field work (2018).

More than 70 % of the beneficiaries of residential land allocation in the state were married and less than 30 % were single (Table 5). Reason for the disparity of residential land allocation on the basis of marital status was that the majority of the beneficiaries were above 30 years of age; in other words they were within the adulthood, as such most of them were married. Individuals that are married are usually more likely to apply for residential land hence they stand a better chance for land allocation than individuals that are not married.

Table 5: Marital Status

Marital Status	Frequency	Percentage
Single	98	26
Married	276	74
Total	374	100

Source: Field work (2018)

Political office holders and partisan politicians took the largest share; close to the half of land allocation. These were followed by civil servants who constituted

more than one-fifth of the beneficiaries, then businessmen carrying 18 % of the total residential land allocation (Table 6). The category of occupations that received the least land allocation included farmers, teachers and artisans; these were categorized as others (Table 6).

Table 6: Occupation of the Beneficiaries

Occupation	Frequency	Percentage
Trading	67	18
Civil Service	99	26
Politicians	171	46
Others	37	10
Total	374	100

Source: Field work (2018).

This is an indication that greater percentage of the people that benefited from formal land allocation were of higher social and economic status. Morshed (2014) showed that 97% of the urban poor in Dhaka, Bangladesh, do not own land. In Africa, the gaps in land ownership between the rich and poor have become sufficiently wide to undermine shared growth and social cohesion (Kihato & Napier, 2014).

In fact, African cities are found in the high and extremely high inequality brackets in terms of access to land. It is highly tilted, with the wealthy having disproportionate share over land while the poor are marginalized (UN Habitat, 2010). The exclusion of the poor from easy access to land has forced them to generate their own mechanisms of meeting their land needs which are largely informal (McGaffin & Kihato, 2014).

CONCLUSION

Like in all other states in the federation, formal procedure for the allocation of residential land exists in Katsina State. The series of stages involved in the procedure were intended to ensure administrative rigour, fairness and equity to the process. However, one of the major obstacles identified in the procedure was long delays especially in the processing of Certificate of Occupancy. The allocation of residential land in the state was skewed in favour of male gender within 30 and above years of age who were largely politicians or political office holders and civil servants who received 70% of the total allocation.

It was established that in Nigeria's urban centres, accessibility to land for residential uses and development projects is nearly becoming impractical for people especially the low and the middle-income categories because the price has become very expensive. The implication of this lopsided access to land is that it has forced most urban citizenry into miserable poverty due to lack of legal titles for obtaining loans to spend in the construction of desirable housing (Nagya & Udoekanem, 2022).

It is therefore recommended that in order to reduce unnecessary delays, the procedure for land allocation should be smooth and free from huddles and obstacles. The institutional capacity of the Ministry of Land and Survey should be enhanced through increasing the number of staff of the ministry and providing additional training for them. There should be more fairness and equity in the allocation of residential lands so that retirees, farmers, teachers, petty traders and other low-income categories of people will benefit adequately from the allocation.

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