

**CHANGING PATTERNS OF WOMEN ACCESS TO RESIDENTIAL LAND
I>BIRNIN KEBBI, KEBBI STATE, NIGERIA**

BY

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**BEING A DISSERTATION SUBMITTED TO THE DEPARTMENT OF
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DECLARATION

I hereby declare that this work is the product of my own research effort; undertaken under the supervision of Dr. Nuratu Muhammad and has not been presented and will not be presented elsewhere for the award of a degree or certificate. All sources referred to in the work have been duly acknowledge.

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CERTIFICATION

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ABSTRACT

Beyond any reasonable doubt, the role of women in access to informal and formal (statutory) land acquisition has become an issue of serious concern. Despite their effort, it is observed that these women participate actively in the procedure of acquiring statutory land with little capital and inadequate knowledge of procuring statutory lands. Also citizens of Nigeria should be enlightened more on buying from Nigerian Women Handmade Products, which also increases national economic wealth, through increase in more income, reduced high rate of illiteracy and unemployment. This study examined and identified the trend of application by women and approval for residential land from 2006 - 2016 in Birnin Kebbi, the factors that constraints women from accessing statutory land in the study area. One hundred women were sampled (twenty women from each of the five districts that make up the local government area) and interviewed by the use of questionnaire. Descriptive statistic was used to analyze the socio - economic characteristic and factors that constraint women from accessing statutory land and the attribute of women who applied for and received approval for statutory land. The result shows that 30% of the respondents are unaware of the statutory land acquisition, similarly, 40% of the respondents were unable to secure statutory land due to lack of adequate capital while 10% of the respondents' were hindered by the procedure from accessing statutory land. Also 20% of the respondent are of the opinion that their age and believe hinders them from accessing statutory land acquisition. It was concluded that women now have more accessto statutory residential land than inheritance and purchase which are the informal way of accessing residential land. This little capital and inadequate knowledge of procuring statutory land reduces the numbers of accessible lands. Hence there is a need to improve productivity with reduced drudgery which required a substantial amount of capital. Credit is thus one of the possible means of boosting their productivity. More skill Acquisition programme should be initiated and endorsed in order to reduce poverty and more healthy lifestyle.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Throughout history, land has been recognized as a primary source of wealth, social status and power. It is the basis for shelter, food, and economic activities; it is the most significant provider of employment opportunities in rural areas and is an increasingly scarce resource in urban areas. Access to water and other resources, as well as to basic services such as sanitation and electricity, is often conditioned by access to rights in land (Food & Agricultural Organization (FAO), 2002). Land remains an important livelihood resource in many societies, its importance is ideally to increase in time of economy crisis. The current global trend is for women to take more responsibility in agricultural production where they do not already predominate (FAO, 2005).

Access to land is governed through land tenure systems. Land tenure is the relationship among people, as individuals or groups, legally or customarily defined with respect to land. Rules of tenure define how property rights in land are to be distributed with societies, along with associated responsibilities and restraints. In simple terms, land tenure systems determine who can use what resources, for how long, and under what condition. Land is an important source of security against poverty across the continent and developing world, unequal rights to land put women at a disadvantage, perpetuate poverty, and entrench gender inequality in Africa.

Gender has become a critical issue in women's land rights due the fact that there is direct relationship between accessing land resources, having secured la rights, achieving food security and overcoming poverty. Women produce more than 80% of the food in Africa, yet

they own only 1% of the land (SOFA, 2011). Therefore, improving women's access to and control over land is crucial to socio-economic development of Africa

However, despite social and cultural variations, the difficulties women face in claiming land right and entitlements are wide spread. One obstacle is that landless or land-hungry rural women's claims are often marginalized by local peasant and populist movements, which are reluctant to confront gender discrimination within households and movements themselves. Land struggles are sometimes taken up by women's groups and movements, and this may be encouraged by some aspect of globalization - but most women's movements are urban-base and land rights are not central for them. At the same time, economic globalization often undermines people's livelihoods, particularly widespread land 'grabs'. However, even where gender equitable legislation is on the book, this often remains unenforced (FAO, 2011, Jacobs, 2010). This issue of women's land rights is caught between conflicting 'local and global' trends.

Women make-up 49.6% of Nigerian's population (NPC, 2006). They play an important role in economic activities and development, making significant contributions to all hum; societies, which often remains unrecognized and unvalued, (Boserup in Abubakar, 2003). The urban space may be chaotic but spatial order lies beneath its infinitely varied surface. Griff and Preston (1966:339) in Sanni (2009), also observed that such order is only now beginning to be understood in detail, but it is clear that there are recurrent pattern, that urban habits a producing repetitive modes of land occupation

Women's access to land and natural resources is now inhibited by social and cultural tradition in the West African region. Where land is seen as a source of income and power in the society (FAO FOCUS, 2007), it is a fact that the procedures governing access to and control over land are of vital importance in promoting intensification and commercialization of

agricultural land in combating poverty and reducing risk of conflict. The debate on land tenure has tended to focus almost exclusively on the issue of land privatization, and hence on permanent transmissible ownership rights, whether acquired by inheritance or deed of title (Lavigne, et al. 2001).

1.2 Research Problem

In various African societies, there are cases where women's land ownership is complicated by the gender ideology that women should not own property, particularly land and housing. Women who own property tend to be stereotyped as self-assertive and unruly, and therefore not marriage worthy (Quansha, 2012). Access to land affect nearly all areas of policy development for example, it has direct relationships to agricultural production and ensuring long term food security. It is a basic component of achieving sustainable development. Notwithstanding these points, (Englert and Daley, 2008) rightly note that it should be a sufficient argument that women deserves land right on a human right basis as individuals, rather than solely as family members. Unfortunately most of them are unable to access lane for residential use due to some constraints like weak of control over labour, lack of access to credit also opportunities of been seized as individually entrepreneurs that could increase their social and economic status within households and communities.

As observed by Odeney (2013), the need to improve access to land and strengthen women' land rights in Africa has elicited a lot of discussion with women's rights activists arguing for increased access and control over land and other productive resources. Land holding might permit women to take advantage of economic opportunities, therefore the only option to there is to enlighten them more on the statutory (formal) access to land which create much more access to all women and to reduce documentations involved in order to favour women Additionally more source of capitals should be provided for them. Therefore, if women

are poor and cannot purchase improved technology and credit not accessible to them, then how can the drudgery be minimized. It is therefore hoped that this study will enlighten both the government and individuals on the need for women to acquire residential land. This is because with or without death or divorce, women contribute immensely to the survival and sustenance of the family, and thus need to be empowered and empowerment comes with access to productive resources including land. And it will also contribute to the body of literature, because most of the writing on women issues over land are focused on agricultural land.

It has been observed that in Birnin Kebbi, there is still a lack of adequate provisions for women to hold land rights independently of their husbands or male relatives. Statutory law often does not provide for women's independent rights and when such legislation does exist, mechanisms to enforce it are often absent. In traditional or "customary" societies, women's direct access to land through purchase or inheritance is often limited, yet they may have greater management and use rights than men. Since women are frequently the major household food producers, there are usually customary provisions for indirect access to land in terms of use rights acquired through kinship relationships and their status as wives, mothers, sisters, or daughters. Though giving increased level of education and exposures among the inhabitants of Birnin Kebbi, there seems to be a change in the trend of land ownership. In view of the foregoing, it is pertinent to examine the changing pattern of women's access to statutory land allocation in Birnin Kebbi.

1.3 Research Questions

1. What are the attributes of the women, who apply for statutory land allocation in the study area?
2. What are the attributes of the women, who receive approval for statutory land allocation in the study area?

3. What is be the trend of application by women in approval for residential land in Bimii Kebbi from 2006-2015?
4. What are, the factors that constraint women from accessing statutory land in the study area?

1.4 Aim and Objectives

The study is aimed at examining the changing pattern of women's access to statutory land allocation in Birnin Kebbi.

Objectives

1. To examine the socio-economic characteristics of the women, who apply for, approval, for statutory land allocation in the study area.
2. To examine the socio-economical characteristics of the women, who receive approval, for statutory land allocation in the study area.
3. To examine the trend of application by women and approval for residential land from 2006-2016 in Birnin Kebbi.
4. To identify and examine the factors that constraints women from accessing statutory land in study area.

1.5 Scope and Limitation of the Study

This study is intended to cover the issue of women's access, control of land and property a: an important productive resources and participation in land development and management ii selected areas in Birnin Kebbi metropolis. Focus was more specifically on ownership of lam among women within the family and community. This study is therefore, limited to the issue

concerning women's access to land from statutory public grant and other traditional method of access to land in some selected area of Birnin Kebbi metropolis.

1.6 Significance of the Study

The study when concluded will provide an insight into the need for women's access to residential land, as many households today are becoming female-headed, and also the difficulties faced, by them when acquiring such lands. This is because in the event of divorce or widowhood, women are often left to care for their children with little or no assistance from their husbands or his family.

As a result of this many women today are found moving from one rented apartment to another. There may however be few exceptions where some women are economically able to afford buying their own property, and cases where their late husbands or fathers are wealthy and have inherited land from them. And even in such cases their inheritances is kept in the custody of their relatives.

It is therefore hoped that this study will enlighten both the government and individuals on the need for women to acquire residential land. This is because with or without death or divorce, women contribute immensely to the survival and sustenance of the family, and thus need to be empowered and empowerment comes with access to productive resources including land. And it will also contribute to the body of literature because most of the writing on women issues over land are focused on agricultural land.

1.7 Background of the Study Area

Birnin Kebbi as a metropolis within considerable history that is reflected in its present physical form. Founded at the earlier of the 18th century by keebawa refugees from their former capital of surname. It is one of the oldest settlement Kebbi states the metropolis occupies of site. Overlooking river Rima, which was used for fishing as well as transport

Birnin Kebbi was established by Muhammadu Kanku, which at its headquarters of kebbawa dynasty. Birnin Kebbi grew to the center of a powerful kingdom but at the beginning of the 19th century its leaders were in opposition to Shehu Usman Dan - Fodio's movement with the result that in 1805 the jihad forces conquered Birnin Kebbi. Again many of the kebbawa became splintered up and trade divided. It was rebuilt under the jurisdiction of the Fulani authorities in nearby Gwandu on a new site about one mile south the original one. It was then under the rule of Abdullahi Ibn. British Colonialism.

In 1906 the emirate capital was moved to Birnin Kebbi from Gwandu it was made the headquarter of Gwandu local government 1976. In 1991 Birnin Kebbi became the headquarter of the newly created Kebbi State, this role has equally been complemented by the position of Birnin Kebbi as the second most important state of learning in the former Sokoto state housing primary and secondary schools as well as the Federal polytechnic named at present. All these factors have led to the growth of Birnin Kebbi both demographically and politically over the years.

1.8.1 Location

Birnin Kebbi is in the western part of the country and north eastern part of Kebbi state along the extensive valley of the Rima River approximately 12.27° and 4.11° E. the entire landmass of Birnin Kebbi is situated along the Sokoto River, north of the confluence with the Niger River the total land mass is 86.5 square kilometers (km).

1.8.2 Geology of Birnin Kebbi

Geology of Sokoto - Birnin Kebbi was dated back to 1900s but most of the partly published work was related to geologic observation of fossil localities. It is underlain by Gwandu formation the northern parties geologically distinct Comparison Sedimentary exposures (planning report 1995).

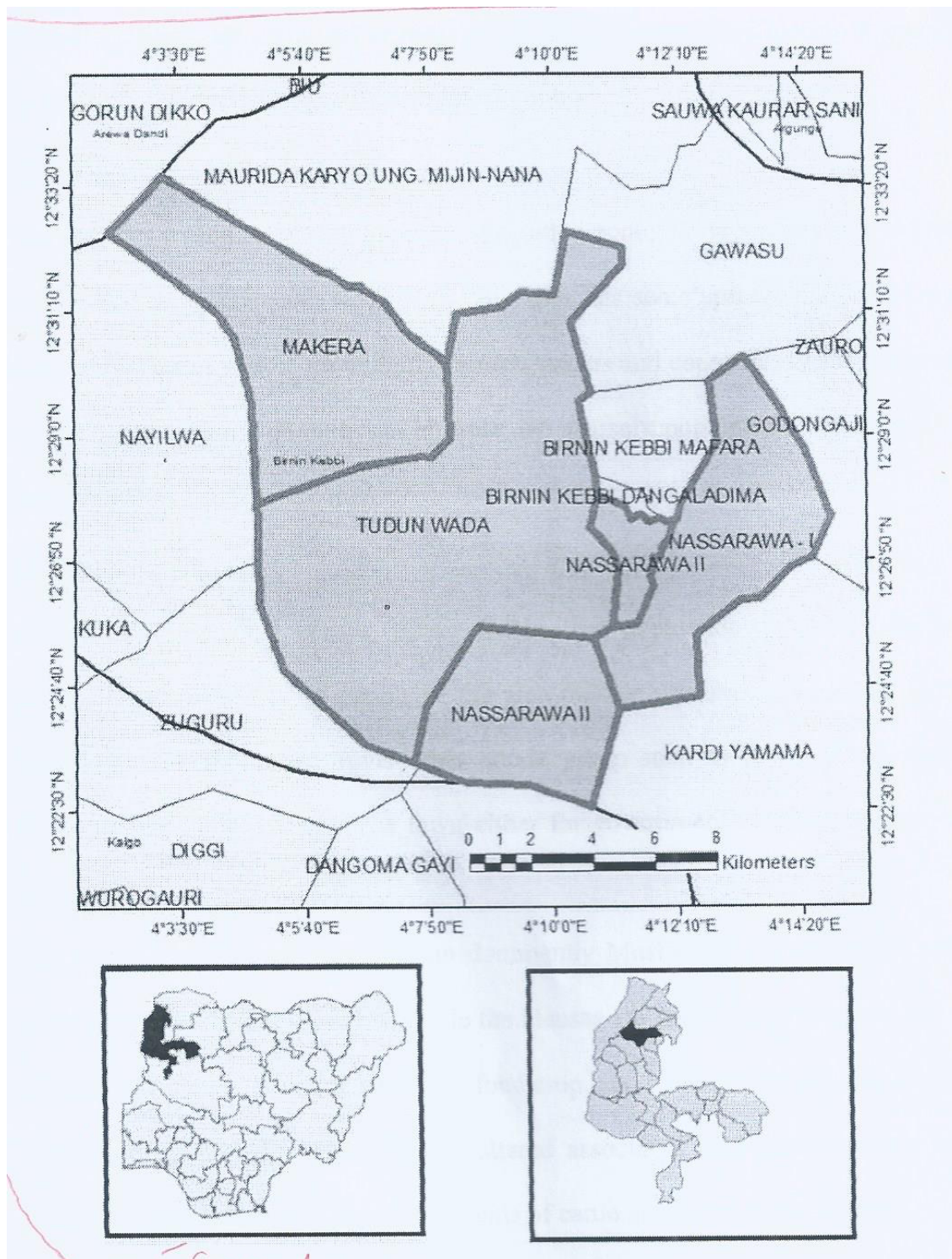


Figure 1: Map of Birnin Kebbi in Kebbi State and Kebbi State in Nigeria

Source: Cartography section Geography Department BUK (September,

1.8.3 Climate

Climate is characterized by two kinds of air mass and tropical continental air masses; the tropical maritime air mass and tropical continental air mass. The former is accompanied by on shore south easterly winds off the gulf of guinea.

1.8.4 Vegetation

The area lies within the Sudan Savanna vegetation zone, the vegetation of this area therefor can be said to be savannah wood land. This area has some species like maize, guinea con date, carrot, water melon, groundnut, Tomato, papers and cocoyam; sweet potatoes which at mostly grow in large quantities. The trees are sparsely populated and the shrubs were not more than 1 to 2 per square meter.

1.8.5 Population

According to the 1991 census, Birnin Kebbi has population up to 151,459 with annual population growth of 2.9% people of the area include predominately Hausa (Kebbawa and Maguzawa) Fulanis and various other ethnic group such as Igbo, Kambarawa, Yoruba, Nupe, etc who migrated into the town either for government work, commerce or for other activities.

The Hausa and Fulani both of whom dominantly Muslims but some people are Christians must especially the Zuru people. While the Hausas are the largest group and are traders, and substantial farmer cultivating variety of food crop, and rearing some chicken and goats.

The Fulani (Dakin Garris) who are scattered associated with cattle herding. Some of the Fulani are pastoralists who graze their herds of cattle and sheep in the reserve.

1.8.6 Commercial and other activities

The town prudes important markets facilities for our extensive hinter land. The town is the administrative capital of Kebbi state and their exists numerous primary and secondary schools

as well as the federal polytechnic, legal services, insurance services, banking services and other economic activities are available in the town. The Fadama was a source of salt, mainly for local needs and remains important. It is not industrialized as such few small scale industrial soap, leather work and fertilizer e.t.c

1.8.7 Land Uses

Land use in the study area is dominated by urban activities such as residential, commercial, and institutional, with reserves on farming purposes also the area also supports large number of cattle, sheep, goats etc. All those leads to the income earning in the study area.

1.8.8 Definition of terms

Residential Land: This has been defined by utile (2005) as that which the urban community uses predominantly for housing and habitation. It could range from individual parcel o: small plots to large housing estates, which are developed and levied out on annual or owner occupier basis in all countries both developed and developing the amount of land devoted to residential use in urban areas is determined by the rate of urbanization, population growth and formation of households.

Property. Property referred to here is real property. This is a set of ownership rights and duties which are associated with land and building. This also includes land, building and other permanent items that cannot be moved from place to place (Nelson, T.R. and Potter T.A., 1994).

CHAPTER TWO

LITERATURE REVIEW

2.0 Access to Land

Throughout history, land has been recognized as a primary source of wealth, social status and power. It is the basis for shelter, food and economic activities; it is the most significant provider of employment opportunities in rural areas and is an increasingly scarce resource in urban arrears. Access to water and other resources, as well as to basic services such as sanitation and electricity, is often "conditioned by access rights in a unit of land.

'The willingness and ability to make long-term investments in housing and arable land is directly dependent on the protection society affords the holders of rights. Thus, the concept of sustainable development relies heavily on both access of property rights in land and the security of those rights (foods and agricultural organization, (FAO) 2002; and Komjathy & Nichols, 2001).

According to the FAO (2002), land also has great cultural, religious, and legal significance. There is a strong correlation in many societies between the decision-making powers that person enjoys, and the quantity and quality of land rights held by that person. In rural area social inclusion or exclusion often depends solely on a person's land holding status. Even in the urban areas, the right to participate in municipal planning in community decisions and sometimes elections can depend on status of an individual as a "resident" or "homeowner". Komjathy and Nichola (2001) defined access to land as the right or opportunity to use, manage, or control land and its resources it includes the ability to reach and make use of the resource. They further stated that, when describing access to land, distinction can be made between quantitative parameters (such as the nature of tenure, the size of the parcel and its economic value) and qualitative parameters (for example the legal security and documented

or registered evidence of rights of land). These parameters as reported by them play an important role in “measuring” access to land before, during and after development projects. Access to land is governed through land tenure systems. Land tenure is the relationship whether legally or customarily defined, among people, as individuals or groups, with respect to land (land here includes other natural resources, such as water and trees). The rules of tenure define how property rights in land are to be distributed within societies along with associated responsibilities and restraints (FAO, 2002).

2.1 The Concept of Access

This term “access” refers to the right or opportunity to use, manage or control land and its resources (Komjathy and Nicholas, 2001:4). It includes the ability to access such and make use of the resource without obstruction. When describing access to land, it can distinguish between quantitative parameters such as the nature of tenure, the size of the parcel and its economic value, and qualitative parameter like legal security and documented or registered evidence of rights to land. These parameters play an important role in measuring access to land even though, access to property does not necessarily carry with it possession in legal term.

Having some measurement system for evaluating access of land is essential if the “success or “failure” of a particular program, policy or project is to be determined. There is need for a set of indicators that can describe the situation before, during and after. One way of examining the quantity of rights is to view the “bundle” of rights as a spectrum. At one end of the quantitative spectrum are temporary rights of use. A short term lease might be considered a temporary use right. At the other end to the absolute control over what can be done with a particular resource, including who else can use the resources and for how long. Somewhere in the middle of the spectrum is the management of the resource where there is more limited

decision making power such as the ability to transfer right and the opportunities to reap. The direct and indirect profits from the resource.

Examining the quantity of rights to determine indicators is more complex. One measure of quantity is the legal security of the rights that is how well do formal or informal laws protect. The ownership of the right: physical security is another indicator that may be affected for example by war or by eastern in many countries where land is seized by the male relative on death of husband. A third example of quality of right is manageability. Use rights may often be non-transferable because they are vested in family or particular family member. Furthermore, transferability may be affected by the quality if the evidence of the right such as an official document or register (Komj city, K. and Nicholas SE 2001). 10).

In assessing the quality and quantity of right, the scope of potential right of access must be broad. Some direct and indirect benefits that should be considered in measuring access include the following:

- Right to shelter
- Right to access water firewood, fish or fruit
- Right to shares in inheritance on the death of a family member
- Right to access to financial and financial input
- Right to the profit from the user sale of the resource.
- Social status in the community based on access to land
- Role in decision making (e.g. management and control).

The willingness and ability to make long term investment in housing and enable land is directly depending on the protection society afford the right holder. Thus, any concept of sustainable development relies heavily on both access to property right and the security

of these right for this research work, however, access is the means, opportunity, freedom or power of utilizing land for residential development.

2.1.1 Theoretical Framework

It is important at this point to clarify and define some of the important theoretical issues and concepts used in this study and their implications. This is because items such as socio-economic, cultural factors, access and rights mean or have different meaning to various disciplines.

Within the last thirty years several different approaches were designed to study and understand the nature of inequalities in gender relations. These include the Harvard, Longue and Moser Models.

2.1.2 Harvard Model

Harvard model was designed in the 1980's (UNICEF, 1994 and UNDP, 2000) by academics and active from Harvard University to study and understand the disparities in roles played by both men and women during their lifetime. The aim of this model is to develop a way of mainstreaming gender perspective into institutions, both public and private shared by both men and women. This model uses several concept and tools, which include activity profile access and control profile as well as project cycle analysis. The second profile which is the main concern of this study was designed to find out who has access (right of use) to and control (power/benefits), over what resources of production land, credit, labour) service (education, health, food, water etc.) and development benefits. An analysis of access and control in relation to each of the above help to understand the problem and plan on the basis of men and women's motivation and incentives to become involved in development programmes. This approach affirms the need to integrate women in equitable and sustainable

development by eliminating obstacles to their participation particularly in access to productive resources such as land and decision making.

2.1.3 Laggard's Model of the evolution of land tenure.

Speaking generally, it may be said that conceptions as the tenure of land are subject to steady evolution side by side with the evolution of social progress, from the most primitive stages to the organization of the modern state. In the earliest stage the land and its produce was shared by the community as a whole. Later the produce was the property of the family or individual by whose toil it is won, and the control of land becomes vested in the land of the family. When the tribal stage is reached the control passes to the chief, who allots unoccupied land at will, but is not justified in dispossessing any family or person who is using the land on exchange values, the conception of proprietary rights in it emerges and sale, mortgage lease of the land, apart from its users are recognized. (Mortimore, 1997).

2.1.4 Meek's Model of indigenous terms in the Colonies

Land once granted to a family remains the property of that family, and the chief has no right to any say in its dispersal. This constitutes a definite limitation on the conception of land as the collective property of the tribe or local group. The kinship basis of land-holding ensures social stability but the absence of individual proprietary rights prevents the raising of money on land and so is a hindrance to development.

Land may be pledged or redeemed at any time. The principle of redeemability ensures that land should not be permanently lost. The restriction on the sale of land, the limitations of possession to the period of effective use, and periodic relocation of land, will ensure that land shall not be useless or withheld from cultivation or lost to the community (Mortimore, 1997). Families in many states of Northern Nigeria were organized under several duns. The family units are extended and live in separate or isolated compounds within the villages. Example, of

each of these households in the land consists of a core of male descendant that controls the affairs of the family land. In Hausa/Fulani speaking area, the household coverage around a unit called “Gandu” which is the relationship within the family. The senior male member of the household takes charge of production and distribution for the purpose of consumption. The household head is also to distribute to the matured male members of the family personal plots (Nursoo, 2018).

In some communities, example in Zaria province, all the land matters do not go to court, but under the traditional rulers (district and village heads) based on culture of the people (Odeney, 2013) with the introduction of Islam, when a man dies, his possessions would be shared among his children, wives and other relatives as indicated by the law of inheritance in the Sharia Law. Land can be privately owned, alienated through sell, leased, loaned and pledged. Sale of land involves complete transfer of ownership, which includes both the trees that grow on the land, but excludes grains on the land (Meek, 1957) after the colonic conquest; the government introduced various taxes before it came up with a general tariff: The tariff wants everybody to work on his land before paying the tax. The introduction of cash crop as also contributed to individual land ownership and farmers moved toward exports of cash crops. The government agricultural mechanization effort also contributed to land control in rural area. Example, the World Bank’s agricultural development programmes and river basin irrigation programmes (mortimore).

2.1.5 Women’s Access to Land

Access to land refers to the individual’s right to use of land. It also entails the opportunity means of acquiring and using a land for different purposes. As contained in the Nigeria’s Land Use Act (1978), every adult member of the society (above the age 21) is entitled to given piece of land for any purpose. The law did not make any distinction between men and women. Land important asset for many households in developing countries, and that

is particularly so for poor households, land ownership confers direct economic benefits as a source of production and income and as collateral for financial and credit service. (Helen 2010) Also the right of women to own property, including land is recognized under the international human rights law yet, in many countries, women's property rights are limited by social norms and customs and at times by legislative as a result, women do not enjoy equal opportunity and status. Within men in their families and communities (Helen 2010) women have dismally minimal access to land across the globe. This is an extremely complicated issue that changes according to national contexts, social groups and legal systems. It is one of the key indicators of marginalization of women. The issue of land access takes different forms depending on whether those concerned live in rural or urban areas and or whether they are married or single (Kubune 2007). In urban areas, most seek to hold land for residential issues, as well as commercial and industrial uses. Any citizen, male or female can make an offer to rent or buy a plot of land from relevant institutions, although the final decision depends largely on the weight of the applicant's wallet. In rural areas the communal land holding system makes land on family property (for accommodation) that ordinarily gets inherited by the eldest patriarch. In traditional settings, women lack independent rights to land and are only eligible for allocation through men, either husbands or sons. Hence, much to do with land relations is bound up in laws and practices around domestic relations, in particular those pertaining to marriage, inheritance etc. only married males are formally eligible for land right. Also, inheritance operates through sons; in customary law the eldest usually inherits the land. A widow without children is particularly vulnerable since the land she works will probably be taken by her parents-in-law or her late husband's brother (Mann, 2000).

2.1.6 Land as a Security to Women

It is difficult to document the amount of land held by women globally, although it is now acknowledge that women are the majority of rural dwellers and the majority of the poor (IFAD, 2011). In Brazil in 2007, women were 57 percent of the rural population and held 11 percent of land; in Nepal, women hold just under 11 percent of land and in Uganda, 7 percent of women own land (cited in Action Aid, 2010:5).

Lack of access to land on a similar basis to men affects women's livelihood security. This evidently the case in mainly rural societies, but access to land is often a 'fall-back' position for food security, even in mainly urban societies (Shackleton, Shackleton and Cousins, 2000; Jacobs 2002; Federici, 2005).

2.1.7 Women's Land Right

Interest in women's land rights has increased markedly in recently years. This has been due in put to feminist agitation in a number of countries, but the issue has also been highlighted by attention from the World Bank, which has advocated more to tittle or to privatize land under the guise of women's empowerment (William, 1996; Fortin, 2005).

A number of Dalit women have leased and purchased and. In Pakistan, a provincial campaign for the first time results in transfer of land to women (Budlender and Alma, 2011 :xi).

In Tansania, the gender land Task force favoured registration of land rights to combat the gender bias of customary law, thus pitting it against the presidential commission on land matters (Tsikata, 2003).

The number of hungry people would drop by as much as 17 percent (FAO, 2011). Notwithstanding these points, (Englert and Daley, 2008) rightly note that it should been sufficient argument that women deserve land rights on a human right basis as individualrather

than solely as family members: Relying on their impact on household welfare as a justification only serves to perpetuate negative perceptions of women's inferior status and their lesser position as human beings vis-a-vis men (Englert and Daley, 2008:9).

Land holding might permit women to take advantage of economic opportunities. Women constraints include weak control over labour and lack of access to credit. (Division, 1988a; Momsen, 2009). Additionally women often bear a double or triple (Moser, 1993) burden of work-despite these constraints in some cases women have been able to seize opportunities, either individually as entrepreneurs or, in other cases, collectively.

A Bugudyn study found that by 1990s, female headed households were more likely than male headed ones to purchase land (Tripp, 2004:14).

Access to land is likely to increase women's social and economic status within households and communities (Agarwal, 1994b,) 2003; Jacobs 1997, 2002, 2010.

Wanyeki's conceptualization of land rights indicates, for instance, that broader decision-making powers are entailed: "land rights are not only rights to access and to control land as a productive resource but also (rights to) information and to decision-making" she argues, to derive benefits from land (Wunyeki, 2003:2).

In an urban Mexican study Varley (2010) found that individual tenure (with regard to right to residential property) empowered women, as otherwise women's property rights tended to be seen as secondary and to be subsumed under 'family property' even in a situation with existing individualisation of property.

African customary law is flexible and open to complex and overlapping tenure claims (Meizan - Dick and Mwangi, 2009). This may be so, but within this flexibility powerful class interests continue to operate (Peter, 2004) and flexibility is usually less evident with regard to women's claims.

2.1.8 Forms of Access to Land

Several writers have identified the patterns of access to land in Nigeria. Mortimore (1997) reported that under the Maliki law in Northern Nigeria, which can be said to be both customary and recorded, empirical observations at village level suggest that the method of transfer (of land) include lease, loan, gift, pledge or mortgage and the giving of land to wives, widows and divorces as well as sale in some areas.

Similarly, Terver (2004) and Dike (1989) provided a typology of tenurial systems prevailing among the Hausa Fulani population of Northern Nigeria.

- ***Inheritance (Gado):*** where by on the death of the farming unit head, the land is divided between the sons and sometimes daughters in accordance with the Muslim Maliki code.
- ***Gift (Kyavta):*** where by as sons of a farming unit (household) grow up they are allocated land (Gayannaor Kurya) by their father to use themselves in addition to helping on the common farm (Gandu). The land may be inherited by their (sons) *heirs*.
- ***Purchase/Sale (Sayarwa):*** complete alienation of interests in land in return for cash payment.
- ***Pledge:*** whereby right to use land is transferred to another party in return for money loan: the creditor and his heirs farm the pledged land unit repayment of loan.
- ***Trust,*** where by the land is held in trust pending the return of the owner who has emigrated from the community.
- ***Exchange:*** involve exchange of land between two farmers to reduce the incidence of fragmented fields.

- ***Loan and Lease (Aroand Haya)*** for which the most common arrangement last for aperiod of two to three years; while loan can be paid for in kind after harvest, lease(share-cropping) is paid for in money and requires a witness to the arrangement.
- ***Sarauta***: where by a certain amount of land is reserved for the village head and istransferred with that office. The amount of *Sarautaland* varies 2 to 7 hectares
- ***Share-Cropping***. Where by the owner provides the seed, and receives tenant a certainpercentage of the crop while the tenant returns the rest.

2.1.9 Factors That Constrains Access to Land

Duguemey and Topouzis (1996), identified a series of general constraints that inhibit access to land. These factors may not be for fetched with those that affect women's access as well. These factors are:

Legal Conditions:i.e. rules, regulations and customs, every household decision to acquire additional land is governed by a set of rules and regulations. These may consist of national and or local laws, customs or policy conditions. It is therefore necessary to analyse the full range of legal, customs and policy conditions that affect access to land in order to determine the different level of access afforded to different type of households, also broken down by gender. Both modem and traditional laws tend to be interpreted in favour of male ownership and control and in some cases; laws may bar women from acquiring or dispersing of land without their husband's consent.

The impact of the female headed households can be severe in the case of sub-Sahara. Africa, for instance, widows may be forced to abandon the land altogether and return to their parents' village.

Transaction Cost

Institutional procedure of acquiring land often involves transaction cost (i.e. registration fees) which may be prohibitively high for resource - poor form households. Moreover, as women tend to have income than men, they may be less likely to afford the cost of transaction.

Credit Savings

Many farmers' households do not have access to credit as they do not have collateral usually land title or cattle required for agricultural loans socio-cultural constraints and stereotypes of non-credit worthiness tend to preclude women from obtaining access to many formal sources of credit like bank cooperatives and credit unions.

Location

Poor fanners often have fragmented plots of dispersed or remote land. As a result their labour productivity is reduced while their workload is increased. Women tend to have ever more marginal remote land than men, and in many cases their land is less fertile.

Income

A household's ability to acquire land is largely dependent on the combined income of its members (on - and off - form remittances). Many form households often do not have the income required to purchase land without credit. And women tend to have substantially lower income than men, as they engage in unpaid farm and domestic labour or informal sector activities which yield mere earnings.

Land Price

The price of land often prohibitively enyzensinss for many rural households and particularly for female headed households, which are often also, denied credit. The response of the

resource poor families may well be optional for a large family in the hope that this may increase family income and therefore improve the ability of the household to acquire land.

2.1.10 Current land policies

In Zambia, the land Act (1995) rests all land in the president, who delegates his authority to the commissioners of lands to issue 99years leased hold title deeds to applicants. The land act recognized the validity of customary law inures under customary land tenure and therefore automatically privileges men and disadvantages women. Although recognizing customary tenure, the act allows a momentary value to be put on this land and permits the conversion of customary tenure to leasehold tenure urban land is outside the jurisdiction of customary tenure. In the conventional residential areas, men hold majority of 99years leasehold titles. Although increasing numbers of single and few married women buy plots of land in their own individual rights, joint titling of plots by married couples is very rare (Keller 2000).

2.1.11 Women's access to land Under the statutory

Land laws that have emerged since the advent of colonialism in Nigeria are different from customary land laws, because most of the customary practices have for all intents and purposes been gender-neutral. This is perhaps because the central objectives of such laws, apart from equity considerations, also impinge on the security of land needed by government for development purposes. Under the statutory laws the position of women is not affected by any institutional structures, they are free to participate fully in land acquisition and development, but in most cases their economic inability and lack of interest resulted their ability to gain land through government or market mutes.

Even though the statutory laws are from all intents meant to offer more protection to women than customary laws, such are not always easy to enforce in Nigeria. That is why in the

country today, there is a blend of the two laws; most local people are more familiar with the customary laws, while in peri-urban and urban areas where the more formal means of legal administration and dispute settlement are favoured, the statutory laws are

2.1.12 Land use act 1978

The land act remains the most influential law that automatically repealed all existing land legislation that conflicted with this provision and form the basis of compulsory land acquisition for different purposes in all parts of the country. The act was promulgated with the following objective in view;

- To promote rapid socio-economic transformation of the country through rational land use.
- To ensure that state governments administer the land in their states for the benefit of their people.
- Bring an end to artificially high land prices as a result of the activities of speculators prevalent in the urban areas.
- To accelerate economic development by making it easier for both government and the people to gain access to land.

The law also seeks to remove corporate character of the traditional tenure throughout the country, and to limit the size of land to allocate to a single owner as well as to break local sovereignty and thereby enable any Nigerian to gain access to land anywhere in the country. Onibokun et al. (1995) observed that, there are certain contentious areas which tend to put women at a disadvantage even under that land use act. Among these are:

- The rent chargeable, which is essentially beyond the means of most women.

- The continued (parallel) operation of customary laws (especially in the rural areas due to the difficulties encountered in the implementation of the law.
- And the dominance of men in the economic and political life of the nation, both of which impact strongly on the operation of the land use Act

The result of all these is that, the women folk are still at a serious disadvantage with regard to land acquisition and development in Nigeria.

2.1.13 Procedures of having access to land allocation in Kebbi state

As Stated in the land use act 1978 section 2 (b) all land shall, subject to this Decree, be under the control and management of the local government within the area of jurisdiction of which the land is situated. Though the land use act remains the guiding rule meant to ease administrative procedure for land acquisition and development, it does not however state categorically the laid down procedure that should be followed strictly, but rather allow for the establishment for each local government or body to be known as the land allocation advisory committees section (2) part (5) whose responsibilities are allocation of land, settlement of disputes and revoking land for public interest.

In accordance with the provision of the land use act, Birnin Kebbi Local Government has its own policy in land allocation, since land is held in trust by the local government chairman for the benefit of all citizens.

The procedure and requirement for application for land allocation in Kebbi State are as follows:

1. Application letter is written to the local chairman through the director of works, attached with sworn declaration of age and passport size photographs.

2. All applications are collected and compiled for further processing.
3. The proposal site is being taken into account to know the actual plots available on site.
4. After screening the applications successfully applicants will be granted the plots, and then allocation letter is given accordingly. It should be noted that no person under the age of 21 years is legally entitled for any land allocation for whatever purposes; however, this may legally be sought for by guardians or trustees of such persons.

2.1.14 Modernization and women land ownership

The process of modernization in Nigeria has brought rapid shift from subsistence to urban-based economy pioneered by colonialism initially. The outcome of this situation is gradual urban expansion leading to increase land value. This has resulted in increased competition for land in the urban regions as a result of introduction of formal legal rules, registration of titles and privatization of land holdings (FAO, 2002). Despite the growing competition and rapid increased in the pace of development in a male dominated society, women in Kebbi State were found to have fair share of public land allocation considering the few applications they submitted for grant. But the overall land holdings in the study area are still disproportionately in the hands of men. Probable low literacy levels of women in this region impede the ability of most women to access information to deal with bureaucratic requirement of public land grants. In the opinion of independent policy group, in all the constraints that limit human development and health women come out worse off than men (IPG, 2003). This is more apparent as far access to resources such as land is concerned. Studied reported that 90% of all land in Nigeria is registered in men's names (Onibokun, Famorio and Akanji, 1995) despite the fact that women constituted more than 50% of Nigeria's population (NPC, 2006).

2.1.15 The importance of women having access towards land development

The importance of land/housing to women cannot be over emphasized; this has been acknowledged in various studies (Moswer, 1991; and Labeodan, 1992) the practical importance of ownership of land and housing relate to it human needs. The role of women revolves around their reproductive, productive and household management activities. Thus, housing is of strategic importance to women because ownership and participation is capable of improving their access to income earning opportunities. The ownership and increased participation in land development has strong capacity to free women from position of dependency and destitution. Participation can be in form of improved access to and ownership of land and housing. This is of practical importance to women, because provides them with security to perform the above function. Lack of access on the other hand increases their burden and responsibilities. Ownership of land and housing will enable women to earn income. Several studies have reported (Varley, 1995, and tippie, 1994) women earning income from housing inform of rent or from home based production activities.

This income is very important for women because it is normally used to meet the basic needs of their families and help them to improve their roles and responsibilities towards their families. Apart from meeting their income needs, housing for example provides women with security, particularly those who are female household heads. Moser, (1998) pointed out that, ownership is a strategic gender needs which ensure protection for them and their children. Rekodi, (1995) commenting on the same issue with regards to women heads of house hold Zimbabwe points out that, “they attached considerable importance to home ownership sacrificing their consumption in favour of investment in housing, and using the house as a base for earning income and subsistence. Once security of tenure is achieved, it is not relinquished except as a last resort. This is because is a source of security in old age as an important asset to hand on one’s children”. Housing in itself is a form of capital accumulation

for women. According to Tipple, (1994) housing between 15% and 27% of gross fixed capital formation in most countries. Therefore, land and ownership can go a long way to improve the capital base of women by improving their access to more capital and to other productive activities. Access to finance is a critical requirement for improving access to housing, because of the large capital outlay required in housing participation. But in Nigeria reports also tends to indicate that women have poor access to credit. In the agricultural sectors for example, they have been reported to obtain only 10% for the total credit available despite making significant contribution in food production in the country (New Nigeria, 2010).

CHAPTER THREE

METHODOLOGY

3.1 Reconnaissance Survey

The reconnaissance research design Survey of the study area was made to get acquainted with things, the people's cultural setting, and their perception of issues on women and access to residential land. The experience was used in the design of the interview schedule as well as in *planning the whole work*.

3.2 Sources and Types of Data

The data for this research was obtained from both primary and secondary sources. The primary data were gathered from respondents through personal interviews with the respondents. An interview checklist (see Appendix I) was developed and administered on the respondents.

Information sourced covered three key issues namely

1. Personal Characteristics: Age, Marital status, level of education, occupation and women's sources of capital
2. Accessibility to land through statutory land acquisition
3. Factorsthat constraints their access to land through statutory land acquisition in the study area.

Interview were also held with staff of the Birnin Kebbi Local Government Area Secretariat on land allocation and factors that constraints women from accessing land through statutory land acquisition and their personal and advance to women on accessing statutory land from their previous experiences. Secondary information particularly in population of the study area, geography and other useful information on women access to land were obtained

from relevant literature, books, Journals, published and unpublished theses from the university library.

3.3 Sampling Design and Procedure

The sampling frame for this research consisted of changing patterns of women's access to residential land in five major wards in Birnin Kebbi Local government. They are Nassarawal, Nassarawa 2, Makera Gwandu, Tudun Wada and Badariya ward. Respondents for the interview were selected "through availability sampling techniques by which these respondents were personally visited to their various home and place of work based on their availability and well fit for the source information needed for the completion of this research work also snowball techniques was used which implies as the known to unknown techniques. This technique was used more especially in two wards within the study area which are Tudun wards and Badariya ward, whereby the researcher was assisted by three men, in meeting women who had direct access to residential land within this two ward through their direction and familiarities and place of stay of these women which increased which helped increase in more clearer and additional sources of information needed for the research work. Due to no availability of an official data regarding the number of women who have direct access to residential land in the sampled area, the researcher after consultation with one of the local chief (Alh. Dahiru) adopted a judgmental sampling method to select 20 women with direct access to residential land from each ward.

Thus twenty respondents were interviewed in each ward. This is because the community being a homogenous one shows little or no stratification in economic, educational and religious status. The percentage interviewed also adequately represents the study population. The population and samples are shown in Table 3.1

Table 3.1: Distribution of Respondents According to wards and Sampling Size

Study Wards	Number of Respondent	Percentage (%)
Nassarawa 1	20	20%
Nassarawa 2	20	20%
Makera Gwandu	20	20%
Tudun Wada	20	20%
Badariya	20	20%
Total	100	100%

Source Field Survey Data 2016

3.4 Method of Data Collection

This was done through direct interviews with individual respondents and group discussions which went particularly smoothly with most of these taking part making valuable contributions. Open - ended questions (What? When? Why) some of the question were reinterpreted to Hausa language (see appendix II) for a clearer understanding towards effective sources of data for the research and probes were employed in order to be as non - direct as possible in addition to these, direct observations were made of the area production process through a series of transect walks across the residential land. A do - It - yourself exercise was also engaged in with some of the women to gain the confidence of the women. Daily time - use analysis was also employed focusing on a typical day of the respondents and identifying pressure and relative times associated with, particular tasks information generated during interviews and discussions were written in note form during the exercise.

3.5 Method of Data Analysis

Data obtained were subjected to basic statistical methods of analysis, which include measures of central tendency mean, mode and percentage. Also several illustrative and interpretations of tables have been used.

For objective one simple percentages was used to ascertain the socio economic characteristics of women who applied for and received approval for statutory land allocation in the study area,

A Table was used to present the data for objective two, line chart was further used to show the trend of application by women in approval for residential land in Birnin Kebbi from 2005 -2016.

Chart was used to present the data for objective three, while inferential statistics of regression was used to establish factors that significantly constrain women from assessing statutory land in the study area.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation

This chapter presents analysis of data used in this study. Data presentation and analysis are done in this chapter based on the study objectives.

4.2 Socio - Economic Characteristics of Respondents

This chapter presents a summary of data gathered from the field, such as the personal characteristic of respondents like age, Marital status, educational level and their involvement in residential land acquisition is presented, analyzed and discussed.

Table 4.1: Respondent age distributions

Age/years	Number	Percentage
20-30	9	9%
31-40	47	47%
41-50	12	12%
51-60	20	27%
61 - above	12	12%
Total	100	100%

Source field work, 2017

These ages distribution shows that the samples were mainly matured adult who obviously understood the concept of the study and were able to make significant contribution especially in terms of providing useful data that were used in the respondent that were involved, the data maturity of the respondent that were involved, the data used in the study can therefore said to be dependable.

Table 4.2: level of Education

Education	Number	Percentage
Primary	17	17%
Secondary	30	30%
Tertiary	13	13%
None	40	40%
Total	100	100%

Source field work, 2017

The table above shows 17% of the respondent had primary education, 30% had secondary education, 40% did not have any form of formal education 17% of the respondent had high education and the total number of respondent who had female education was high implies that the respondents were quiet knowledgeable enough and understood the importance of research work like this and therefore were able make useful contribution. This was reflected in the way the respondents responded to the questionnaire and the maximum composition enjoyed from them. In the course of the investigation. Those (40%) respondent who did not have formal education are mostly house wife, petty traders, and local activities in the area, there contribution also was significant because they were intelligent and were able to provide useful information need for the study.

Table 4.3: Marital status of respondents

Marital Status	Number	Percentage
Married	75	75%
Single	25	25%
Total	100	100%

Source filed work, 2017

The above table shows that 75% of the respondent were married while the remaining 25% where single. This means that very high percentage of the respondent has families of their

own. Then single individuals also belongs to some families groups within the family area and were thus make as the representative of their families as households.

Table 4.4: Occupation of Respondents

Occupation	Number	Percentage
Civil Servant	19	19%
Farmer	14	14%
Business	36	36%
Other	31	31%
Total	100	100%

Source: field Work, 2016

The above table shows that 19% of the respondent were civil servant, 14% were farmer, 36% business people while the remaining 31 % belong to other occupation ranging from artisans, petty traders, craft makers, drivers etc

These occupation distribution pattern shows that the respondents posses some economic capacity. Others included at table include technicians, artisans, craft worker, House wife

Table 4.5: Respondent Source of Capital

Source of income	Number of respondent	Percentage
Person Saving	30	30%
Loan	20	20%
Borrowing	10	40%
Others	40	40%
Total	100	100%

Sources: field work, 2016

Table 4.5 shows that 30% of the respondents source most of their capital through personnel surveying which seems not be much enough for them to acquire land and furniture it to their satisfactory. While 40% of respondents are within others reasons which includes they don't

save because they so much depend on their husband and do not have job but desires to have land.

Table 4.6: Respondent responses on acquiring land through the state ministry of land respondent

Response on acquiring land through the state Ministry of land	Number of Respondent	Percentage
Yes	20	20%
No	80	80%
Total	100	100

Sources: field work data 2016

Below table shows that about 20% of the respondent acquired land the state ministry of land through the State Ministry of land due to they were aware of it and received approval after application while 80% of the respondent responded No due to they were not aware of acquiring land from the state Ministry of land, were not approved as a result of inadequate capital.

Table 4.7: The Reasons for Women Acquisition in the study Area

		Wards				
Reasons	Nassarawa 1 N=20%	Nassarawa 2	Makera Gandu N=20%	Tudun Wada 2 N=20%	Badariya N=20%	Total %
Economic Factor	40.0	20.0	80.0	90.0	5.0	47
Social/Psychological Factor	35.0	70.0	10.0	5.0	90.0	42
Other factor	25.0	10.0	10.0	5.0	5.0	11
Total	100%	100%	100%	100%	100%	100%

Source: Filed Survey, 2016

About 47% of the respondent stated their economical factor of acquiring land was to source out income both presently and in the future.

Also within the social/ physiological factor most respondent has 42% by reasoning that they access land due to having access to better accommodation, within the also come of the respondents responded that they have no land and so they are in need of it, because they want to have comfortable accommodative homes.

While 11% responded on other reason of having access to land due their own personal reasons, like given it out to an orphan and within this percentage one of the student reasoned on her absenteeism from not having access to land was due to bad leaders, while two widows stated that they do not need land because they are very old and have no child to inherit.

Table 4.8: Respondent ways of obtaining land

Ways of obtaining land	Number of respondent	Percentage
Inheritance	41	41%
Direct purchase	27	27%
Gift	12	12%
Ministry of land (Statutory)	20	20%
Total	100	100%

The above table 4.8 shows that 41% of the respondent obtained land through inheritance and it was respondent by most of the widows and women who inherited land through their parents while 27% of respondents obtained land from direct purchase in order to sale and to have a selective choice of the size of the land in which they wish to acquire. While 20% of the respondents received land acquire through gift from their well wishers in order to maintain peaceful relationship among them, to compensate for good work and to having a better life style.

4.3: Trend of Application and Approval by women for Residential Land

Table 4.9: Summary of applications and government Allocation of residential land for men and women 2006 - 2016

Year	Total No of Application For Allocation	No Of Men Applications	No of women Application	No of Men's approved for allocation	No of Women approved for allocation
2006	820	800	20	250	5
2007	711	690	21	480	2
2008	1326	1320	6	Nil	Nil
2009 ,	806	800	6	Nil	Nil
2010	Nil	Nil	Nil	Nil	Nil
2011	Nil	Nil	Nil	Nil	Nil
2012	Nil	Nil	Nil	Nil	Nil
2013	Nil	Nil	Nil	Nil	Nil
2014	Nil	Nil	Nil	Nil	Nil
2015	Nil	Nil	Nil	Nil	Nil
2016	Over 4,000	3,706	294	860	52

Source: Kebbi Ministry of land 2016

Table 4.0 shows that only 5 women were approved for residential land use, out of 20 women who applied for residential land use in 2006, which seems so discouraging for women who applied for government allocation, and so may result for women to increase in change for purchasing residential land use as a means of having access to residential land. This shows that not many women who applied for land are allocated. While men have the highest numbers of application, they also have the higher percentage of allocation.

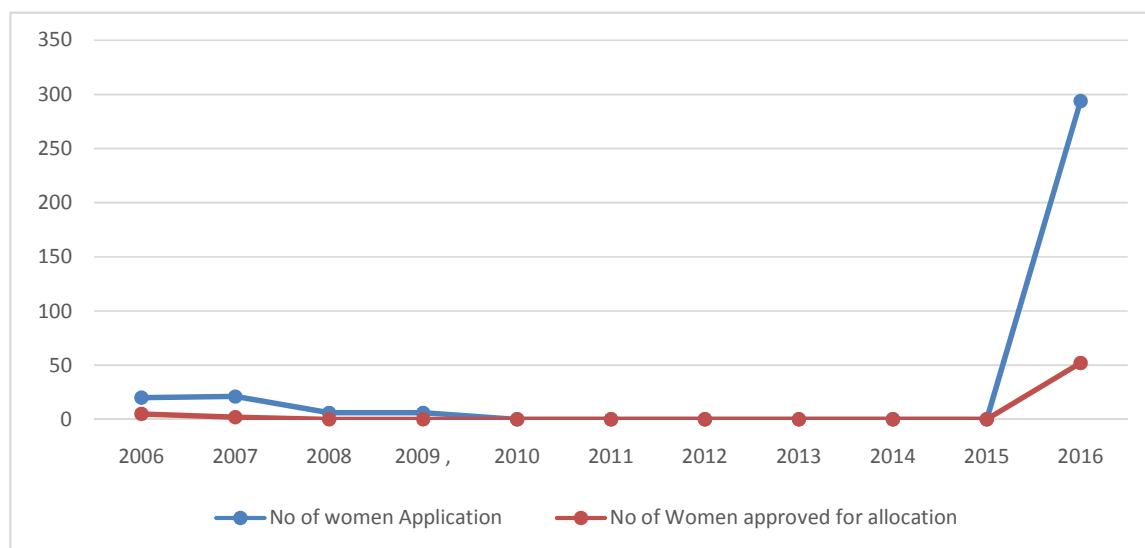


Figure 4.1: Trend of Application and Approval of land by women

Figure 4.1 shows the trend of land application and allotment to women in Birrin Kebbi between 2006 and 2016. It can be seen from the chart that not many of the application for land by women are allotted. However, result shows that there has been a significant increase in the number of application by women in recent years with only 18% of the application being allotted.

Table 4.10: The Reasons Hindering Women from Accessing Statutory Land Acquisition for Residential Land Use

The Reasons Affecting Women from Accessing statutory Land Acquisition for Residential land Use	Number of Respondent	Percentage
Unawareness of statutory land acquisition	30	30%
Lack of adequate capital to secure' statutory	40	40%
Procedures involved hindered them from accessing land for residential land use	3	3%
Age and beliefs hinders them from a accessing statutory land acquisition	7	7%
Total	80	80%

Source field work, 2016

The result above shows that 30% of the respondent are unaware of the statutory land acquisition, lack of adequate capital to secure statutory land responded by 40% of the respondents. While 3% of the respondent responded that procedures involved hindered them

from accessing also 7% of the respondent responded that their age and believe hinders them from accessing statutory land acquisition. The implication is that women may not be considered serious in future, towards accessing statutory land acquisition for residential land use.

4.4 Factors that Constraints Women from Accessing Statutory Land in The Study Area.

1. Miss answering of questions within the application form like for instance.
Have u been allocated to any resident plot? Yes or No
Then if an applicant mistakenly think yes automatically she would not be given access to land even if she have the capital because ministry of land gives access to land to those who had never been assigned to land previously.
2. The value of improve, that is the price of constructing on the land, in which the ministry of land expect applicants to spend above 500,000 Naira which has to be written on the application form, in which below this price hinders applicants from having access to land.
3. Source of many/ capital is another major factor that constrains women from having access to land from the ministry of land in Kebbi State for instance unreasonable and unconsidered filling of source of capital by women on the application form disapproves the women from having access to land.
4. Lack of awareness on erecting of project, after two years under the condition of unable to complete project on land within this two year of approval.
5. Having accessible plots of lands below the number of applicant (women) denier or disapproves many women from having access to the statutory land acquisition for instance having 500 plots, only 500 applicants will be approved from 1000 of applicants.

6. Women Applying for above Half (0.5) hectares of land for residential land use, disqualifies them from having access to statutory land Acquisition which is still the same procedure of requirement from the ministry of land for men in terms of residential land use. So it is unbiased to gender issues.
7. Survey fee payment is also considered as one the factors that constrain women from having access to land statutory land acquisition, it fee payments depends on the nature of applicants planned test.
8. Statutory land acquisitions are not sold out without awareness the ministry of land in which some women considers even if it seems easier to be accessible.
9. Disapproval of statutory land acquisition from the government hinders women from having access to statutory land acquisition for residential land use.

Sourced from Ministry of Land 2016

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

Women are interested in having access to land for residential purpose as a means of shelter to their life and family but due to their in - adequate credit constraints them more from having access to land. In which credit facility is much more important on both statutory land acquisition and that of informal land acquisition for residential land use.

Government are interested and given room for women to participate in developing the society, but there is need for more effort to be done towards enlighten women on the importance of participating and educating them more on the procedure of accessing statutory land acquisition in order to have more approval on accessing statutory land for residential land use.

5.2 Conclusion

Therefore the conclusion is that women changes more from the statutory pattern accessing residential land acquisition to inheritance purchase informal way of accessing residential land as a result of inadequate capital and unawareness of statutory land for residential purpose which may affect women more in participating towards developing the society.

Result shows that majority of women who applied for land are Married with most of them engaged in business and other commercial activities indicating that most of the women possess some economic capacity to own a land.

Similarly, 30% of the respondents source most of their capital through personnel surveying which seems not be much enough for them to acquire land and furniture it to their satisfactory. Result however shows that majority of the women do not acquire their land

through the ministry of Lands. Also, within the social/ physiological factor most respondent has 42% by reasoning that they access land due to having access to better accommodation, within the also come of the respondents responded that they have no land and so they are in need of it, because they want to have comfortable accommodative homes.

Furthermore, result shows that only 18% - 20% of women who applied for land are allocated the land while more percentages are allocated to their male counterpart. However, the trend over the years shows that more women are being bold enough to apply for land.

5.3 Recommendation

Based on the findings of the study, it is recommended that:

1. A scheme or programme should be made to give women priority to obtaining loan for them to be able to apply for land.
2. Women should be encouraged and enlighten more on the importance of having access to residential land through statutory land acquisition.
3. Government should provide more space for women to having access to statutory land acquisition by ensuring that more women are allotted land when they apply.
4. Government should advertise statutory land acquisitional period of application for more women to apply.
5. Women should be thought on how to save as much as little they have in order to invest on valuable items rather than much dependence ornamental items like gold etc. for more society development and better life for both the present and for the future unborn.
6. More women should participate more in law making forward enforcing their right.

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APPENDIX I *

DEPARTMENT OF GEOGRAPHY FACULTY OF EARTH AND ENVIRONMENTAL SCIENCES BAYERO UNIVERSITY, KANO QUESTIONNAIRE FOR M. SC (LAND ADMINISTRATION)

CHARGING PATTERN OF WOMEN'S ACCESS TO RESIDENTIAL LAND IN BIRNIN KEBBI METROPOLIS

Dear Miss/Mrs,

This questionnaire is solely designed for academic purpose and all information collected will be treated as confidential. Please tick the appropriate option.

Thank you for your cooperation.

- Marital status:

Single [] Married [] Divorced [] Widowed []

- What is your age?

Below 18 () 18-23 () 24-29 () 30-35 () 36-41 ()
42-47 () 48-53 () 54-59 () 60 and above

- Which religion you belong to?

Islam () Christianity () traditional () other ()

- What is your state origin?

- What is your educational background?

Adult/Non Formal/Qur'anic education () Primary ()

Secondary () Tertiary () None ()

- What is your occupation?..

What is your husband's occupation?

- Which part of Bimin Kebbi do you live:

What is your estimated annual income:.....

Are you interested in acquiring residential land?

Yes () No ()

If yes, please state your reason.....

Do you own any residential plot of land:

Yes () no ()

If yes, what size is the plot:

15m by 30m () 30m by 50m () 40m by 60m ()

25m by 40m () others specify How did you obtain the land?

Direct purchase () Inheritance () Gift()

Others

Have you ever acquired land through the state ministry of lands?

Yes () No ()

If yes, did. receive an approval for the application:

Yes () No ()

If yes, how long did it take you to receive it? Please state

.....

How did you get the money to acquire the land?

Personal savings () Loan () Borrowing () Other.....

Have you ever acquired land through the informal land markets: Yes () No ()

If yes, were you actively involved in the transaction:

Yes () No ()

If No, who acted for you:

Husband () Son () Male relative () Agent () In your opinion

are men given more access to land than women Yes () No ()

If yes, why? “

.....

What are the difficulties you faced in acquiring land from government/agents?

Lack of fund (money) () Custom/traditions () Religion ()

Land price () Acquisition process () Transaction costs ()

In general what are the factors that affect your ability to get land? Please state.....

.....

APPENDIX II

DEPARTMENT OF GEOGRAPHY

FACULTY OF EARTH AND ENVIRONMENTAL SCIENCES

BAYERO UNIVERSITY, KANO

QUESTIONNAIRE FOR M.SC (LAND ADMINISTRATION)

CHARGING PATTERN OF WOMEN'S ACCESS TO RESIDENTIAL LAND IN BIRNIN KEBBI METROPOLIS

MALL KO MALLAM.

Wannan kundin gin ra'ayi an sarafashine domin abinda ya shafi illimi kawai kuma duk wasu bayanai da aka bada za'a barshi a matsayin siri, sai kayi maki amatsayin zabi.

Muna godiya da bada hadin kai.

ABINDA YA SHAFI AURE KO RASHIN AURE.

Marar Aure () Mai Aure () wanda ya rabu da matarsa () Wanda miji ko matarsa ta rasu.

SHEKARARKA NAWA?

Kasa ga shatakwas () 18-23 () 24-29 () 30-35 () 36-41 () 42-47 () 48-53 () 54-59 () 60 da kuma sama da haka.

WANNE IRRIN ADDINI KAKEBI

Islam () Christianity () Gargajiya () Dadai sauransu ().

- Kai dan assalin wacce Jahane?.....
- Wane irrin nau'I ko scohe ka karanto?

Adult/Non formal/Qur'anic education ()

Primary () Secondary () Tertiary () None ()

- Menene aikinka?.....
- Wanne Sashe ne kike a garin Birnin Kebbi.....
- Minene Kwatan kwacin abinda ke shigoki a tsawon shekara daya.....
- ...
- Kinada ra'ayin mallakar gida? Yes () No ()
- In "Eh" to bayana dalilinki.....
- Ko ka mallaki fillin gina gida Eh () Aa₅₆ ()

- In Eh menene kwafan kwacin girma da kuma fadinshi?

15m by 30m () 30m by 50m () 40m by 60m () 25m by 40m () other specify

- Tayayane ka samu wanna hili

Saye da kai tsaye () gado () kyauta () ko kuma ta wata hanya.....

- Ko kin taba samun fili ta hanyar ina'aikatar sa'marda filaye ta jaha.

Eh () Aa ()

- In har haka, to ko ka karbi shaidar yarda to mallaka. Eh () Aa ()

- In har haka iya tsawon wane lokaci ya kai kamin ka samu.....

- Yaya kasamu kudin mallaka?

Personal Saving () Bashi () Arrowa ()

Da dai sauran bayani.....

- Ke taba samun fili ta hanyar saye a kasuwar filaye. Eh () Aa ()

- In haka, yausha ka kasanye a cinikin saye da sayarwa. Eh () Aa ()

- In kuma, Aa way a tsyamaki

Mijinki () danki () dan'uwanki namiji () dillalo ()

- In har naki tinaji maza aka fibawa filaye bissha ga mata Eh () ko Aa ()

- In Eh miyassa.....

- Waddani irrin matsaloli kika fuskanta wajen samun fili ga gwannati ko dillalai?

Rashin kudi () hanyoyta mallaka () Addini () Farashin fili () Yanayin mallaka ()

- A takaice wane daliline yasa kika kasa samun fili? Bayani

.....

