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Exploring the Socio-Economic and Structural Market Issues Influencing Land Accessibility Challenges in Akure, Nigeria

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ABSTRACT

This study examines the contribution of key factors that limit land accessibility in Akure. A survey design method was used for data collection via building enumeration and a structured questionnaire survey on residents within the three zones in the city. A sample size of 7% was adopted, which amounts to a total of 422 sampled respondents, while descriptive statistics and a Likert scale were used to process the set objectives. Findings from the study revealed that socio-economic attributes of residents were significant predictors limiting land accessibility in Akure. Findings on critical land parameters examined in the three zones observed in the city indicate that availability and affordability have high mean values of 4.50, 4.40 and 3.25, tenure security has 4.29, 4.05 and 4.48, ease of transaction has moderate mean scores of 3.38, 3.54 and 3.02, land market policy has 3.12, 3.11 and 3.65, location has mean value of 4.31, 4.29 and 4.39 while land price speculation has 4.25, 4.17 and 4.23 mean value contributions to land accessibility challenges in Akure. Thus, the study recommends: (i) implementation of sound land tenure policy frameworks to land accessibility, (ii) empowering productive age group with land discounted prices and housing finance subsidies, (iii) regional redistribution of infrastructure and social facilities to reduce pressure on existing urban lands, (iv) review of land market policy to curb informal land transactions, (v) effective

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collaboration among stakeholders in land administration, and (vi) adopting GIS techniques for effective monitoring of land utilization in promoting sustainable urban land use and management in Akure.

Keywords: Land Affordability; Land Market Policy; Land Tenure Security; Land Price Speculation; Ease of Transaction

1. Introduction

Land is a solid, dry surface of the earth, encompassing the continents and islands. It is a crucial natural resource, supporting all forms of life, essential for various economic activities like construction, mining, agriculture, and recreation. Generally, land has been used as a tool for obtaining social prestige, economic security, and political power. Availability of land is crucial to national development, as it is the basis for all infrastructural, economic, and social development^[1]. As a result, land is the most valuable of all the resources on which other resources are directly or indirectly dependent.

Mixta Africa noted that land ownership refers to the legal rights over a piece of land, which may include the ability to either use it, lease it, sell it, or allow it to appreciate over time^[2]. Hence, owning land adds to the security of assets, makes value more long-term, and opens up diverse opportunities. Landowners are the holders of exclusive rights and privileges over a territory or piece of land. However, the Land Use Act of 1978 is one of the most important legal frameworks governing land ownership and management in Nigeria. Hence, land ownership in Nigeria is either statutory or customary^[3,4]. Statutory ownership of land applies to urban areas, where rights and control of all land are vested in the 'Governor'. However, customary ownership rights are solely vested in the family, otherwise known as the "Olori Ebis" (Family-heads). It is important to note that customary ownership has yielded several disputes or insecurities over the years, thereby affecting access to sustainable housing delivery in Nigeria.

Land accessibility can be explained as the various processes by which a person or group of people obtain the right to occupy, use, or benefit from land and its inherent resources, either temporarily or permanently. Igwe et al. pointed out that land accessibility in Nigeria is limited by factors such as insufficient land allocation

mechanisms, high cost of land, declining income, and inefficient mortgage institutions^[5]. These inadequacies had all been linked to subpar housing delivery in Nigeria and its urban areas in particular.

Socio-economic attributes of residents contribute significantly to land accessibility challenges. Notably, factors like gender, age, educational level, income level, and occupational status influence one's access to land. The scenario in Nigeria's urban areas highlights that there is a spike in land costs, which impedes access to land^[6]. Therefore, housing provision has proven difficult, despite several government interventions. This disturbing scenario was attributed to the socio-economic characteristics of land owners in Akure, such as low educational level, low economic status, and lack of property rights. These have made access to land essentially difficult for most urban residents. As a result, families whose income was structurally limited and unable to purchase land, due to its rising costs, were forced to reside in slums or deteriorated housing conditions. Another viable social factor limiting land owners is Gender. Evidently, in most Nigerian cities, women encounter low land accessibility due to low educational level, low proportion of female land owners or household heads, large percentage of unemployed women or women in the informal sector, amongst others^[7]. Besides, cultural orientation in the study area has an important attachment of land ownership to men rather than women. These limiting factors have amplified land accessibility and affordability challenges in no small measure.

Similarly, the dominance of the productive age groups in most urban areas has increased the demand for housing. This increased demand for housing has become pivotal to the high costs of land in cities. It is noteworthy that there is an insufficient supply of urban land to meet its rising demand. This has increased the growth of urban sprawl in major cities in Nigeria, such as Lagos, Ibadan, Port-Harcourt, and Abuja. Akure urban is not left out of this disturbing situ-

ation. High rate of unemployment and under-employment in developing countries like Nigeria is another contributing factor. The Nigeria Economic Summit Group^[8] documented that the unemployment rate stood at 5.3 percent in the first quarter of 2024, representing a third consecutive increase since the second quarter of 2023. However, the underemployment rate accounted for 10.6 percent in the first quarter of 2024. This had led to a weak purchasing power and harsh economic conditions, as the majority of Nigerians, low and middle-income earners, could barely afford rental costs, let alone purchasing land to construct decent dwellings. This has further increased multi-dimensional poverty, deepened inequality, and left a significant portion of the urban population homeless. Extreme poverty line results in Nigeria for 2021, 2022, and 2023 are 11.0, 11.4, and 11.9 percent, respectively. Also, World Poverty Clock, as cited in Oyediji^[9], ascertained that in 2024, a huge estimate of 70,834,207 out of a population of 225,731,260 Nigerians were multi-dimensionally poor.

Notably, other factors had been identified as key contributors to land accessibility challenges in Nigeria. These factors include affordability and availability, ease of transaction, land market policy, land tenure security, location, and land price speculation. Oyediji^[10] and Owoye and Adediji^[11] all affirmed that land affordability in terms of (high cost of urban land), unavailability or scarcity of urban land, cumbersome process of land acquisition and fraudulent activities of land hustlers or speculators (in terms of ease of transaction), existing land tenure system (prevalence of customary land tenure and ineffective land administration), had significantly led to a spike in land accessibility challenges in Nigeria and Akure city in particular. For instance, Gbadegesin et al.^[12] noted that 69 percent of land transactions in Nigeria were through family holdings and inheritance (customary land tenure system). Also, the escalating costs of Nigeria's urban land and ease of land transactions have posed a significant constraint on land accessibility and other basic living costs. Adediji et al.^[13] and Agunbiade et al.^[14] confirmed that affordability challenges and ease of transaction of land in most urban areas like Lagos, Akure, Ibadan, Port-Harcourt, and so on, had been difficult and hectic. Similarly, the non-formulation and implementation of effective land

market policies or reforms in Nigeria had exacerbated land accessibility challenges in Nigeria. Consequently, land prices continue to rise indiscriminately, as a result of the existing informal land market and ineffective price control or regulatory framework^[15,16]. These hindrances have further impacted effective housing provision in Nigeria.

Given all the aforementioned scenarios, however, this study seeks to make an in-depth investigation into key factors that limit land accessibility in Akure, intending to proffer a holistic approach to resolving urban land accessibility challenges, as well as creating improved urban planning and land use management practices in the study area.

2. Conceptual Framework

Land accessibility, urban land governance, socioeconomic determinants, and land management concepts are found relevant in providing an insightful background to the vital aspects of discourse in this study.

2.1. Land Accessibility and Urban Land Governance

Accessibility is vital to improving an individual's or a group of people's standards of living, as it helps in a nation's overall development and poverty reduction among its citizens. Therefore, land accessibility is the process by which people gain rights and opportunities to occupy and use land primarily for various purposes such as residential, commercial, agricultural, recreation, and so on, which could be temporary or permanent^[17]. Effective land supply forms the basis for sustainable housing provision globally. However, it has been observed that there is limited access to land in Nigeria, especially in urban areas. This has increased the number of homeless individuals and has made housing provision problematic. Bako and Balogun^[18], Ibimilua and Ibitoye^[19] noted that numerous issues exist regarding land accessibility, management, and housing provision all over the world. These researchers further stressed that land accessibility and management challenges, including housing shortages in developing countries such as Nigeria, arise from difficulty in obtaining land for construction (high costs

of land), scarcity of urban land, ineffective government policies (in terms of land administration and price control), exorbitant mortgage interest rates, among others. Therefore, there is an increase in homeless individuals, deteriorated living conditions (slum housing), and land accessibility challenges in most urban areas in Nigeria.

Similarly, high population growth and rapid urbanisation rates in Nigerian cities have further posed undue pressure on the available urban land, as a result of an increase in demand. This leading to a spike in land prices and hinders the availability of urban land for development purposes. Moore^[20] affirmed that the high cost of urban land, limited access to housing finance, and high mortgage interest rates had limited the effectiveness of affordable housing delivery in Nigeria. Chrinus, Okoye, and Ukah^[21] pointed out that bureaucracy and administrative bottlenecks in land administration processes pose a serious challenge to land accessibility and housing development in Nigeria, especially in urban areas. The customary land tenure system has exacerbated land accessibility, affordability, and housing supply challenges in cities. Over the years, this has led to several land disputes as a result of improper documentation and unscrupulous activities of land speculators. Also, obtaining land survey plans and building plan approvals from multiple government agencies has increased the financial burden on prospective land or house owners. It is important to note that the registration of land title documents has been time-consuming^[13].

Furthermore, effective urban land governance is pivotal to equitable land accessibility. Urban Land Governance, in this context, embodies the vital requirements for land use and resource management for sustainable, inclusive, and resilient cities^[22]. It is noteworthy that reliable land information, easy documentation or registration process, increased supply of urban land, sustainable land market policies and land tenure security, as well as citizen participation, would reduce land accessibility challenges in Nigeria and Akure in particular. Andrew et al.^[23] confirm that urban governance through effective policies and regulations can influence land prices, making it more or less accessible to different socio-economic groups. Government investment in transportation infrastructure can also improve accessi-

bility to land, while a lack of investment will limit access. Urban land governance and socio-economic factors can perpetuate social inequality, with marginalized groups facing greater barriers to accessing land^[23]. However, the recent implementation of the National Urban Development Policy in 2025 is hoped to create a transformative path for urban planning, by resolving the inadequacies militating against sustainable urban governance and land accessibility challenges in Nigeria.

2.2. Socio-Economic Determinants (SED) of Land Accessibility

Land is a fundamental resource for all, as it provides an important basis for economic and social development^[24]. However, for land to be considered accessible to end users, it must be physically reachable, reasonably priced, easy to transact, and secured by a solid tenure system. Therefore, access to land is crucial for poverty reduction and economic advancement. Socio-economic factors shape our way of life, social values, and invariably the desire for an improved standard of living, such as owning land, house, cars, and so on^[25,26].

Meinzen-Dick et al.^[27] observed that Gender, as one of the socio-economic determinants of land accessibility, plays a pivotal role in land accessibility in Nigeria. Compared to men, women had less access to urban land due to their low income, economic instability, and cultural attachment of land ownership to men rather than women. Women constitute the majority in the informal occupation sector and also lack access to land and its inherent resources^[28]. Promoting equitable distribution of land and its resources for the male and female counterparts would promote economic prosperity, reduce poverty, and create an improved urban development in Nigeria and Akure urban in particular. Ajayi^[29] and Olotuah^[30] established that accessibility to land for residential purposes and development projects in urban areas in Nigeria has become challenging for the majority of low- and middle-income groups, due to prohibitive prices. These inequalities had forced many urban dwellers into abject poverty, thereby increasing homelessness and occupants of deteriorated housing conditions.

Yusuf et al.^[25] affirmed that the educational level, occupation, age, and marital status of urban residents

also play significant roles in determining land accessibility. A high educational attainment and an increase in the number of gainfully employed urban residents would increase their purchasing power and accessibility to urban land. This would also result in increased knowledge of property and land acquisition rights. Hence, land accessibility and acquisition challenges would be reduced significantly. Similarly, age and marital status of urban residents reveal an increased demand for urban land and increased economic productivity. However, there is a need for synergy between the government, community-based organisations (CBOs), non-governmental organizations (NGOs), private development companies (PDCs), and citizens. These would create an increase in the supply of urban land for a sustainable housing provision and minimize the rising rates of poverty amongst urban residents in Nigeria and Akure urban in particular.

3. Materials and Methods

3.1. The Research Locale

The research area is Akure, the capital city of Ondo State Nigeria. As shown in **Figures 1A** and **1B**, Akure is located in the Southwestern part of Nigeria, lies within Latitudes $7^{\circ}15'N$ and $7^{\circ}28'N$ North of the Equator and Longitudes $5^{\circ}6'E$ and $5^{\circ}21'E$ East of the Greenwich Meridian. It is located approximately 700km Southwest of Abuja, the Federal Capital of Nigeria and about 350km to Lagos. Akure urban had a total land area of 991 km^2 ^[31]. The city is located within the tropical rainforest region. The temperatures are relatively high throughout the year, and there are marked seasonal changes in rainfall and relative humidity. The climate of Ondo State is influenced by two major wind currents - the Southwest trade wind, which is warm and moist, and the Northeast trade wind, which is hot and dry. Notably, this gives rise to the two major seasons: the wet (rainy) and dry (harmattan) seasons. The wet season starts in November and ends in March. The rainy season is between April and October, while the average rainfall is about 1,340 mm with heaviest rainfall in July (2,940 mm) and the lowest rainfall in January and December (83mm and 149mm respectively). On the other hand, a cool dust dust-laden wind (harmattan) blows during December and January.

As regards temperature, the mean annual maximum temperature of the city is about 30°C ^[31].

Akure became the capital city of Ondo State in 1976^[32] and the headquarters of the Akure South Local Government Area. It has experienced tremendous growth since it assumed this status, leading to economic pressures as a result of the spike in its inflation rate. This is reflected in the high cost of land, building materials, the high cost of land title registration, and so on. The majority of the residents in Akure are in the low-middle group; hence, they are unable to cope with the surge in inflation. Also, the high influx of the productive age group, gender disparities, and increased unemployment rates have further amplified the land accessibility challenges in Akure urban. As a result of the city's increased migration rate, rapid urbanisation, and population growth, Akure serves as a centre for commerce, education, administration, recreation, etc. This had led to a remarkable increase in the city's population. Thus, as at the 2006 population census, the population of Akure was 403,000^[33]. However, the population of Akure urban has been projected to be 803,000 in 2025, at a 3.88 percent growth rate^[34]. Furthermore, the ineffectiveness of the Government's land policy, illegal activities of land speculators, inefficient land price control, and scarcity of urban land have further made the residents of the research area prone to intense land accessibility challenges.

3.2. Methodology for Database Acquisition

This study made use of a structured questionnaire and personal observation for data acquisition. Information obtained through these instruments facilitated an in-depth understanding of the socio-economic attributes of land owners and contributions of other land parameters to determining land accessibility challenges in the study area. Also, a Geographic Information System was used to digitize the study area to obtain the building population of 12,040 as shown in **Figure 2** and **Table 1**. A sample size of 7% was taken across the three zones in Akure urban. The Ondo State Bureau of Statistics (ODSBS)^[35] integrated household survey report of 5 persons per building and 5 persons per household in Akure was adopted in the estimation of the

household population survey, with a sum of 60,200, out of which 422 respondents were sampled for this study. Haruna^[36] affirmed that a sample size less than 400

does not adequately represent a large population such as Jos metropolis and invariably Akure urban. Hence, the sample size adopted is considered suitable for the study.

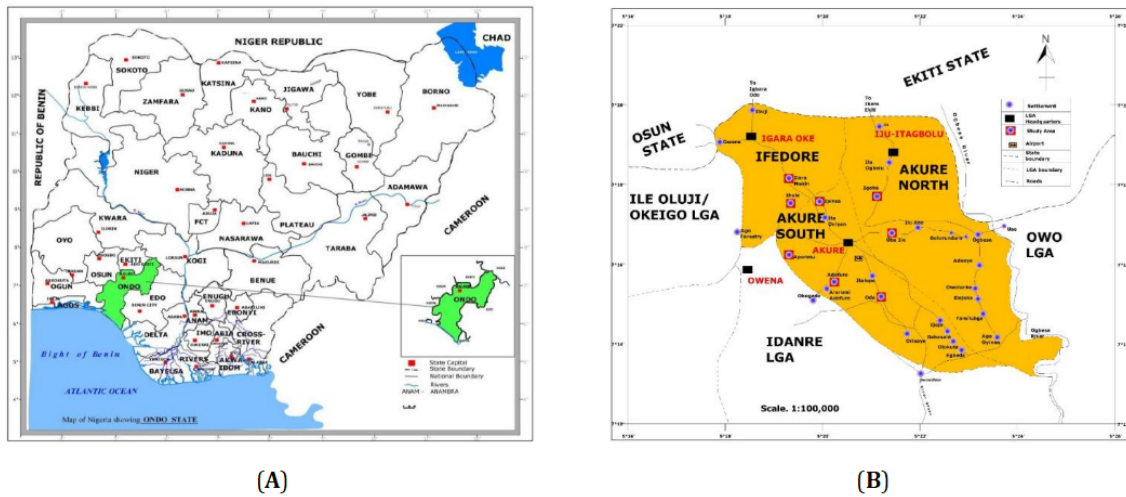


Figure 1. (A) Ondo State in the National Setting; (B) Akure South in its Regional Setting.

Source: Ondo State MPPUD (2021).

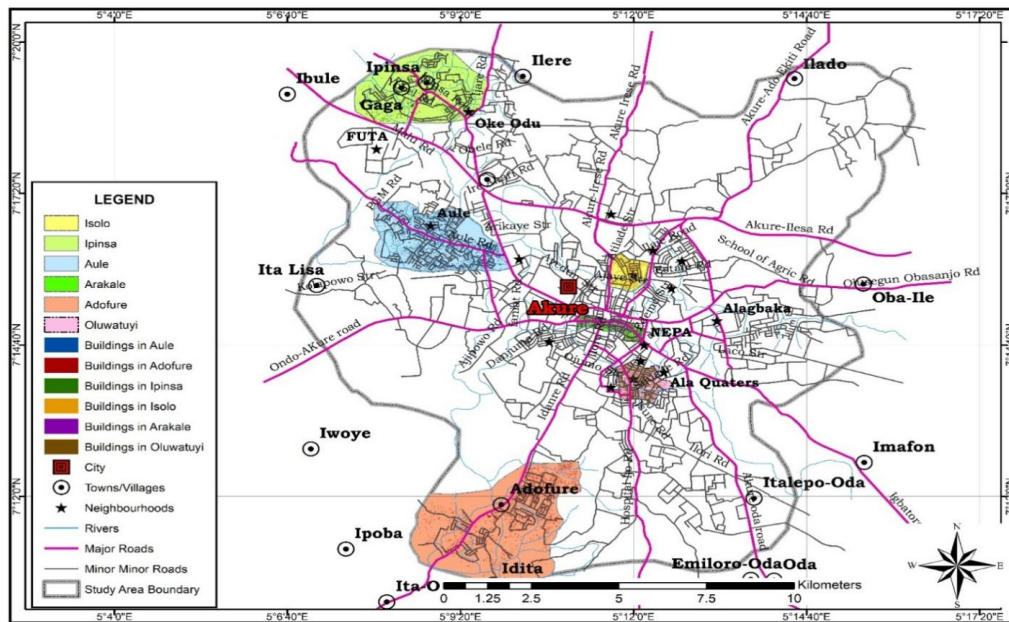


Figure 2. Locational Map of selected settlements for the Study in Akure Urban.

Source: Digitized Map from Google Imagery (Updated by the Authors, 2021).

Multi-sampling techniques were adopted in data collection for the study. The study area was first divided into three zones using stratified random sampling; six locations were selected in all, with two from each zone using a purposive sampling technique. A questionnaire was administered to a household head in each of the sampled

buildings or an adult who could provide the desired information on the subject matter using systematic random sampling. Statistical Package for Social Sciences (SPSS version 20) was explored to process data obtained from the field through the structured questionnaire, which was subjected to both descriptive and inferential analy-

sis. The descriptive statistic was used to evaluate the contribution of socio-economic attributes of residents to land accessibility challenges in the study area. The results were presented in frequencies, percentages, charts, and tables. A Likert scale was adopted to explore the influence of key land accessibility parameters like land market policy, tenure security, ease of transaction, location,

and land price speculation, with their results presented in mean scores. Microsoft Excel (version 13) was used to prepare the charts, while tables were inserted using word processing. **Table 1** shows the sampled areas and the sample size derivation in the study, while **Table 2** reveals the socio-economic variables of residents and key land accessibility parameters examined in the study.

Table 1. Sampled area and sample size derivation for the study.

Zones	Sampled Areas	Existing Buildings	Estimated HHDs Population	Sample Taken @7%
Core	Isolo	1,410	7,050	50
	Arakale	1,958	9,790	68
Transition	Awule	3,301	16,505	116
	Oluwatuyi	1,744	8,720	61
Periphery	Adofure	2,372	11,860	83
	Ipinsa	1,255	6,275	44
Total		12,040	60,200	422

Source: Field Survey (2021).

Table 2. Socio-economic and structural land market factors examined in Akure.

S/N	Variable Name	Variable Specification	Measurement Scale	Statistical Tool for Analysis
1	GENDER	Respondents being called male or female	1 = Male 2 = Female	Descriptive Statistics
2	AGE	Age of respondent	1 = 18–30 years 2 = 31–45 years 3 = 46–59 years 4 = above 60 years	
3	EDULEV	Educational level of respondents	1 = Primary 2 = Secondary 3 = NCE 4 = Polytechnic 5 = University	
4	INCOME	Income distribution of respondents	1 = Below N18,000 2 = N18,001– N36,000 3 = N36,001– N54,000 4 = N54,001– N72,000 5 = N72,000 and above	Likert Scale
5	OCCUPADS	Occupational status of respondents	1 = Unemployed 2 = Farming 3 = Lumbering 4 = Trading 5 = Artisan 6 = Civil servant	
6	AVAB & AFFORD	Availability and Affordability	1 = Very high 2 = High 3 = Average 4 = Low 5 = Very low	
7	LAMAPO	Land Market Policy	1 = Very high 2 = High 3 = Average 4 = Low 5 = Very low	
8	EASTRA	Ease of Transaction	1 = Very high 2 = High 3 = Average 4 = Low 5 = Very low	

Table 2. Cont.

S/N	Variable Name	Variable Specification	Measurement Scale	Statistical Tool for Analysis
9	LANDTEN	Land Tenure Security	1 = Very high 2 = High 3 = Average 4 = Low 5 = Very low	
10	LOCATION	Location	1 = Very high 2 = High 3 = Average 4 = Low 5 = Very low	
11	PRCSPEC	Land Price Speculation	1 = Very high 2 = High 3 = Average 4 = Low 5 = Very low	

Source: Field Survey (2021).

4. Results and Discussion

4.1. Socio-Economic Factors Influencing Land Accessibility Challenges in Akure

4.1.1. Gender of Respondents

Findings from this study indicated that the majority of the respondents were male (68%) while 32% were female (see **Figure 3**). This is due to the widespread

perception in Nigerian cities that male counterparts predominate as household heads^[6,37]. Notably, there is an increase in land ownership inequalities, accessibility and invariably low economic empowerment for women. As a result, a good proportion of females have lesser access to land ownership through inheritance, purchase, among others, because they are mostly unemployed or are in the low-income groups. Hence, increasing homelessness or housing problems amongst females^[38,39].

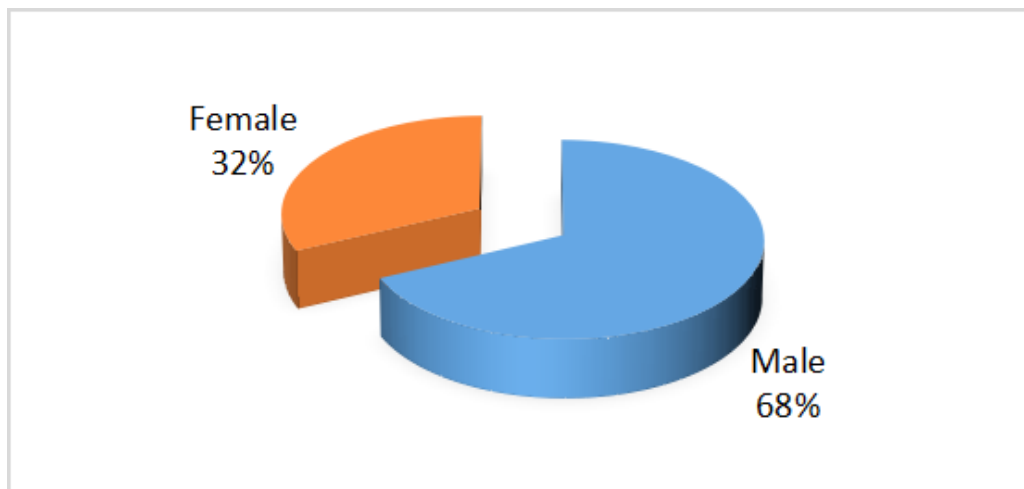


Figure 3. Gender of respondents.

Source: Field Survey (2019).

4.1.2. Age of Respondents

Age distribution of respondents obtained from this study revealed that majority are within the age of 31-45 years (see **Figure 4**). These age cohorts are the produc-

tive or economically active ones, with an increased desire to become successful, to meet their needs. A cursory look at this distribution also shows that the age group 60 and above is predominant in the core and transition areas of Akure.

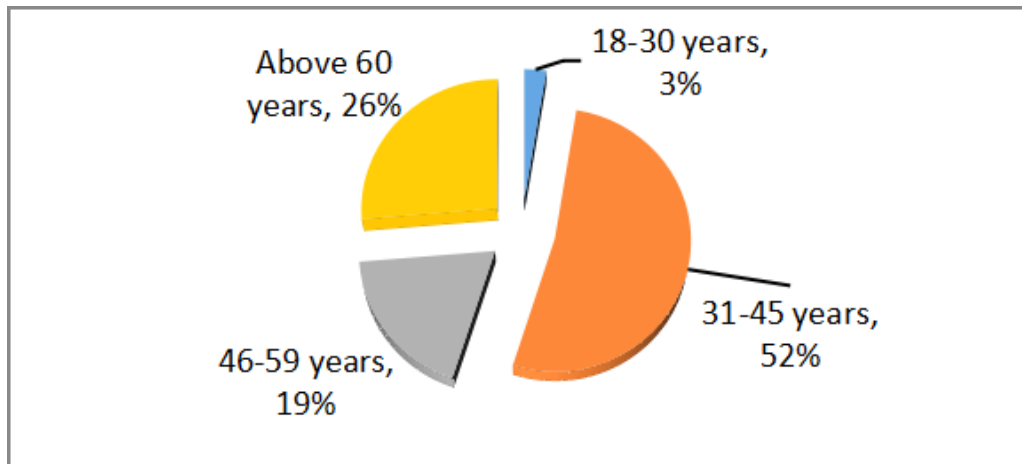


Figure 4. Age distribution of respondents.

Source: Field Survey (2019).

However, the dominating young age cohorts (31–45 years) encounter harsh economic realities due to a declining income, high unemployment or underemployment rate, and inflationary trends. These inadequacies have reduced their purchasing power and quest to afford or access land. Thus, forcing them to reside in slums and squalor housing conditions^[40]. It is important to note that there is a limited supply of urban land to cope with the increased demand from the productive age groups. This has exacerbated land prices, including rental costs^[41]. This has led to ineffective housing supply in Nigeria and Akure urban areas.

4.1.3. Educational Level (EDULEV) of Respondents

EDULEV of sampled respondents in this study revealed that 29.1% were Senior Secondary School Certificate (SSCE) holders, while 46.1% had attained tertiary education (see **Table 3**). It could be inferred from this that, residents in this part of the city were literate, with increased demand for land and property rights. Ajayi & Adebayo^[42] affirmed that there is an increase in the educational level of Akure residents. This was as a result of migrants from neighbouring towns and villages who are employed or desire to acquire more knowledge in the Akure urban area. Consequently, there is an increased demand for urban land, property rights, and affordable, quality housing^[25]. However, this increased demand for land and quest for property rights has been met by un-

favourable land policies, increased land cost and illegal activities of land speculators from the informal land markets.

4.1.4. Occupational Distribution (OCCUPAD) of Respondents

OCCUPAD showed that 18.2 percent were unemployed, 59.4 percent were self-employed (traders and artisans), 22.4 percent were civil servants in the study area. **Table 4** revealed this distribution. In Akure core and transition areas, traders and artisans were predominant, due to the fact that this zone is the locale of business activities. However, in the peripheral zone of the study area, farmers and civil servants dominated. The spike in unemployment in the research area, has led to economic pressures or hardship, as a good number of Akure urban residents cannot afford to own land. Also, the working population especially the self-employed (traders and artisans), engages in small-medium scale enterprises and are faced with inflationary trends in land price and housing, as a result of high population and rapid urbanisation rate in the research area. The civil servants also encounter these economic downturns. Therefore, land accessibility still remains difficult the majority of the residents in Akure. As a result, urban housing crisis keeps increasing. Ogundipe et al.^[43], Yusuf et al.^[25], Yoade, Adeyemi and Adeyemi^[44] affirmed that occupational pattern influences land accessibility, affordability and invariably effective housing delivery.

Table 3. Educational level (EDULEV) of respondents.

EDULEV	Frequency	Percentages (%)
Primary	103	24.5
Secondary	123	29.1
NCE	47	11.1
Polytechnic	41	9.7
University	108	25.6
Total	425	100.0

Source: Field Survey (2019).

Table 4. Occupational Distribution of Respondents.

OCCUPAD	Frequency	Percentage (%)
Unemployed	77	18.2
Traders	148	34.9
Artisans	104	24.5
Civil servants	96	22.4
Total	425	100.0

Source: Field Survey (2019).

4.1.5. Income Distribution of Respondents

Results from the statistical distribution of income of respondents indicated that a significant proportion are low-middle income earners. This had created a major obstacle to land accessibility in Akure. As income remained a principal determinant of land accessibility and acquisition. **Table 5** revealed that over 70 per cent of residents in the research area earn below Nigeria's current minimum wage of ₦70,000. This was due to the unemployment and under-employment rate, including the nature of their jobs. Hence, there is an increased gap between land accessibility and affordabil-

ity. Family Home Funds^[45] and Ayo-Odifiri et al.^[46] affirmed that the prices of urban land available were beyond the reach of the majority of low- and middle-income groups in Nigeria. Furthermore, the spike in land prices in Akure cannot be overstated; this has invariably increased housing costs. Also, the illegal activities of land speculators from the informal land market had further increased land prices. This had imposed economic pressure and land disputes on the majority of low-middle-income classes in the research area. Hence, leading to severe housing challenges such as homelessness and living in sub-standard housing conditions, amongst low- and middle-income households.

Table 5. Income Distribution of Respondents.

Income (₦)	Frequency	Percentages (%)
18,000 & Below	78	18.4
18,001–36,000	92	21.8
36,001–54,000	128	30.3
54,001–72,000	106	25.0
72,001 & Above	19	04.5
Total	422	100.0

Source: Field Survey (2019).

4.2. Structural Land Market Factors Influencing Land Accessibility Challenges in Akure

Ekebuike et al.^[47] and Unamma et al.^[48] noted that the increased competition for urban land, arising from high population and urbanisation rate, had led to a surge in housing construction and rental prices. It is pertinent to note that a significant proportion of the urban popula-

tion is unable to afford quality housing. These economic downturns have prevented equitable access to land and its resources, leading to an increasing urban poverty rate. Moreover, land accessibility is fundamental to sustainable urban development. It is from this end that this objective investigates the challenges militating against equitable land accessibility in Akure. Variables investigated in this section were illustrated in **Table 6**, using a Likert

scale as a statistical tool for the analysis. This was based on five options, where 5 = Very High (VH), 4 = High (H), 3 = Undecided (UD), 2 = Low (L), and 1 = Very Low (VL). Fac-

tors examined in this section include: availability and affordability, land market policy, ease of transaction, tenure security, location, and land price speculation.

Table 6. Structural Land Market Factors Influencing Land Accessibility Challenges in Akure.

Variables Examined	Core		Transition		Periphery	
	Means	Std.	Means	Std.	Means	Std.
Availability and Affordability	4.50	0.753	4.40	1.040	3.25	1.485
Land Market Policy	3.12	1.766	3.11	1.719	3.65	1.639
Ease of Transaction	3.38	1.632	3.54	1.426	3.02	1.429
Tenure Security	4.29	1.385	4.05	1.600	4.48	0.880
Location	4.31	0.747	4.29	0.787	4.39	0.932
Land price speculation	4.25	1.148	4.17	1.075	4.23	1.304

Source: Field Survey (2021).

Findings revealed that availability and affordability were the principal contributors to land accessibility challenges in the research area. Hence, with high mean values of 4.50, 4.40, and 3.25 in the core, transition, and periphery zones of Akure urban, availability and affordability of land have remained a major obstacle to effective housing provision or sustainable urban development. Bello^[49], Ajayi^[29], and Olotuah^[30] emphasized that there is a need to supply more land in urban areas and also ensure it is affordable to all income groups. This would increase access to affordable housing in all regions. Tenure security is another factor accounting for land accessibility challenges in Akure. This also constituted high mean values of 4.29, 4.05, and 4.48 in the core, transition and periphery zones, respectively. The customary land tenure system or family holdings was predominant in the study area. This had led to several ownership disputes in the study area. Hence, limiting sustainable urban development in Akure. Ogundipe et al.^[45] and Ekpodessi and Nakamura^[50] affirmed that the customary land tenure system had increased housing issues in Africa. Ease of transaction is the third contributor to land accessibility challenges, according to the statistical findings from this study. This accounted for mean values of 3.38, 3.54 and 3.02 across the urban core, transition, and periphery zones of Akure. The financial capability of respondents in the study area determines the ease of land transactions across the different zones. As a result, the majority of the respondents in this study, earned below the minimum wage of ₦18,000, as at the time of this survey. Chrinus et al.^[23] and Raitano^[51] agree that urban residents' declining income has limited access to land and invariably sustainable housing

development.

Location and land price speculation are other critical factors investigated in the study. They contribute significantly to land accessibility challenges in the study area. Locational factor has mean values of 4.31, 4.29, and 4.39 while land price speculation has mean values of 4.25, 4.17 and 4.23 across the three zones in the city. According to Enisan and Adejuwon^[52], rapid urbanisation in Akure has led to increased demand for land, resulting in high land prices and reduced accessibility, especially for low-income households. Also, the topography of the city, including rock outcrop formations covering 182 square kilometers, can limit land development and affect accessibility. The distribution of developed areas (120 square kilometers), vegetation cover (336 square kilometers), and barren lands (371 square kilometers) influences land accessibility and prices. Adeoye^[53] confirms that speculation can drive up land prices, making it difficult for individuals and developers to access land, particularly in prime locations. It also affirms that high land prices contribute to a shortage of affordable housing options, exacerbating housing challenges in cities like Akure. Thus, speculation can lead to unequal land distribution, with some individuals or groups accumulating land for speculative purposes, limiting access for others. The effects are quite significant. Limited land accessibility occasioned by high prices contributes to housing challenges, including overcrowding, substandard housing, and increased risk of disease outbreaks^[53]. It also has the potential to deter investment, hinder economic growth, and affect the overall quality of life in cities like Akure.

The least contributor to land accessibility chal-

lenges in this study is the land market policy and dynamics, with mean scores of 3.12, 3.11, and 3.65 in the core, transition, and the periphery, respectively. Succinct to observe that the majority of the respondents lacked adequate knowledge on this factor, which is substantially pivotal to land accessibility challenges globally. It focuses on supply and demand imbalances, speculation, and fluctuations affecting land prices and accessibility. Family land owners (FLOs) and illegal land agents inflate the prices of land indiscriminately; hence, a lack of effective land market policy has worsened the challenge in Akure. Uwaegbulam^[15], and Bassey and Oladokun^[54] all noted that land market policy and dynamics in Nigeria lack structure and are highly fragmented. Consequently, the non-implementation of effective land market policy in Nigeria has led to several land disputes and an incessant increase in land prices, particularly from informal land transactions. The 1st Attorneys Law Articles^[55] reports that the Land Use Act's rigid structure and centralization of land rights limit secure land tenure, creating bureaucratic obstacles and constraining economic development and equitable land access. It further stresses that excessive bureaucracy in obtaining the Governor's consent and approval for land transactions contributes to high land prices, making it difficult for low-income earners to access land. Corroborating this submission, Ugonabo et al.^[1] argue that excessive bureaucracy in obtaining the Governor's consent and approval for land transactions contributes to high land prices, making it difficult for low-income earners to access land. The implications involve Ad-hoc solutions and a lack of effective urban planning, leading to haphazard development, environmental degradation, and social inequality. Cumberse regulations and unpredictable changes in legislation limit access to land, which hinders real estate investments and development. This, invariably, will contribute to housing challenges, including overcrowding, substandard housing, and increased risk of disease outbreaks.

5. Policy Recommendations

A holistic approach to resolving the limiting factors observed in the study would be pivotal for sustainable urban development in the study area. Therefore, this

study proffers the following policy guidelines for promoting effective urban land accessibility in Akure:

- a) Formulation and implementation of sound land tenure policy frameworks that prioritize gender inclusiveness in land accessibility. This would ensure equitable access to urban land in Akure by both genders.
- b) Productive age groups should be empowered with subsidies such as the provision of land at discounted prices and housing finance. These would minimize homelessness and housing issues amongst these age cohorts. It is noteworthy that empowerment schemes such as the creation of small-medium scale enterprises, investment in industries capable of producing locally made building materials, and so on, would reduce the high rate of unemployment or economic hardship in the study area.
- c) Also, regional distribution of infrastructural facilities and social amenities such as tertiary institutions, recreational facilities, health care, good electricity, and water supply, amongst others, would reduce the pressure on existing urban land.
- d) Abandoned urban lands should be reallocated to the marginalized low-middle income earners, at an affordable price. Similarly, this can be converted to affordable, quality housing for all income groups. This would reduce income inequalities or land accessibility challenges in Akure.
- e) Nigeria's land market policy should be reviewed or restructured. As a result, informal land transactions from the customary land tenure system would be strictly monitored and sanctioned. This would minimize or resolve the surge in land disputes, which had remained a major obstacle to sustainable urban development in the research area. Therefore, promoting greater access to urban lands.
- f) Furthermore, Geographic Information System (GIS) should be used to ensure proper documentation of all urban land information. This would promote sustainable urban land use and management. Synergy between all stakeholders in land administration or supply would further enhance effective urban development in Akure.

6. Conclusions

This study highlights the complex interplay of socio-economic attributes of land owners and structural market issues influencing land accessibility challenges in Akure, Nigeria. Findings from the study revealed that gender, age, education, income, and occupation status were all significant contributors to land accessibility challenges in Akure. Similarly, other factors like availability and affordability, land tenure system, ease of transactions, land market policy, location, and land price speculation were identified as structural market issues limiting land accessibility in Akure. It is believed that efforts made to address these issues can improve land accessibility, promote sustainable development, and enhance the well-being of its residents.

Author Contributions

Conceptualization, A.O.I. and F.S.A.; methodology, J.O.O.; software, F.S.A.; validation, J.O.O. and F.S.A.; formal analysis, A.O.I.; investigation, A.O.I.; resources, J.O.O., F.S.A. and A.O.I.; data curation, A.O.I.; writing—original draft preparation, A.O.I. and F.S.A.; writing—review and editing, F.S.A.; visualization, F.S.A.; supervision, J.O.O.; project administration, J.O.O. All authors have read and agreed to the published version of the manuscript.

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Conflicts of Interest

The authors declare no conflict of interest.

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