

# **Accessibility of Land as a Tool for Empowering the Low-income Earner of the Informal Sector in Nigeria**

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**Key words:** informal sector, economic empowerment, marginalization

## **SUMMARY**

In Nigeria, land is not only basic to life; it contains all the necessities for life to exist. From time immemorial, land has been used as a tool for obtaining social prestige, economic security, and political power. Presently, it has been identified as a significant hindrance to efficient housing in our urban centres. For those in the informal sector, the significance of accessibility to land goes beyond the need for housing. In order to access funds and credit facility (for business growth) from government scheme and financial institutions, they need landed property as collateral security. For some, rental payment constitutes the highest component of their operating cost. Accessibility to land therefore, plays a vital role in poverty reduction and enhancing the status of this group of individuals. Although the Land Use Act No 6 of 1978 and 1999 Constitution guarantee (conceptually) equal accessibility to land for all and sundry, but how far has this been achieved in practice? In this wise, this paper sets to highlight the problems of land accessibility in Nigeria with special focus on this vulnerable group that work in the informal sector using Akure, the Ondo state capital as a case study.

From a survey of land allocation in some selected government residential estates and private layouts in the study area, the study found that the workers in the informal sector were greatly marginalized. The significant factors that contribute to this include low income, educational status and the type of their occupation. In this wise, the study recommends economy empowerment, entrepreneurship development, co-ownership, effective mobilization, removal of administrative bottleneck, and review of the Act to facilitate land accessibility. This will in turn, in no small measure contribute to the alleviation of the pervading poverty in this sector.

## **1 INTRODUCTION**

In sub-Saharan Africa, land defines the social, economic and political relations in the society. Land is the most crucial factor of production. It is both a resource and a focal point of social identity and solidarity (Oruwari, 2002). In Nigeria, for example, land is not only basic to life; it contains all the necessities for life to exist. In the rural areas, land in most cases, is one of the most treasured possessions. It is a capital asset and a

productive economic factor and serves as an unlimited reservoir of sustenance for the man who has the use and enjoyment of a usable portion of it (Yakubu, 1985).

Land is so crucial in Nigeria that it has continued to be a key focus (together with resource management/control) on all discussions on nations question and our nation's socio-politics, consequently land and land resources need be properly harnessed and managed to sustain our current needs and ensure adequate provision for our future generation (Ibidapo – Obe, 2003).

Land policy and administration in Nigeria has a chequered history, which is a reflection of the country's socio-political evolution, from pre-colonial era, through colonial, post colonial civilian and military administrations. During these periods, various proclamations, acts and decrees have been made, of which the latest is the Land Use Decree (now Act); of 1978. The Land Use Act says that all the lands in each state shall be held in trust and administer by the governor of the state for the use and benefits of all Nigerians.

Conceptually, this act together with the 1999 Constitution guarantee equal accessibility to land for all Nigerians irrespective of the tribe, religion, occupation, level of education, political affinity and gender. However, in practice, access to land is not only determined by law but also by the socio-economic characteristics of the applicant. In this wise, the aim of this paper is to assess the extent to which those who are engaged in the informal sector are being marginalized or otherwise as a result of their socio-economic status, especially their place of work.

This is significant because land policy issues lie at the root of solutions to problems in crucial developmental areas such as poverty reduction and urban productivity. It is well recognized that economic efficiency and the quality of life in cities depend to a large extent on the efficiency of the land market (Naiker, 1997).

Access to land will therefore; play a vital role in poverty reduction and enhancing the status of this group of individuals. In this wise, the remainder of the paper is structured as follows; the next section deals with the Nigerian informal sector, access to land and economic development. This is followed by a discussion of the methodology employed; the penultimate section deals with the findings and its discussion, while the last section provides the concluding remarks and recommendation.

## **2 THE NIGERIAN INFORMAL SECTOR, ACCESS TO LAND AND ECONOMIC DEVELOPMENT**

The term informal sector, was first used by the British anthropologist Keith Hart(1970) to describe the multitude of temporary economic strategies adopted by migrant workers in Ghana. This was subsequently taken up by the ILO in a famous study on Kenya in 1972

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(Wikipedia Encyclopedia; 2006). Since then, the informal sector has been given a number of interpretations by different writers. The term has been criticized for lack of clarity; the informal sector is conceptually, methodologically and theoretically difficult to define in terms of its precise nature, size and significance, (Peattie 1989; Bromley 1990).

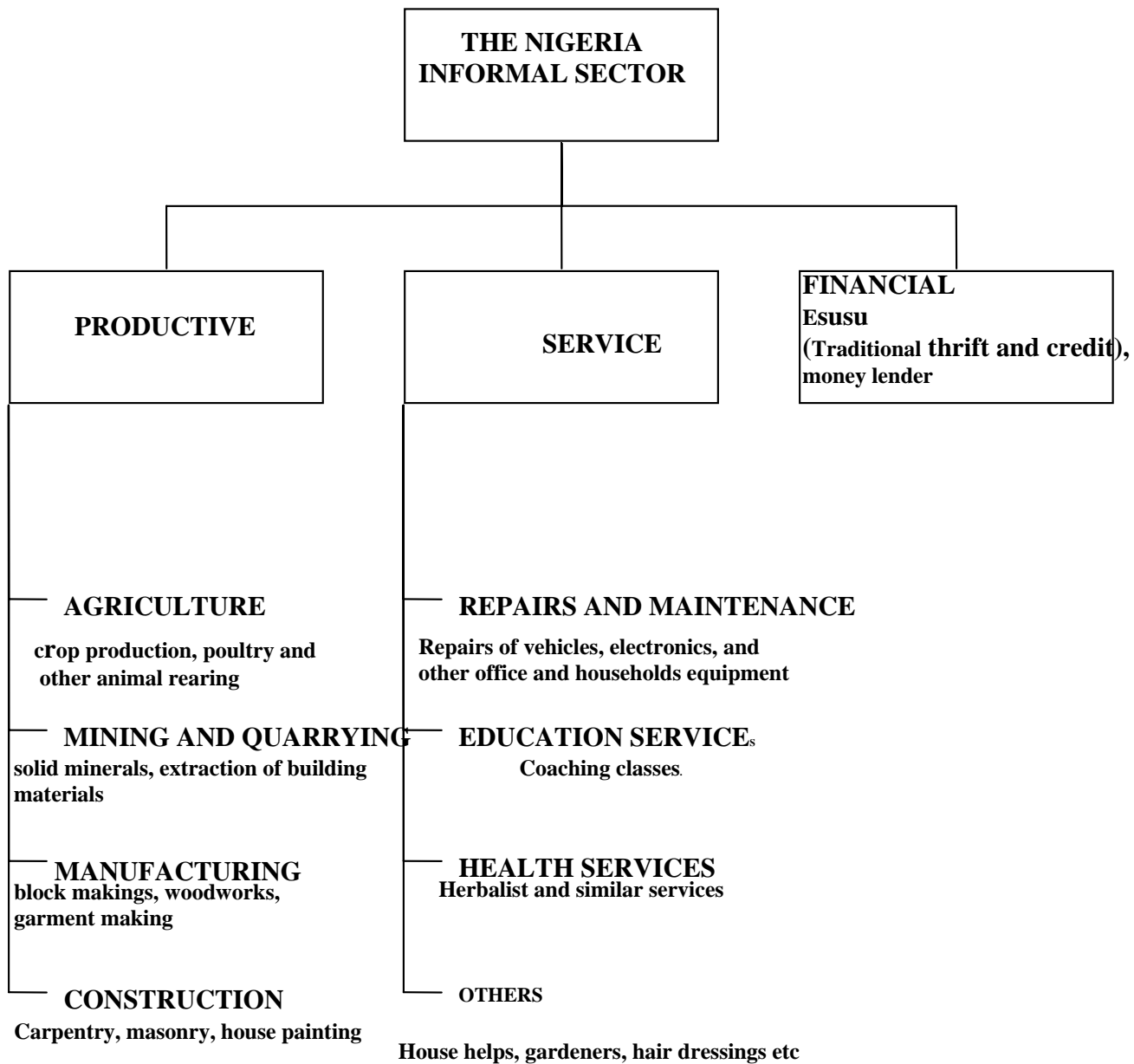
According to Cross (1998), “the informal sector (IS) describes economic activity that takes place outside the formal norms of economic transactions established by the state and formal business practices but which is not clearly illegal in itself” The ILO and UNDP, 1972 refers to it as " the non-structured sector that has emerged in the urban centres as a result of the incapacity of the modern sector to absorb new entrants" (Munbodh 2006). In Nigeria, the informal sector refers to economic activities in all sectors that are operated outside the purview of government regulation (Ekpo and Umoh, 2006). According to (Magbagbeola, 1996), this sector may be invisible, irregular, parallel, non-structured, backyard, under ground, subterranean, unobserved or residual. Informal economic activities in Nigeria include traditional occupations and methods of production, financial and economic endeavours of subsistence nature as: retail trade, transport, restaurant, repair services, financial inter-mediation and household or other personal services (Adamu, 1996, see fig. 1).

Information on the size and employment structure in the Nigeria informal sector is hard to obtain, but according to estimates, the sector accounts for between 45% and 60% of the urban labour force, up from about 25% in the mid-1960s. Life expectancy at birth is about 52 years; infant mortality rate is as high as 19.1 per 1000; and the per capita income is thought to be US \$274 (Nwaka, 2005). Prior to 1970s, the economic activities of the informal sector were classified as traditional crafts and petty trade in the subsistence sector or as small scale industries within the formal sector. In this wise, attempt was made to provide technical advice and training, and to offer small loans to the sector in attempt to raise the perceived low level of productivity and low standard of workmanship through the establishment of small Industrial Development Centers (IDC), and later the Small-Scale Industry Credit Scheme (SSICS). The main challenge faced by the sector was the inability of its product to compete favourably with those imported or produced in the formal sector. Since no effort was made to protect the informal sector products from this competition, many informal sector operators switched their activities towards trading, services, and transportation.

The economic recessions of the 80s together with the government structural adjustment programmes, led to the downward trend in the level of economic activities, with the sector having its fair share. The accompanied high inflation rates and declining real wages, companies operating below capacity and laying off workers, reductions in government expenditure coupled with the overall public sector retrenchments, all these increased the numbers of new entrants into the sector beyond its absorptive capacity

In response to these, the National Directorate for Employment (NDE) was established in 1987. The directorate operated three main programmes:

- Entrepreneurship Development Programme (EDP) –this was meant to promote self-employment. Entrepreneurship Development Programme (EDP) sought to address the problem of youth unemployment by providing the beneficiaries with the opportunity to acquire entrepreneurial skills and secure loan capital to enable them establish and operate their own small scale enterprises.



*fig. 1: The Nature of the Nigerian Informal Sector*

- National Open Apprenticeship Scheme: this provided assistance in the placement of apprentices in informal sector workshops, and also supplemented their practical training with other forms of formal training and skills essential for managing business enterprises.
- Investment in rural agriculture : this was to encourage investment in rural agriculture in order to reverse rural-urban migration

According to (Nwaka, 2005), this initiative was harmed by under funding and various forms of corruption and abuse, consequently, only a small percentage of unemployed youth and apprentices benefited from it. This nevertheless, subsequent administrations have continued to retain this programme and presently, it has remained the only programme in its category that has not been scrapped in the ongoing reform.

Prior to the introduction of the Structural Adjustment Programme, the banking sector were more than often directed to allocate reasonable percentage of their loans to the Small and Medium Enterprises of the sector at a relatively lower interest rates. However, with the introduction of the Structural Adjustment Programme, the deregulation of the banking sector has made it impossible for SMEs to enjoy these privileges because interest rates and sectoral allocation were determined by the markets. In lieu of these, the Family Economic Advancement Programme, the Peoples Banks and the Community Banks were established.

The People's Bank was established essentially to provide the credit needs and other form of financial services to the informal sector, while the community bank was to mobilise savings in local communities to finance the sector. These banks were modeled on the Asian experience with micro-lending, and on the principles of a traditional rotational credit system. Within the first two years of their establishment, these banks together had built up assets of over 981 million Naira, mobilized over 640 million in savings and deposits, and disbursed 150 million Naira as loans and advances. Studies suggested that only about 10% of informal sector workers interviewed were aware of how to take advantage of the new facilities offered by the banks. "Civil servants, military officers' wives, and other well-connected persons appear to have hijacked the scheme, often getting loans far in excess of the approved official maximum" (Nwaka, 2005). One is not surprised that these banks were among the first set of ineffective agencies that were scrapped by the present regime

Another programme which was targeted to the sector was the Family Economic Advancement Programme (FEAP). This was established in 1997 as a catalyst to stimulate and encourage the growth of the informal sector and to harness the potentials in the local areas in order to establish viable enterprises and projects that would ensure economic empowerment of the rural and urban poor. It was aimed at capacity building and providing credit support especially to its target group (Ekpo and Umoh, 2006). Because

of its gross failure, FEAP was one of the programmes which the Obasanjo Administration had abolished as part of the restructuring of the institutional framework and the ongoing reforms.

The two programmes of the Obasanjo reforms targeted towards the sector include National Poverty Eradication Programme (NAPEP) and the establishment of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN). The National Poverty Eradication Programme (NAPEP) “is established mainly to monitor, coordinate and review all poverty eradication efforts in the Country with a view to improving impact and enhancing equity and effectiveness on the use of resources”. Small and Medium Enterprises Development Agency of Nigeria was founded “to establish a structured and efficient MSME(Micro, Small and Medium Enterprises) sector that will encourage and enhance sustainable economic development of Nigeria and to facilitate and promote the access of MSMEs to resources required for their growth and development. Presently, the objectives of these programmes are yet to be met.

Obviously, successive Nigerian governments based their intervention to the sector on the premises that the most pressing need of the sector is accessibility of credit facility. Hence direct loan were more than often made available to individuals. This may be secured and guaranteed collectively by the beneficiaries where the amount given to individual is small. Where the sum involved is much, additional collateral security in form of landed property is often required. The unfortunate thing is that these individuals are in most cases tenants in the properties they occupied both as residence and shop or workshop. Consequently, their access to credit is restricted by their access to landed property (real estate). In our urban centers, the major obstacle to the ownership of real estate is the high cost of land. In this wise, Mabogunje (2005) observed that a key factor in the pervasive poverty of most African countries is the failure to vigorously engage in reforms to transform their land into real estate for their citizens. To this group of individuals, this seems to be a vicious cycle.

### **3 METHODOLOGY**

#### **3.1 Sources of Data**

The populations of studies involve the totality of Akure urban land market and the total members of some associations of individuals engaged in the informal activities within the Akure Metropolis. Akure as the capital of Ondo State is one of the notable towns in the South Western Nigeria. It situates in the heart of Ondo State with easy accessibility to both towns and cities within and outside the state. It possesses adequately, both the features of traditional and modern city. As a formal colonial and post colonial administrative headquarter, both formal and informal activities are well developed in the city.

The selected associations include:

1. National Automobile Technician Association
2. Black Smiths, Welders and Iron Benders Association of Nigeria
3. The Association Of Automobile Body Works And Panel Beating Of Nigeria and
4. The National Association of Furniture and Carpentry Workers of Nigeria.

These Associations are unions of private individuals engaged in these trades founded to protect the interests of members. Within the metropolis, each association is divided into zones, and each zone meets on regular basis to deliberate on issues bordering on the welfares of the members. From each zone, questionnaires were administered to 23 members from each association. In all 851 questionnaires were collected for analysis

Table 1 shows the analysis of administered questionnaires.

**Table 1: Analysis of the Administered Questionnaires.**

ASSOCIATION	TOTAL NO OF ZONES	AVERAGE NO OF MEMBERS PER ZONE	TOTAL NO OF QUESTIONNAIRES ADMINISTERED AT 23 PER ZONE
National Automobile Technician Association	13	50	299
Black Smiths, Welders and Iron Benders Association of Nigeria	8	80	184
The Association Of Automobile Body Works And Panel Beating Of Nigeria	8	50	184
The National Association of Furniture and Carpentry Workers of Nigeria.	8	50	184
<b>TOTAL</b>			<b>851</b>

Akure Urban Land market is segmented into two: the formal and the informal markets, hence, there are two major sources of supplies of land to Akure urban land market: - the government agencies and land owning families. On the formal sector, the operators are the various government agencies, the professionals, land agents and the land users. At the



informal sector, we have land owning families, individual owners, the professionals and the community hoodlums (area boys). Both the formal and informal land markets in Akure are highly organized, as at 2006, we have about 559 private (family) residential layouts, 13 government residential estates and two industrial estates. The average annual delivery to the market is about 1227 plots/annum. This is made up of 462 plots / annum to the formal market and 765 plots / annum to the informal market. The informal market has the highest overall supply which amount to 62.35% of the total supplied (Bello, 2006).

Presently, some of these estates and layouts are fully occupied and only secondary transaction can take place there. For this study however, data were collected from three active government residential estates and six private layouts. In all, 142 applications for the government residential estates were randomly selected. The success or failures of these applications were analyzed on the basis of the socio- economic characteristics of the applicants. For the private layouts, data were randomly collected from 307 residents of the six selected layouts. Since no official application is needed for land in the private layout (here allocation is on the basis of cash and carry), the relative size of individual holdings is used as a proxy for accessibility.

### 3.2 Data Analysis

In addition to descriptive statistics, the main tools for data analysis are the weighted score based on likert scale and Discriminant Function.

Given a set of independent variables, Discriminant function attempts to find linear combinations of those variables that is best in discriminating between (separating) the groups of cases. In this wise, the variables are the socio- economic characteristic of individuals seeking to acquire lands. Here, the groups of cases include the groups of those who had access to land and that of those who did not.

Mathematically, the model is given as:

$$d = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 \dots\dots\dots 1$$

where  $b_0, b_1, b_2 \dots =$  discriminant coefficients

$x_1 =$  age

$x_2 =$  occupation type

$x_3 =$  income

$x_4 =$  marital status

$x_5 =$  sex

$x_6 =$  ethnic origin

$x_7$  = highest education level attained.

The model was validated using the randomly generated Bernoulli variates with probability parameter 0.7.

#### 4 DATA ANALYSIS AND DISCUSSION OF RESULTS

Data analysis were in two stages, the first stage dealt with the identification of the key problems of the selected workers in the informal sector, while the second stage dealt with their access to private or government lands.

##### 4.1 Assessment of the problems of the workers.

Table 2 shows the assessment of the major problems as indicated and evaluated by the selected workers. The assessment was based on 5-point likert scale; the highest score that could be obtained is 5 which indicate that a factor is a very big problem; while the lowest is 1 which implies that the factor is not a problem. In order to know when a factor is significant, the two worst ratings (i.e. big and very big problems) were combined together. In this wise, accessibility to land with weighted score of 4.11 was considered to be the most significant problem by 776 out of the 851 respondents (91.19%). Table 3 which show the nature of tenure of the respondents with respect to their workshops, further reveals the magnitude of the problem as almost 87% of the respondents are encroachers on government lands. In most cases, they site their workshops on places like road set back and under high tension electricity transmission line.

**Table 2: Respondents Evaluation of the Problems**

	<b>NOT A PROBLEM</b>	<b>FAIRLY A PROBLEM</b>	<b>PROBLEM</b>	<b>BIG PROBLEM</b>	<b>VERY BIG PROBLEM</b>	<b>WEIGHTED SCORE</b>
<b>Access to Credits</b>	31	85	446	191	98	3.28
<b>Availability of Tools</b>	606	128	60	47	10	1.50
<b>Access to Lands</b>	13	9	53	574	202	4.11
<b>Incessant Power Failure</b>	149	532	74	11	85	2.24

**Table 3: Nature Of Tenure Of The Respondents**

TENURE	NO	PERCENTAGES
Owner – Occupiers	18	2.12
Renters (From Private Individuals)	77	9.05
Illegal Occupiers(i.e. Encroachers On Government Lands)	740	86.95
Legal Occupiers (Temporary Permits On Government Lands)	16	1.88
TOTAL	851	100

#### 4.2 Access to Lands

Using the randomly generated Bernoulli variates with probability parameter 0.7, for government estates, 99 cases were selected for model building while 43 were left for validation. In all, 142 cases were used for the analysis. For the private layouts, out of 307 cases, 206 were used for model building while 101 were left for validation. Table 4 shows the efficacy of the discriminant function. The canonical correlations of 0.678(government estates) and 0.568 (private layouts) are good; these together with the smaller values of wilks' lambda (Table 5) indicate greater discriminatory ability of the functions. In addition, the small significant value of chi-square statistic indicates that the discriminant functions did better than chance at separating between the groups of those who were allocated lands and those that were not allocated.

**Table 4: Eigenvalues**

	Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
<b>Government Estates</b>	1	.849(a)	100.0	100.0	.678
<b>Private Layouts</b>	1	.475(a)	100.0	100.0	.568

a First 1 canonical discriminant functions were used in the analysis.

**Table 5: Wilks' Lambda**

	Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
<b>Government Estates</b>	1	.541	57.477	7	.000
<b>Private Layouts</b>	1	.678	77.976	7	.000

Considering the relative contribution of each of the variables, tables 6 and 7 provide an insight. From table 6, the significant variables for government estate are education and occupation types. Wiliks' lambda function indicates that education level is best at discriminating between groups; this is followed by occupation type. This is also in agreement with the ranking by the structure matrix (table 8).

The result for private layout is not different, except with the addition of income to education and occupation as significant variables (tables 7 and 8).

**Table 6: Tests of Equality of Group Means for Government Estates**

	Wilks' Lambda	F	df1	df2	Sig.
age	.988	1.141	1	97	.288
marital status	.983	1.685	1	97	.197
education level	.579	70.501	1	97	.000
religion	.997	.306	1	97	.581
ethnic group	.993	.656	1	97	.420
occupation type	.822	21.008	1	97	.000
annual income	.952	4.857	1	97	.030

**Table 7: Tests of Equality of Group Means for Private Layouts**

	Wilks' Lambda	F	df1	df2	Sig.
age	.995	1.000	1	204	.318
marital status	.980	4.083	1	204	.045
education level	.711	83.053	1	204	.000
religion	.996	.745	1	204	.389
ethnic group	.996	.830	1	204	.363
occupation type	.896	23.766	1	204	.000
annual income	.948	11.143	1	204	.001

**Table 8: Structure Matrix**

Government Estates		Private Layouts
	Function	Function
	1	1
education level	.925	.925
occupation type	.505	.495
annual income	.243	.339
marital status	.143	.205
Age	-.118	-.102
ethnic group	.089	.093
Religion	.061	.088

To validate the models, table 9 shows that out of the cases used to create the model for government estates, 83 out of the 90 (92.2%) people allocated were classified correctly while 7 out of 9 (77.8%) people not allocated were classified correctly. For the cases set aside for validation, 32 out 39 (82.1%) of the people allocated were correctly classified. For the private lands, table 10 shows that 165 out of 186 (88. 7%) people allocated originally selected for model building were correctly classified, while 16 out of 20 (80 %) people that were not allocated were classified correctly. For the cases set aside for validation, 82 out of 92(89.10%) people allocated lands were correctly classified; while all the 9 people not allocated (100%) were correctly classified

**Table 9: Classification Results**

				Predicted Group Membership		Total
				Not allocated	Allocated	
Cases Selected	Original	Count	land allocation Not allocated	7	2	9
			Allocated	7	83	90
		%	Not allocated	77.8	22.2	100.0
			Allocated	7.8	92.2	100.0
	Cross-validated <sup>a</sup>	Count	Not allocated	6	3	9
			Allocated	7	83	90
		%	Not allocated	66.7	33.3	100.0
			Allocated	7.8	92.2	100.0
Cases Not Selected	Original	Count	Not allocated	4	0	4
			Allocated	7	32	39
		%	Not allocated	100.0	.0	100.0
			Allocated	17.9	82.1	100.0
	Cross-validated <sup>a</sup>	Count	Not allocated			
			Allocated			
		%	Not allocated			
			Allocated			

- a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.
- b. 90.9% of selected original grouped cases correctly classified.
- c. 83.7% of unselected original grouped cases correctly classified.
- d. 89.9% of selected cross-validated grouped cases correctly classified.

**Table 10: Classification Results**

				Predicted Group Membership		Total
				not allocated	allocated	
Cases Selected	Original	Count	land allocation not allocated	16	4	20
			allocated	21	165	186
		%	not allocated	80.0	20.0	100.0
	Cross-validated <sup>a</sup>	Count	not allocated	16	4	20
			allocated	23	163	186
		%	not allocated	80.0	20.0	100.0
Cases Not Selected	Original	Count	not allocated	9	0	9
			allocated	10	82	92
		%	not allocated	100.0	.0	100.0
			allocated	10.9	89.1	100.0

- a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.
- b. 87.9% of selected original grouped cases correctly classified.
- c. 90.1% of unselected original grouped cases correctly classified.
- d. 86.9% of selected cross-validated grouped cases correctly classified.

## 5 CONCLUSION AND RECOMMENDATION

The study has identified that the greatest problem facing the groups studied is access to land. The study further revealed that these groups were marginalized on the bases of their education, occupation type and income in the accessibility of both government and private lands. The practical evidence epitomizing this is that none of the estates and layouts studied officially earmarked any area for workshops that can accommodate these groups, and within the whole metropolis no place was set aside as “mechanic village” or the like. Hence, these groups encroach on any available private and government lands within the metropolis. As a result, they are always nomadic, not having permanent structure as their workshops, with little pressure from the owner of the encroached land they relocate thereby loosing their goodwill and patronages. In order to alleviate the suffering of these individuals, the study recommends economy empowerment, entrepreneurship development, co-ownership, effective mobilization, removal of administrative bottleneck, and review of the Land Use Act to facilitate land accessibility.

This will in turn, in no small measure contribute to the alleviation of the pervading poverty in this sector.

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