A SURVEY OF THE FACTORS RESPONSIBLE FOR FRAUDULENT LAND PRACTICES IN ANAMBRA STATE, NIGERIA

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Abstract
In most urban towns in Anambra State, the unwholesome activities of miscreants who acquire land through unlawful means has remained unchecked over time and has resulted in loss of confidence by real estate investors, hindered infrastructure development and made some investors to consider relocating to neighbouring states where fraudulent activities on land are minimal. It is in view of this that the study carried out a survey to identify the factors responsible for fraudulent land practices in Anambra State. Survey research design was adopted for the study, while three major cities of Anambra, namely: Awka, Nnewi, and Onitsha formed the study area due to the large volume of ongoing construction activities going on in those areas. Data were obtained from residential property owners, lawyers, registered estate Surveyors & valuers and youth/tout groups in these cities. Questionnaires, oral interviews, documentary evidence and field observations were employed as the research instruments. Descriptive statistics such as frequency tables, percentages and mean were used to present data while inferential statistics like Pearson product-moment correlation, and Relative Importance Index (RII) were used to analyze the data and test the hypothesis. Findings revealed that twelve factors causing fraudulent land practices in Anambra State were identified, which are mostly attributed to economic situation of the country, non-implementation of existing land and property laws and individual orientation. In Awka and Nnewi, economic recession/difficulties" ranked the highest contributory factor to fraudulent practices on land, while quest for easy source of income/laziness was ranked the highest contributory factor in Onitsha. Furthermore, the RII ranking of these factors showed that all factors do not rank equal in the cities, hence the acceptance of the null hypothesis (H_0) that the factors responsible for fraudulent land practices do not rank equal in the selected cities in Anambra State. Since most factors are within the purview of the government, it was advanced that fraudulent practices on land in Anambra State will be significantly reduced if applicable laws are implemented and punitive measures carried out on erring individuals and organizations. The government should also create the enabling environment to improve the socio-economic situation of the state.

Key Words: Fraud, Land Practices, Fraudulent land practices, Anambra State, Nigeria,

Introduction

Land is a resource of primary importance upon which the economy of any nation hinges. Universally, land is one resource that has generated and attracted widest attention. This perhaps explains why statutes, regulations, policies, bylaws, edicts, conventions, enactments and even beliefs held in respect of it keep on emerging, getting reviewed, repealed, conflicted and even duplicated from time to time (Ozigbo, 2012). Land as a fundamental factor of production is essential for the provision of urban housing, infrastructural services and production of agricultural goods. As a city grows, the need for governments and private sectors to generate jobs and to provide land for housing, services, infrastructure, and social supports necessary to sustain livable and stable environments becomes increasingly challenging (Girardet, 1999; Agbola, Olatubara, & Olorunfemi, 2002).

The increasing demand for infrastructure development implies an increased need for well-designed land policies to ensure security of title to land, facilitate land access, and deal with externalities. With land tenure deeply rooted in any country's history along with wide continuum of land rights and vast differences in the level of socioeconomic development, the benefits to be expected and the challenges faced are very much matters of concern.

In Nigeria, access to land and legal security of tenure are strategic prerequisites for the provision of adequate shelter and development of sustainable human settlements for all in both urban and rural areas, however, in most urban towns in Anambra State, ranging from Onitsha, Nnewi, Obosi, Nkpor, Nkwelle Ezunaka to Awka, certain persons and organizations have made it their business to acquire land for themselves through unlawful means. Land grabbers have formed powerful youth/tout groups that harass and disturb real estate developers from carrying out development. It has unfortunately become an unwritten law for developers to pay various levies/fees collectively called settlement to the youths of the previous land owning families before they are allowed to commence work on the land and even before embarking on maintenance of old building. The unwholesome activities of these miscreants which have remained unchecked over time, has resulted in loss of confidence by real estate investors, hindered development and made some investors to consider relocating to neighbouring states where fraudulent activities on land are minimal. It is in view of the foregoing, that the study sought to identify the factors responsible for fraudulent land practices in the selected cities in Anambra State with a view to advancing measures for mitigating them.

Hypothesis
The following hypothesis is postulated for this study:
Ho: The factors responsible for fraudulent land practices do not rank equal in the selected cities in Anambra State.

Review of Related Literature
Meaning of Land Fraud

The term "fraud" commonly refers to activities such as theft, corruption, conspiracy, embezzlement, money laundering, bribery and extortion. Although legal definitions vary from country to country, fraud essentially involves using deception to make a dishonest personal gain for oneself or to create a loss for another (United Nations, 2011).

Fraud is the intentional use of deceit, trick or some dishonest means to secure unfair or unlawful gain, or to deprive a victim of money, property, or a legal right. Fraud itself can be:

- a *civil wrong* (i.e. a fraud victim may sue the fraud perpetrator to avoid the fraud and/or
  recover monetary compensation),
- a *criminal wrong* (i.e. a fraud perpetrator may be prosecuted and imprisoned by governmental authorities) or
- it may cause no loss of money, property or legal right but still be an element of another civil
  or criminal wrong (Law.com, 2017).

Black's Law Dictionary (1979) defines fraud as all multifarious means which human ingenuity can devise, and which are resorted to by one individual to gain an advantage over another by false suggestions or suppression of the truth. It includes all surprises, tricks, cunning or dissembling, and any unfair way which another is cheated. Inherent in fraud is an unjust advantage over another which injures that person or entity. It includes failing to point out a known mistake in a contract or other writing (such as a deed), or not revealing a fact which he/she has a duty to communicate, such as a survey which shows there are only 10 acres of land being purchased and not 20 acres as originally understood.

Land Fraud
Land fraud can be defined as a material misstatement, misrepresentation or omission which people rely upon to illegally effect a transaction involving real estate to their benefit or to the detriment of others. It also include when someone uses another's property for illegal financial gain. Perpetrators of land fraud:

- accomplish illegal sales through counterfeit ownership documents;
- acquire under-secured loans through falsified value assessments;

- perform outright theft perpetuated on legal owners and lending institutions through counterfeit mortgage satisfactions, and many other schemes (Stanfield, Underwood, & Gunaskera, 2008).

Note that *Land fraud for the purpose of this study is limited to land grabbing.*

Salient issues on land use and rights in Nigeria

In developing cities around the world, the demand for land for urban use in the face of globalization of investment and urban population explosion is large and growing. Urbanization does not take Place in thin air; it requires enormous amounts of land. This leads to both vertical and horizontal expansion in the size of the cities; although the vertical or economic supply of land is limited by the land use planning standards which vary from one city to another. Horizontal expansion into the zone of transition within the city therefore is inevitable. Lack of access to land is a major bottleneck preventing the urban poor from participating meaningfully in the urban economy (Aluko, Olaleye, & Amidu, 2004).

The Presidential Committee on Urban Development and Housing (2002) identified access to building land as one of the fifteen areas, besides housing, calling for serious attention in the Nigerian cities. They concluded that constraint on access to land for prospective developers could be a hindrance to the housing stock responding appropriately to any sudden change in the demand for housing units. Facilitating access to land and securing the means of paying for it is one of the most important prerequisites for the development of sustainable human settlement policy. To the land users, accessibility to land consists of four elements. These are: land availability, land affordability, security of tenure to the land in question, and the ease with which transaction can take place on land (Omirin, 2002).

Title to land and land tenure in Nigeria is principally governed by the Land Use Act. The Land Use Act (Cap. L5 Laws of the Federation of Nigeria 2004) is the principal legislation regulating all transactions on land in Nigeria. It also stipulates the procedure and details of dealing on land in both urban and non-urban areas of the country. The Land Use Act was enacted in 1978 and it vests all land comprised in the territory of each state of the Federation of Nigeria (except land vested in the Federal Government or its agencies) in the Governor of that state, who shall hold such land in trust and administer same for the use and common benefit of all Nigerians in accordance with the provisions of the Act. Section 2(1) of the Land Use Act provides that all land in the urban areas in a state shall be under the control and management of the Governor of that state, while the Local Governments assume this responsibility over land in non-urban areas within the area of jurisdiction of which the land is situated.

As part of its power of administration of land within a state, section 5(1) of the Act empowers the Governor of a state to grant statutory right of occupancy to any person for all purposes in respect of land, whether in urban or non- urban areas and issue a Certificate of Occupancy in evidence of such right of occupancy in accordance with the provisions of section 9(1)

of the Act. In section 6, a similar power is given to the appropriate Local Government to grant customary right of occupancy over land in non- urban areas within its jurisdiction to any person or organization for agricultural, residential and other purposes. Statutory right of occupancy as interpreted in section 51 of the Act is a right of occupancy granted by the Governor under the Act for a maximum holding period of 99 years subject to the payment of ground rent fixed by the Governor throughout the holding period. Customary right of occupancy as also interpreted in this section of the Act is the right of a person or community lawfully using or occupying land in accordance with customary law and includes a customary right of occupancy granted by a Local Government under the Act.

Sections 21 and 22 of the Act prohibits alienation by assignment, mortgage, transfer of possession, sublease or otherwise howsoever of customary or statutory rights of occupancy in Nigeria without the consent of the Governor of the state where such right of occupancy was granted or the approval of the appropriate local government. Section 28(1) empowers the Governor of a state to revoke any right of occupancy for overriding public interest subject to the payment of compensation for the unexhausted improvements based on the provisions of section 29(4) of the Act. Section 45 permits the Governor to delegate all or any of the powers conferred on him by this Act to the State Commissioner who shall act on behalf of the Governor. Where the power to grant certificates has been delegated by the Governor to the State Commissioner, such certificates shall be expressed to be granted on behalf of the Governor.

Further to State Governments proprietary rights over land, the Governors have enacted various laws to regulate the acquisition and disposal of land within their respective states. For example, in accordance to the Revised Laws of Anambra State, 2004, the following laws were enacted by the Anambra State Governement: Land Use Law, Cap. 120; State Lands Law, Cap. 144; Land Instruments (Preparation and Registration) Law, Cap. 100; Town Planning Law, Cap. 151; Public Land Acquisition Law, Cap. 129; Acquisition of Land by Aliens Law, Cap. 3; Survey Law, Cap. 147; Land Development (Provisions for Roads) Law, Cap. 99; Building Plans (Special Provisions) Law, Cap. 18 (Anambra State Ministry of Lands, Survey and Town Planning, 2011).

Background of fraudulent land practices in Nigeria

Before the enactment of the Land Use Act, control over some land was subject to customary land law and vested in some land owning families, or in the community as a whole. Thus, the practice in certain quarters was for the land owning families or traditional rulers to either lease the same under a tenancy system while still maintaining/exercising control over the tenant's land or alienate the same out rightly.

Although the Land Use Act was meant to alter the traditional land tenure system and transfer title and trusteeship in the land from the families

and communities to the State Governor, in reality, the Act created a dual structure of land delivery systems namely customary and state systems with the consequence of double purchase from the customary owners and the State, and this scenario has negative impact on secure access to land. Over time purchasers have had to part with some form of payment to the previous land owning families in order to erect structures (of any kind) on the land and/or enjoy peaceable possession of same. It has unfortunately become an unwritten law for land purchasers to first *settle* these land grabbers before any work can commence on the land. The unwholesome activities of land grabbers which also include forcefully dispossessing lawful owners of their landed properties and in some instances selling a particular parcel of land to several persons has become a common feature in the acquisition of real property in many states of contemporary Nigeria (Adeshina, Opia-Enwemuche, & Ayorinde, 2016).

The land grabbers are known to demand some form of fees sometimes referred to as the "son-of- the-soil fees" from purchasers. They also threaten their continued use and enjoyment of the property should they fail to comply. They ensure that purchasers are not free from their strangulating grip as they extort different fees/levies collectively called *settlement* from them at every stage in the development of their property. Prominent among such fees are foundation levy, lintel levy, development levy, roofing levy, fencing levy and a whole lot more. The value of such levies could sometimes be equivalent to the total value of the land or little less depending on their scale of relevance and location of the property. In addition, they employ the use of force and threat in collecting these monies from their victims. Without these payments, the purchaser and/or his construction workers are subjected to threats of physical violence and there have been a number of cases where persons have been maimed or killed. In some instances, the victims have had their structures demolished or costly building materials wasted as the land grabbers storm their sites in commando-like style, wielding harmful weapons and attacking the workers on site. Property owners are sometimes mercilessly beaten up, wounded and forced to stop work until the demand is met. Through this trend, land grabbers have successfully stalled the development of many projects. Consequently, individuals and organizations planning to put up structures have learnt to factor the cost of settlement into their expenditure.

In some cases, plots of lands are sold to several purchasers with forged title documents and the sellers (purportedly from the previous land owning families) disappear into thin air. There have been many instances where unsuspecting buyers paid for land only to be told to pay again to reclaim their land or settle some aggrieved family members who were not factored into the sharing formula of the previous payment. Land grabbers have become a law unto themselves, charging and fining prospective landowners different absurd fees as it pleases them. These fraudulent practices on land have remained unchecked for a long time and have resulted in loss of confidence by investors who are often swindled and in

some cases, are made to pay several times for a particular property (Olalere & Odima, 2016). This has not only hindered development; it has also made individuals and organizations to consider relocating to neighboring states where fraudulent practices on land are minimal (Aruya, 2016).

The Anambra State scenario

A multiplicity of factors identified as inhibiting effective housing development and delivery in Anambra State include lack of secure access to land, high cost of construction, limited access to finance, bureaucratic procedures, high cost of land registration and titling, uncoordinated policies and implementation at Federal and State levels, ownership rights under the Land Use Act, lack of critical infrastructure, affordability gap, inefficient development control, youths harassment of developers, inelegant revocation and compensation process among others (Ugonabo & Emoh, 2013).

Virtually in all urban towns in Anambra State ranging from Onitsha, Nnewi, Obosi, Nkpor, Nkwelle Ezunaka to Awka, land grabbers have formed powerful youth/tout associations that harass and disturb real estate developers from carrying out development. In some of these towns one cannot carry out repairs or renovation of an old house without paying development fee, levy or royalty to the youth association. When you fail to pay before commencing development, they will seize and cart away the tools of the artisans together with some lightweight building materials until the developer settles them. The annoying aspect of this practice is that there are various distinct groups operating in the same area to the effect that if you settle one group, the next day another group will pose to be the authentic group. This frustrating situation is driving away property investors from the state to neighbouring states where investment climate is friendlier (Ugonabo & Emoh, 2013).

It is in the light of these negative effects of the activities of land grabbers and the attendant effects on property development that the Anambra State Government enacted the Prohibition of Fraudulent Practices on Land and Property Law in 2012 “to specifically prohibit the activities of fraudulent persons who sell other peoples' land or sell one land to more than one person and to check the activities of touts who go about demanding various sums of illegal fees from land developers.”

Methodology

The study adopts a survey design, since a group of people or items were studied by collecting and analyzing data from only a few people considered representative of the entire group. Thus, data collection was from a sample representative of the study population and the findings generalized via appropriate analysis. In this study, structured questionnaires, oral interviews, documented (published sources) and anecdotal evidence, field observations were used to obtain data on the factors causing fraudulent land practices in Awka, Nnewi, and Onitsha. Data obtained were tested against

the null hypothesis earlier formulated for the study. The respondents/population constitutes residential property owners and professionals (i.e. Lawyers and registered Estate Surveyors & Valuers) in the three (3) cities earlier mentioned.

Certain information which proved essential to the study was gathered from three (3) land grabbers, each residing in the three cities that gave their consent to an interview by the researchers. Interviews were conducted with key respondents to collect qualitative and quantitative data in order to gain an in-depth understanding of events and key issues from the perception of the informants. Kumar, Stern, & Anderson (1993) suggest that key informants must be selected, because they are supposedly knowledgeable about the issues being researched and because they are able and willing to communicate about them to the researcher". Hence, the selection of the participants for the semi-structured interviews followed a purposive sampling approach based on three criteria.

The first criterion used was the knowledge of the respondents on issues relating to the real estate market, land management and registration and customary land tenure. The second criterion was the level of their involvement in their respective organizations. The final criterion was their willingness and availability to participate in the study. Interviews were carried out with participants in the following organizations and agencies: Nigerian Bar Association (Awka, Nnewi and Onitsha Branches); Nigerian Institution of Estate Surveyors and Valuers (NIESV- Awka, Nnewi and Onitsha Secretariats) and Anambra State Property and Land Use Charge (APLUC). The interview was oral and interactive, but structured by written down open-ended and closed- ended questions for expansion of knowledge on the subject. The interview questions were framed in the most objective manner to seek direct answer to the questions asked. The population size of the respondents for the study is as shown in Table 1.

Table 1: Population Size of Professionals

Professionals	**Awka**	**Nnewi**	**Onitsha**	**Total**
Lawyers	190	195	700	1,085
Registered Estate Surveyors & Valuers	23	2	17	42
Total	**213**	**197**	**717**	**1,127**

Source: Nigerian Bar Association, 2017, Anambra State Secretariat of the Nigerian Institution of Estate Surveyors and Valuers, 2017

Due to the small size of estate surveyors and valuers in the three cities, the census (entire population) was used, but for the residential property owners and lawyers, the sample size was determined using the Taro Yamane formula.

Mathematically, Yamane (1973) formula is given as:

	n	=	$\frac{N}{}$

			$1+ N(e)^2$ (1)

Where: n = Sample size; N= Population size; e= Level of significance (margin of tolerable error) and 1= Constant. 5% (0.05) as level of significance or margin of tolerable error.

Applying the above formula for sample size determination, the sample size of Lawyers in the three cities is as follows:

$$n = \frac{1{,}085}{1+ 1{,}085\ (0.05)^2}$$

$$= \frac{1{,}085}{3.7125}$$

$$n = 292$$

Therefore, a sample of 292 Lawyers was adopted for the study. The number of Lawyers to be sampled in each city depends on the population of Lawyers in that city and was determined by stratified random sampling. Using the above formula for stratified random sampling, the numbers of Lawyers sampled in each of the three (3) cities are as shown in Table 2.

Table 2: Sample Size of Lawyers

City	Sample Size	% of Sample Size
Awka	51	18
Nnewi	53	18
Onitsha	188	64
TOTAL	**292**	**100**

The population of residential property owners was derived from the towns/layouts which constitute the administrative districts as shown in Table 3.

Table 3: Distribution of Towns/Layouts in Awka, Nnewi, and Onitsha

City	Administrative District	Population of Town/Layout	Total
Awka	Awka South	Amawbia - 4,620	
		Awka - 7,700	
		Ezinato - 1,026	
		Isiagu - 1,133	
		Mbaukwu - 3,080	
		Nibo - 2,562	
		Nise - 2,570	
		Okpuno - 925	
		Umuawulu - 2,053	
	Subtotal	**25,669**	**25,669**
Nnewi	Nnewi North	Ichi Town - 1,370	
		Otolo - 2,461	
		Uruagu - 2,005	
		Umudim - 1,914	

Table 3: Distribution of Towns/Layouts in Awka, Nnewi, and Onitsha

		Nnewi-Ichi - 1,367	
	Subtotal	**9,117**	**9,117**
Onitsha	Onitsha North	American Quarters - 1,240	
		Inland Town - 4,413	
		Omagba - 844	
		GRA - 756	
		Federal Housing Estate - 1,478	
		Otumoye - 1,558	
	Subtotal	10,289	**10,289**
Onitsha	Onitsha South	Fegge - 4,483	
		Odoakpu - 3,554	
		Woliwo - 1,296	
	Subtotal	9,333	**9,333**
	GRAND TOTAL		**54,408**

Source: Anambra State Property and Land Use Charge (APLUC), 2017

The sample size for the study was determined quantitatively using the Taro Yamane formula, with 5% (0.05) as level of significance or margin of tolerable error.

Thus:

$$n = \frac{54,408}{1+ 54,408\ (0.05)^2}$$

$$= \frac{54,408}{}$$

$$\frac{}{137.02}$$

$$n = 397$$

Thus, a sample of 397 residential property owners in the towns/layouts of the three (3) cities of Awka, Nnewi and Onitsha were selected for the study. The number of residential property owners to be sampled in each town/layout depends on the population of residential property owners in that town/layout. To determine this proportion, the stratified random sampling technique was adopted which entails the division of the sample into non-overlapping subgroups or strata before performing the simple random sampling. The sample size of 397 representing the number of residential property owners to receive questionnaires in the three (3) cities was divided into strata according to towns/layouts in each administrative district as indicated in Table 4, using the formula shown below:

$$ns = \frac{Ns}{N} \times \frac{n}{1} \quad (2)$$

Where: ns = Sample size of each town/layout
Ns = Population size of each town/layout
N = Total population of the study
N = Total sample size of the study

Table 4: Sample size of residential property owners

Administrative District	Town/Layout	Sample Size	% of Sample Size
Awka South	Amawbia	34	8
	Awka	56	14
	Ezinato	7	2
	Isiagu	8	2
	Mbaukwu	22	5
	Nibo	19	5
	Nise	19	5
	Okpuno	7	2
	Umuawulu	15	4
Subtotal	**9**	**187**	**47**
Nnewi North	Ichi Town	10	2
	Otolo	18	5
	Uruagu	15	4
	Umudim	14	4
	Nnewi-Ichi	10	2
Subtotal	5	67	17
Onitsha North	American Quarters	9	2

	Inland Town	32	8
	Omagba	6	1.5
	GRA	6	1.5
	FHE	11	3
	Otumoye	11	3
Subtotal	**6**	**75**	**19**
Onitsha South	Fegge	33	8
	Odoakpu	26	7
	Woliwo	9	2
Subtotal	**3**	**68**	**17**
Grand total	**23**	**397**	**100**

Source: Researchers' field survey (2018)

To ascertain the validity of the questionnaire, a pilot test was conducted to test the content validity and construct validity of the questionnaire.. The pilot test involved administering the questionnaire to 20 experts in property management not included in the sample. The aim of the pilot test was to ensure that the respondents understand the questionnaire items and respond to them appropriately.

The reliability of the questionnaire was ascertained using the internal consistency method. Internal consistency of the scale used in the questionnaire was measured using the Cronbach's Alpha Coefficient to provide an indication of the average correlation among all of the items that make up the scale. The Cronbach's Alpha Coefficient of 0.821 was obtained signifying very good internal consistency reliability for the scale.

Data collected were represented with descriptive statistical tools such as frequency Tables, graphs, percentages and mean. The hypothesis was tested using Relative Importance Index (RII), the formula is expressed as:

$$RII = \frac{\Sigma W}{AN} \quad (3)$$

(Megha & Rajiv, 2013; Somiah, Osei-Poku, & Aidoo, 2015).
Where: W = Weighting given to each factor by the respondents (determined by the highest response integer)

A = Highest weight (i.e. 12 in this case), and

N = Total number of respondents

The RII value has a range from 1 to 12, the higher the value of RII, the more important is the factor responsible for fraudulent land practices. The RII was used to rank the different factors. These rankings made it possible to cross-compare the relative importance of the factors as perceived by the two groups of respondents (Residential Property Owners and Professionals).

Each individual factor's RII perceived by all respondents was used to assess the general and overall rankings in order to give an overall picture of the causes of fraudulent land practices in Awka, Nnewi, and Onitsha. These tests of hypotheses were conducted with the aid of the Statistical Package for Social Sciences (SPSS) version 21.

Results and Discussion

Questionnaire distribution

A total of 397 copies of questionnaire were distributed to residential property owners in the three cities as follows: Awka (187), Nnewi (67), Onitsha (143); 292 copies were distributed to Lawyers in the same cities as follows: Awka (51), Nnewi (53), Onitsha (188); whereas 42 copies were distributed to registered Estate Surveyors & Valuers: Awka (23), Nnewi (2), Onitsha (17). The distribution and return rate of these questionnaires are shown in Table 5.

Table 5: Distribution and Return of Questionnaires

Respondents	**Distributed**				**Returned Valid**			
	Awka	**Nnewi**	**Onitsha**	**Total**	**Awka**	**Nnewi**	**Onitsha**	**Total**
Residential Property Owners	187	67	143	**397**	183	65	140	**388**
Lawyers	51	53	188	**292**	47	50	183	**280**
Registered Estate Surveyors & Valuers	23	2	17	**42**	21	2	15	**38**
Total	**261**	**122**	**348**	**731**	**251**	**117**	**338**	**706**

Source: Researchers' field survey (2018)

Table 1 shows that out of 731 questionnaires administered to respondents made up of 397 residential property owners, 292 Lawyers, and 42 registered Estate Surveyors & Valuers; 706 (97%) were returned valid while the rest were either not returned or not properly filled. Out of 397 questionnaires distributed to residential property owners, 388 (98%) were returned valid. Out of 292 distributed to Lawyers, 280 (96%) were returned valid, and out of 42 distributed to registered Estate Surveyors & Valuers, 38 (90%) were returned valid. Overall, the high return rate of questionnaires suggests that the working sample (706) is representative of the population.

Identification and perception of factors responsible for fraudulent land practices in Anambra State

Table 6 describes the surveyed factors, as well as the extent of agreement of respondents on them. As earlier mentioned, these factors were obtained via documented, undocumented sources as well as interactions with land grabbers and professionals involved in land matters in Anambra

State.

Table 6. Factors responsible for fraudulent land practices in selected cities of Anambra State and Respondents' extent of agreement

Metropolis	**Awka**					**Nnewi**					**Onitsha**				
Impact Scale	**1**	**2**	**3**	**4**	**5**	**1**	**2**	**3**	**4**	**5**	**1**	**2**	**3**	**4**	**5**
Factors															
Non availability of land for subsistence farming	95	93	30	17	16	55	45	12	5	-	127	113	98	-	-
High unemployment rate	-	-	44	75	132	-	-	9	21	87	10	34	30	130	134
Means of livelihood	-	-	38	89	124	-	-	7	25	85	12	30	57	109	130
Economic recession/difficulties	-	-	-	98	153	-	-	5	15	97	-	-	38	100	200
Informal approval of building construction	101	98	21	20	11	31	28	15	23	20	103	84	60	50	41
Customary land regularization	109	78	22	28	14	34	31	15	27	10	123	99	54	33	29
Expression of acts of ownership	99	73	33	36	10	44	21	12	15	25	134	112	67	13	12
Entitlement	121	77	15	11	27	29	39	14	13	22	112	105	25	40	56
Cost of land protection	102	69	80	-	-	75	30	12	-	-	78	68	85	43	64
Youth restiveness	-	-	36	95	120	-	-	17	35	65	-	-	99	100	139
Quest for easy source of income/laziness	-	-	-	105	146	-	-	-	37	80	-	-	18	112	208
Lack of measures to protect land for future generation	44	42	24	65	76	32	24	33	28	-	-	-	54	156	128

Source: Researchers' field survey (2018). *1: Lowest, 2: Low, 3: Medium, 4: High, 5: Highest*

Table 2 shows the respondents' opinions of the factors responsible for fraudulent practices on land in Awka, Nnewi, and Onitsha. Twelve factors causing fraudulent land practices in Anambra State were identified, which are mostly attributed to the dire economic situation of the country, non-implementation of existing land and property laws. A few of them like quest for easy source of income are purely attributable to individual orientation.

In Awka, economic recession/difficulties" was the highest ranked factor with 153 out of 251 (61%) respondents ranking it as their highest contributory factor to fraudulent practices on land. Cost of land protection was

the medium ranked contributory factor to fraudulent practices on land by 80 out of 251 (32%) respondents. Entitlement" was the lowest ranked factor by 121 out of 251 (48%) respondents.

97 out of 117 (83%) respondents in Nnewi also ranked economic recession/difficulties" as the highest contributory factor to fraudulent practices on land. Lack of measures to protect land for future generation" was the medium ranked contributory factor by 33 out of 117 (28%) respondents. Cost of land protection was the lowest ranked factor with 75 out of 117 (64%) respondents. In Onitsha, quest for easy source of income/laziness was ranked the highest contributory factor by 208 out of 338 (62%) respondents. Youth restiveness was ranked as a medium contributory factor by 99 out of 338 (29%), while expression of acts of ownership was ranked the lowest contributory factor by 134 out of 338 (40%) respondents.

Validation of hypothesis

To determine the ranking of the factors responsible for fraudulent land practices in the selected cities in Anambra State, Relative Importance Index (RII) was performed as shown in Tables 7 to 9.

Table 7. Relative Importance Index for Awka

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.216	.268	12

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Non availability of land for subsistence farming	35.63	13.571	.036	.128	.219
High unemployment rate	33.34	14.010	.111	.061	.187
Means of livelihood	33.35	14.269	.077	.079	.200
Economic recession/difficulties	33.08	14.261	.195	.105	.177
Informal approval of building construction	35.72	12.938	.137	.060	.164
Customary land regularization	35.65	14.173	-.047	.111	.267
Expression of acts of ownership	35.55	13.289	.056	.072	.209

Entitlement	35.71	13.273	.027	.047	.228
Cost of land protection	35.78	14.636	-.021	.094	.237
Youth restiveness	33.36	14.559	.028	.042	.216
Quest for easy source of income/laziness	33.11	14.348	.168	.128	.183
Lack of measures to protect land for future generation	34.35	11.099	.191	.074	.111

Table 7 shows the relative importance of the identified factors causing fraudulent land practices in Awka. From the column labelled 'Cronbach's Alpha if Item Deleted' the factors were ranked in the following order: (1) customary land regularization (0.267), (2) cost of land protection (0.237), (3) entitlement (0.228),(4) non-availability of land for subsistence farming (0.219),(5) youth restiveness (0.216), (6) expression of acts of ownership (0.209), (7) means of livelihood (0.200), (8) high unemployment rate (0.187), (9) quest for easy source of income/laziness (0.183),(10) economic recession/difficulties (0.177), (11) informal approval of building construction (0.164) and (12) lack of measures to protect land for future generation (0.111)

Table 8. Relative Importance Index for Nnewi

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.156	.192	12

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Non availability of land for subsistence farming	37.77	13.300	.151	.092	.101
High unemployment rate	34.82	14.045	.097	.061	.131
Means of livelihood	34.82	13.976	.126	.069	.124
Economic recession/difficulties	34.70	14.384	.061	.057	.145
Informal approval of building construction	36.72	12.756	-.003	.055	.186
Customary land	36.93	13.219	-.017	.088	.191

regularization					
Expression of acts of ownership	36.86	11.085	.117	.083	.088
Entitlement	36.83	11.350	.147	.106	.067
Cost of land protection	38.03	14.991	-.110	.067	.198
Youth restiveness	35.08	14.727	-.070	.093	.188
Quest for easy source of income/laziness	34.80	14.366	.081	.119	.141
Lack of measures to protect land for future generation	37.00	13.276	.038	.052	.150

Table 8 shows the relative importance of the identified factors causing fraudulent land practices in Nnewi. From the column labelled 'Cronbach's Alpha if Item Deleted' the factors were ranked in the following order: (1) cost of land protection (0.198), (2) customary land regularization (0.191), (3)youth restiveness (0.188), (4) informal approval of building (0.186), (5) lack of measures to protect land for future generation (0.150), (6) economic recession/difficulties (0.145), (7) quest for easy source of income/laziness (0.141), (8) high unemployment rate (0.131), (9) means of livelihood (0.124), (10)non availability of land for subsistence farming (0.101), (12) expression of acts of ownership (0.088) and (12) entitlement (0.067).

Table 9. Relative Importance Index for Onitsha

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.267	.268	12

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Non availability of land for subsistence farming	37.41	16.932	.099	.073	.247
High unemployment rate	35.31	16.167	.108	.081	.241
Means of livelihood	35.40	16.264	.086	.056	.251
Economic	34.85	17.232	.096	.045	.250

recession/difficulties					
Informal approval of building construction	36.80	15.397	.090	.076	.250
Customary land regularization	37.08	16.982	-.034	.034	.313
Expression of acts of ownership	37.34	15.443	.214	.093	.194
Entitlement	36.85	14.613	.133	.074	.224
Cost of land protection	36.49	14.897	.126	.069	.229
Youth restiveness	35.21	17.116	.065	.060	.259
Quest for easy source of income/laziness	34.77	18.025	-.024	.055	.280
Lack of measures to protect land for future generation	35.11	17.285	.082	.034	.254

Table 9 shows the relative importance of the identified factors causing fraudulent land practices in Onitsha. From the column labeled 'Cronbach's Alpha if Item Deleted' the factors were ranked in the following order: (1) customary land regularization (0.313), (2) quest for easy source of income/laziness (0.280), (3)youth restiveness (0.259), (4) lack of measures to protect land for future generation (0.254), (5) means of livelihood (0.251), (6) economic recession/difficulties (0.250), (7) informal approval of building construction (0.250), (8) non availability of land for subsistence farming (0.247), (9) high unemployment rate (0.241), (10) cost of land protection (0.229), (11) entitlement (0.224), (12) expression of acts of ownership (0.194).

From the above rankings of the factors responsible for fraudulent land practices in Awka, Nnewi, and Onitsha as obtained from Tables 3-5, it can be deduced that the factors responsible for fraudulent land practices are not equal. Therefore, the null hypothesis (H_0) is accepted and the alternate rejected, thus the factors responsible for fraudulent land practices do not rank equal in the selected cities in Anambra State.

Discussion

The survey findings via documented sources and interaction with professionals and youth/tout organizations revealed twelve key factors contribute to fraudulent land practices in Anambra State, Nigeria. They include: non availability of land for subsistence farming, high rate of unemployment, means of livelihood, economic difficulties, informal approval of building construction, customary land regularization, expression of acts of ownership, entitlement, cost of land protection, youth restiveness, quest for easy source of income/laziness and lack of measures to protect land for

future generation. This situation is to be largely blamed on the Anambra State government, the originator of the law. Hence, the need for enforcement of the law to achieve the purpose for which it was enacted which is primarily to reduce the menace of fraudulent practices on land to the barest minimum.

The implications of the afore-mentioned findings is that the Prohibition of Fraudulent Practices on Land and Property Law of Anambra State, 2012 has been of no significant effect in curbing fraudulent practices on land nor improving housing provision/condition in the selected cities of Awka, Nnewi, and Onitsha. Fraudulent land practices, particularly land grabbing has continued with no restraint in almost every urban area in Anambra State despite the introduction of the Law which was promulgated to specifically checkmate the activities of land grabbers in the State. For this acts to till persist, it may appear that law enforcement agents are conniving with these touts to perpetuate their motives. It is regrettable that even with the enactment of Prohibition of Fraudulent Practices on Land and Property Law of 2012, these youth associations are still fully operational in their various towns. Similarly, findings from related studies suggest that the solution to land fraud especially in urban areas is yet to be in sight in Nigeria (Aluko & Amidu, 2006; Owoeye & Adedeji, 2015). Aluko and Amidu (2006) opined that the State intervention in land ownership and administration through the promulgation of the Land Use Act of 1978 created a dual structure of land delivery systems. Therefore, customary and state systems prevail in the country with the consequence of double purchase of same land from the State and customary owners (land grabbers) who claim to be the rightful owners of land under customary law. This has led to a more complicated land accessibility process.

The above scenario negatively impacts sustainable housing development and delivery in Anambra State by intensifying the high cost implications of land acquisition and registration. It also heightens the constraints to land accessibility and availability in the urban areas. According to World Bank's Ease of Doing Business Sub-national Report (2015), Anambra ranked 30 out of 36 states in 2010 and 32 out of 36 states in 2014 in terms of the ease to which property can be registered. As at 2014, registering a property in Anambra State requires 13 procedures, 212 days and a cost of about 12.8% of the property value. This has made the process for registering a property very cumbersome. The acquisition of genuine land is very difficult in a city like Onitsha and investors are beginning to move to neighbouring cities like Asaba where land is cheaper and easier to acquire. According to Ugonabo (2015), in Asaba, it is possible to complete property transaction which include land acquisition, transfer, titling/registration, building approval and development within one year with equity capital and pledge same property as collateral to raise loan of higher amount than amount invested in such transactions.

Conclusion and Recommendations

Based on the result of this study as shown in the analysis, the following conclusions were drawn: Implementation is crucial to achieving the desired goals of any law. Fraudulent practices on land in Anambra State will be significantly reduced if applicable laws are implemented. When fraudulent practices are put to check, housing provision/condition will significantly improve in the State as more houses will be developed because investor confidence has been restored. The associated costs of property development and maintenance will scale down as developers would not need to part with more money during the development process in the form of 'settlement fees'. This would make land become more accessible and cheaper for prospective investors to acquire.

Based on the research findings; most factors promoting fraudulent practices are within the purview of government action. It is therefore advanced that the Anambra State government should make concerted efforts in addressing them in order to prohibit fraudulent land practices and achieve the much needed improvement in housing provision/condition in the state. Existing land laws should be implemented and punitive measures carried out on erring individuals and organizations. The government should also create the enabling environment to improve the socio-economic situation of the state. Some specific actions are that all land in Nigeria should be in the government record such that no individual can lay claim to it without the consent of the State Governor. In addition to this, formal land titling and registration process should be made less bureaucratic and expensive to encourage investors to apply for and register land through the government before commencing development, thereby preventing encroachment by land grabbers.

The enforcement of the Law should be made to see the light of day. Members of the enforcement committee should co-operate with the Police and the Court within their jurisdictions to bring offenders to book as clearly stated in the provisions of the Law. It is not just enough to create a law, but what is most important is to put it in motion and make it achieve its desired purpose.

The unavailability of a central land ownership and transaction record in Nigeria as it is in developed countries has made it possible for previous land owning families to claim rightful ownership of land under customary law. The main purpose of the Land Use Act was to transform customary land ownership to State land ownership and thereby grant mere rights of use and occupation to individuals who apply for land through the State Governor. In this sense, all land in Nigeria should be in the government record such that no individual can lay claim to it without the consent of the State Governor.

Finally, the formal land titling and registration process should be made less bureaucratic and expensive. This will encourage investors to apply for and register land through the government before commencing development and also prevent the encroachment of such land by land grabbers.

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